

REFERENCES

- Ajzen, I. and Fishbein, M. (1980). Understanding Attitudes and Predicting Social Behavior. Englewood Cliffs, New Jersey: Prentice-Hall.
- Ajzen, I. and Madden, T.J. (1986). Prediction of Goal-Directed Behavior: Attitudes, Intentions, and Perceived Behavioral Control. *Journal of Experimental Social Psychology*, 22, pp.453-474.
- Al-sukkar, A., Hasan,H. (2004a)," Internet banking in the Middle East : A Jordanian study", Proceeding of CISTM conference. Transforming business performance through knowledge management. Alexandria, Egypt 2004.
- Assael, H, (1995). *Consumer Behavior and Marketing Action*, 5th ed. Cincinnati, OH : South Western.
- Bandura, A. (1977b). Social Learning Theory. Englewood Cliffs, New Jersey : Prentice-Hall.
- Bhattacherjee, A. (2000), Acceptance of e-commerce services: the case of electronic brokerage, *IEEE Transaction on Systems, Man, and Cybernetics-Part A: Systems and Humans*; Vol.30, No.4,pp.411-420.
- Brogdon, C. (1999). "Banking and the Internet: Past, present and possibilities. "Internet WWW page, available at URL: <http://wwwdb.stanford.edu./pub/gio/CS99I/banking.html>. Version current as of July15,1999.
- Booz. Allen & Hamilton (1996), " The Rise of Brickless Banking," at <http://www.strategy-business.com/briefs/96301/page2.html>.
- Booz-Allen and Hamilton (1997). " Corporate Internet Banking: A Global Study of Potential", http://www.bah.com/biewpoints/internet_banking.htm; The

Impact of Remote Channel
[http://www.bah.com/viewpoints/insight/bank_brickless.htm;](http://www.bah.com/viewpoints/insight/bank_brickless.htm)

Chang, M.K. and Cheung, W.(2001), Determinants of the intention to use Internet/WWW at work: a confirmatory study, *Information & Management*,39,2001,pp. 1-14.

Chisnall, Peter M. (1997). *Marketing Research*. McGraw-Hill Publishing Company.

Chou, D.C. & Chou, Y.A. (2000). “ A Guide to the Internet Revolution in Banking.” *Information Systems Management*, Spring,51-57.

Daniel, E. & Storey,C. (1997). “ Online banking: Strategic and management challenges.” *Long Range Planning*, 2, Number 3, 259-268.

Donnelly, J.H. (1970). “Social Character and Acceptance of New Products.” *Journal of Marketing Research*, February,111-113.

Fishbein, M., and Ajzen, I. (1975). *Belief, Attitude, Intention, and Behaviour: An Introduction to Theory and Research*. Addison-Wesley, Reading, Mass.

Foxall, G.R. (1984). *Corporate Innovation: Marketing and Strategy*, New York, The Free Press.

Gatignon, H. & Robertson, T.S (1985). “ Diffusion of Innovation.” *A Working Paper for the European Institute for the Advanced Studies in Management*, May.

<http://www.for.gov.bc.ca/hfd/library/bcfs100/FSITHist/FSITHist.pdf>

<http://www.u-s-history.com/pages/h1744.html>

<http://edtech2.boisestate.edu/winegard/ed/Relative%20Advantage%20Definition.htm>

http://www2.mccombs.utexas.edu/faculty/jim.dyer/per_risk.PDF

<http://www.mtk.ut.ee/doc/febawb30.pdf>

http://www.psych.nyu.edu/gollwitzer/93_Gollwitzer_Achievement_neu1.pdf

<http://sprouts.aisnet.org/785/1/TAMReview.pdf>

http://www.svt.ntnu.no/psy/torbjorn.rundmo/psychometric_paradigm.pdf

<http://www.u-s-history.com/pages/h1744.html>

<http://www.webpages.uidaho.edu/~mbolin/helen-eke.pdf>

Karjaluoto, H., Mattila, M. & Pento, T. (2002a). “ Electronic banking in Finland-consumer beliefs and reactions to a new delivery channel”, *Journal of Financial Services Marketing*, Vol.6, No. 4, forthcoming.

Kotler, Philip (1997). *Marketing Management: Analysis, Planning, Implementation, and Control*, 9th ed., NY: Prentince Hall.

Labay D.G. & Kinnear, T.C. (1981). “ Exploring the Consumer Decision Process in the Adoption of solar Energy Systems”. *Journal of Consumer Research*, 8, December,271-278.

Lockett, A. & Litter, D. (1997). “ The Adoption of Direct Banking Services.” *Journal of Marketing Management*, 13, No. 8, November,791-881.

Makinsey, [initials]. (200). “ Personal Finance Services Survey”. *Bangkok Post*, Business Section, February 7.

Malhotra, N.K. (2000). *Marketing Research: An Applied Orientation*. Third ed., NY: Prentince Hall.

Peter, J.P. & Olson, C.J. (1990). *Consumer Behavior and Marketing Strategy*, 2nd ed. Chicago: Irwin.

Rogers, E. (1993) “ Diffussion of Innovation”, (3rd ed.), New York: the Fress press.

- Rogers, E.M. (1995). *Diffusion of Innovations*, 4th ed., NY : The Free Press.
- Rogers, E.M. and Shoemaker, F. 1971 “Communications in Innovation”, Free Press, New York, NY.
- Santoso, Singgih. (1999). *SPSS: Mengolah Data Statistik Secara Profesional*. PT Elex Media Kompetindo.
- Sekaran, U. (2005), Research Methods for Business: A Skill Building Approach. 4th edition, ISBN 0471718092, 9780471718093
- Sekaran, U. (2003). Research Methods for Business. New Jersey: John WileySons, Inc.
- Shelth, J. N., Mittal, Banwari and Newman, Bruce I. (1999). *Customer behavior: Consumer Behavior and Beyond*. Fort Worth: the Dryden Press.
- The Academic and Finance Department (ADAK) of UPH Surabaya
- Thong, J.Y.L. (1999). “ An Integrated Model of Information Systems Adoption in Small Business.” *Journal of Management Information Systems*, 15, 187-214.
- Wijaya, T. (2009). Reliabilitas. In T. Wijaya, Analisis Data Penelitian menggunakan SPSS (p. 109). Yogyakarta: Universitas Atma Jaya.
- Wijaya, T. (2009). Validitas. In T. Wijaya, Analisis Data Penelitian menggunakan SPSS (p. 113). Yogyakarta: Universitas Atma Jaya Yogyakarta.
- Wijaya, T. (2009). Validitas. In T. Wijaya, Analisis Data Penelitian menggunakan SPSS (p. 119). Yogyakarta: Universitas Atma Jaya Yogyakarta.

