

DAFTAR PUSTAKA

- Ahmed, S., Lakhani, N. A., Rafi, K., Rajkumar, & Ahmed, S. (2014). Diffusion of Innovation Model of New Services Offerings in Universities of Karachi. *IBT Journal of Business Studies*, 10(1), 75–80. <https://doi.org/10.46745/ilma.jbs.2014.10.01.08>
- Akmalia, A. N., & Rikumahu, B. (2020). Analisis Tingkat Adopsi Layanan Perbankan Digital Menggunakan Teori Difusi Inovasi. *Jurnal Mitra Manajemen*, 2(4), 273–285. <http://ejurnalmitramanajemen.com/index.php/jmm/article/view/125/69>
- Aldin, I. U. (2021). *Mengapa CIMB Niaga Tak Latah Bentuk Bank Digital?* Katadata.Co.Id. <https://katadata.co.id/ihya/finansial/619e43cb0564a/mengapa-cimb-niaga-tak-latah-bentuk-bank-digital>
- Ao, N. (2019). *Adopsi Mobile Banking Oleh Pengusaha Mobile Banking Adoption By Micro Small.*
- Arikunto, S. (2010). *Prosedur penelitian : suatu pendekatan praktik.* Rineka Cipta.
- Bhagade, P., Kanawade, S., & Nikose, M. (2017). Emerging internet of things in revolutionizing healthcare. *Advances in Intelligent Systems and Computing*, 469, 683–690. https://doi.org/10.1007/978-981-10-1678-3_65
- Burhan, F. A. (2023). Saat Kantor Cabang Bank Berguguran dalam 5 Tahun Terakhir. *Bisnis.Com.* <https://finansial.bisnis.com/read/20230220/90/1629841/saat-kantor-cabang-bank-berguguran-dalam-5-tahun-terakhir>
- Chang, Y. C. (2018). Analyzing the moderating effect of knowledge innovation of tourism and hospitality department teachers on student creative self-efficacy and innovation behaviors by using hierarchical linear modeling. *Cogent Education*, 5(1), 1–17. <https://doi.org/10.1080/2331186X.2018.1535755>
- Creswell, J. W. (2016). *Research Design, Qualitative, Quantitative, and Mixed Methods Approaches* (Fourth edi). SAGE Publication, Inc.
- Damanpour, F., & Schneider, M. (2009). Characteristics of innovation and innovation adoption in public organizations: Assessing the role of managers.

- Journal of Public Administration Research and Theory*, 19(3), 495–522.
<https://doi.org/10.1093/jopart/mun021>
- Darmawan, D. (2013). *Metode penelitian kuantitatif*. Remaja Rosdakarya.
- Dasho, A., Sharko, G., Meka, E., & Baholli, I. (2017). Digital Banking the Wave of the Future. *International Conference Proceedings Digital*, 12(2), 1–6.
<https://www.researchgate.net/publication/315706647>
- De Vries, H., Bekkers, V., & Tummers, L. (2016). Innovation in the public sector: A systematic review and future research agenda. *Public Administration*, 94(1), 146–166. <https://doi.org/10.1111/padm.12209>
- Dewantara, R., & Sitorus, H. A. M. (2022). Re-Evaluasi Pendirian Bank Digital Di Indonesia: Paradigma, Konsep Dan Regulasi. *Veritas et Justitia*, 8(2), 493–513. <https://doi.org/10.25123/vej.v8i2.5433>
- Finantier. (2022). *Perkembangan dan Daftar Bank Digital di Indonesia*.
<https://finantier.co.id/blog/perkembangan-dan-daftar-bank-digital-di-indonesia/>
- Gallouj, F., Rubalcaba, L., Toivonen, M., & Windrum, P. (2018). Understanding social innovation in services industries. *Industry and Innovation*, 25(6), 551–569. <https://doi.org/10.1080/13662716.2017.1419124>
- Ghozali, I. (2016). *Aplikasi analisis multivariete SPSS 23* (8th editio). Badan Penerbit Universitas Diponegoro.
- Hamrat, M. B., Taba, M. I., & Jamil, M. H. (2018). Pengaruh Pengetahuan, Keterampilan, Dan Sikap Terhadap Tingkat Penerimaan Teknologi Budidaya Organik. *Journal Sains & Teknologi*, 18(2), 191–196.
http://pasca.unhas.ac.id/jurnal/inc/downlaod.php?id_journal=4562&linksx=33f7541020ba387b9f97f0cfc9b58392&ext=.pdf&hit=1.
- Hanada, N., Prihatiningsih, N., & Srisadono, W. (2022). *Sosialisasi Aplikasi Digital Platform Mybca PT Bank Central Asia Tbk KCU Taman Duta Mas*. 2(1), 1–11.
- Harb, A., Thoumy, M., & Yazbeck, M. (2022). Customer satisfaction with digital banking channels in times of uncertainty. *Banks and Bank Systems*, 17(3), 27–37. [https://doi.org/10.21511/bbs.17\(3\).2022.03](https://doi.org/10.21511/bbs.17(3).2022.03)
- KIC. (2022). Status Literasi Digital di Indonesia 2022. *Katadata.Co.Id*, November,

- 205–207. <https://www.c2es.org/content/renewable-energy/>
- Kogabayev, T., & Maziliauskas, A. (2017). The definition and classification of innovation. *HOLISTICA – Journal of Business and Public Administration*, 8(1), 59–72. <https://doi.org/10.1515/hjbpa-2017-0005>
- Kornelis, Y. (2022). Digital Banking Consumer Protection: Developments & Challenges. *Jurnal Komunikasi Hukum*, 8, 378–394. <https://ejournal.undiksha.ac.id/index.php/jkh>
- Kusnandar, V. B. (2022). *Terdisrupsi Layanan Digital , Jumlah Kantor Bank Berkurang 9 Ribu Unit.* <https://databoks-series.katadata.co.id/datapublish/2022/11/23/terdisrupsi-layanan-digital-jumlah-kantor-bank-berkurang-9-ribu-unit>
- Laras, A. (2023). *Cermati 9 Prediksi Ahli soal Tren Perbankan 2023.* Bisnis.Com. <https://finansial.bisnis.com/read/20230121/90/1620292/cermati-9-prediksi-ahli-soal-tren-perbankan-2023>
- Lee, I., & Shin, Y. J. (2018). Fintech: Ecosystem, business models, investment decisions, and challenges. *Business Horizons*, 61(1), 35–46. <https://doi.org/10.1016/j.bushor.2017.09.003>
- Maheu, M. M., Pulier, M. L., McMenamin, J. P., & Posen, L. (2012). Future of telepsychology, telehealth, and various technologies in psychological research and practice. *Professional Psychology: Research and Practice*, 43(6), 613–621. <https://doi.org/10.1037/a0029458>
- Marpaung, Y. N. M., & Irwansyah, I. (2021). Aplikasi Kesehatan Digital Sebagai Konstruksi Sosial Teknologi Media Baru. *Jurnal Komunikasi Dan Kajian Media*. <https://jurnal.untidar.ac.id/index.php/komunikasi/article/view/2501%0Ahttps://jurnal.untidar.ac.id/index.php/komunikasi/article/viewFile/2501/2107>
- Mowen, J. C., & Minor, M. (2002). *Consumer Behavior: A Framework*. Prentice Hall.
- Mulgary, G., & Albury, D. (2003). *Innovation in the Public Sector*.
- Mulyono, J. A., & Sfenrianto. (2022). Evaluation of Customer Satisfaction on Indonesian Banking Chatbot Services During the COVID-19 Pandemic. *CommIT Journal*, 16(1), 69–85. <https://doi.org/10.21512/commit.v16i1.7813>

- Nakhale, M. Y. K., & Gauri Prabhu. (2019). *Digital Branches – An Innovative Business Model in Branch Banking*.
- Oneal, T., Nurhasanah, N., & Nurdin. (2018). Pengaruh Pengetahuan Konsumen (Pengetahuan Produk, Pembelian dan Pemakaian) Terhadap Keputusan Pembelian Produk Sukuk Negara Ritel SR-007. *Qualitative Research in Financial Markets*, 4(1), 411–416. http://karyailmiah.unisba.ac.id/index.php/hukum_ekonomi_syariah/article/view/10352
- Pahlevi, R. (2022). Apa Alasan Konsumen Gunakan Bank Digital? Ini Hasil Surveinya. *Databoks*, 2022. <https://databoks.katadata.co.id/datapublish/2022/07/08/apa-alasan-konsumen-gunakan-bank-digital-ini-hasil-surveinya>
- Perkasa, D. A. (2021). *Difusi inovasi wakaf digital oleh Badan Wakaf Indonesia* (Vol. 1, Issue 69). Universitas Pelita Harapan.
- Peter, P. J., & Olson, J. C. (2010). Consumer Behavior Marketing. In *Mc Graw*.
- Pratama, H. W. (2016). *Difusi inovasi dan adopsi program jaminan kesehatan nasional*. 4(1), 64–75.
- Putra, Z. A., & Safitri, R. (2021). the Relationship Between Knowledge, Brand Image and Customer Behavior of Customers Decision in Choosing Savings Products. *El Dinar*, 9(2), 142–151. <https://doi.org/10.18860/ed.v9i2.10151>
- Rajan, P., & Nadu, T. (2019). Digital Banking Services: Customer Perspectives. *Journal of Emerging Technologies and Innovative Research (JETIR)*, 5(2), 306–311.
- Reis, J., Amorim, M., Melão, N., Cohen, Y., & Rodrigues, M. (2020). *Digitalization: A Literature Review and Research Agenda*. March, 443–456. https://doi.org/10.1007/978-3-030-43616-2_47
- Riduwan. (2010). *Belajar mudah penelitian untuk guru, karyawan, dan peneliti pemula*. Alfabeta.
- Riyanto, A., Primiana, I., Yunizar, & Azis, Y. (2019). Digital Branch: Banking Innovation in Indonesia to Face 4.0 Industry Challenges. *IOP Conference Series: Materials Science and Engineering*, 662(7), 1–8. <https://doi.org/10.1088/1757-899X/662/7/072002>

- Rogers, E. M. (2003). Diffusion of Innovations. In *The Oxford Handbook of Organizational Change and Innovation* (3rd editio). A Division of Macmillan Publishing Co., Inc. <https://doi.org/10.1093/oxfordhb/9780198845973.013.23>
- Rose, P. S., & Hudgins, S. C. (2005). *Bank Management & Financial Services* (Sixth Edit). McGraw-Hill.
- Rusli, A. R. (2016). *Pengaruh atribut inovasi aplikasi grabcar terhadap tingkat adopsinya dikalangan mahasiswa ilmu administrasi bisnis angkatan 2015 institut bisnis dan informatika kwik kian gie*. 1–23.
- Santoso, S. (2012). *Aplikasi spss pada statistik multivariat*. Elex Media Komputindo.
- Sarkowi, Kurniawati, M. F., & Khuzaini. (2014). Pengaruh Komunikasi Difusi Inovasi Fasilitator Terhadap Partisipasi Masyarakat Dalam Penataan Kawasan Kumuh Kota Banjarmasin (Studi Kasus Program Kota Tanpa Kumuh). *Universitas Islam Kalimantan Muhammad Arsyad Al Banjarmasin*.
- Sekaran, U., & Bougie, R. (2016). *Research methods for Business* (7th Editio). John Wiley & Sons Ltd.
- Shabri, H., Azlina, N., & Said, M. (2022). Transformasi Digital Industri Perbankan Syariah Indonesia. *El-Kahfi | Journal of Islamic Economics*, 3(02), 1–7. <https://www.ejournal.mannawasalwa.ac.id/index.php/elkahfi/article/view/88>
- Sholahuddin. (2017). Pengaruh karakteristik inovasi terhadap niat mengadopsi Solopos Epaper. *Prosiding Seminar Nasional Riset Manajemen Dan Bisnis 2017, 2005*, 63–84. <https://www.apjii.or.id/content/read/39/264/Survei-Internet-APJII-2016>
- Sholihah, A. (2021). Paradigma Prinsip Verifikasi A . J . Ayer dan Relevansinya dalam Kajian Keislaman. *Aqlania: Jurnal Filsafat Dan Teologi Islam*, 12(1), 1–24.
- Simamora, H. (2010). *Akuntansi basis pengambilan keputusan dan bisnis*. Salemba Empat.
- Stephen W. Littlejohn, Foss, K. A., & Oetzel, J. G. (2017). THEORIES OF HUMAN COMMUNICATION Eleventh Edition. In *Waveland Press, Inc.* (Vol. 53, Issue 95). <https://doi.org/10.1017/CBO9781107415324.004>
- Sugiyono. (2017). *Metode penelitian bisnis: pendekatan kuantitatif, kualitatif,*

- kombinasi, dan R&D. Alfabeta.*
- Sujarweni, V. W. (2014). *Metodologi penelitian lengkap, praktis, dan mudah dipahami*. Pustaka Baru.
- Sumarno, M. (2010). Tingkat Adopsi Inovasi Teknologi Pengusaha Sentra Industri Kecil Kerajinan Gerabah Kasongan Kabupaten Bantul. *Jurnal Manajemen Dan Kewirausahaan*, 12(1), pp.1-10. <http://puslit2.petra.ac.id/ejournal/index.php/man/article/view/17984>
- Taylor, S. P. (2017). What Is Innovation? A Study of the Definitions, Academic Models and Applicability of Innovation to an Example of Social Housing in England. *Open Journal of Social Sciences*, 05(11), 128–146. <https://doi.org/10.4236/jss.2017.511010>
- Tian, M., Pu, B., Chen, Y., & Zhu, Z. (2019). Consumer's Waste Classification Intention in China: An Extended Theory of Planned Behavior Model. *Sustainability (Switzerland)*, 11(24), 1–18. <https://doi.org/10.3390/su11246999>
- Tjiptono, F. (2014). *Pemasaran jasa: prinsip, penerapan, dan penelitian*. Andi Offset.
- Valente, T. W., & Rogers, E. M. (1995). The Origins and Development of the Diffusion of Innovations Paradigm as an Example of Scientific Growth. *Science Communication*, 16(3), 242–273. <https://doi.org/10.1177/1075547095016003002>
- Wardana, C. K. K. (2019). *Peningkatan Loyalitas Nasabah Melalui Peningkatan Kualitas Pelayanan dengan Religiusitas sebagai Variabel Moderator di BRI Syariah KC Madiun* (Vol. 8, Issue 5). Institut Agama Islam Ponorogo.
- Wibowo, I. T. (2019). Proses Difusi Inovasi Program Sistem Aplikasi Keuangan Tingkat Instansi (Sakti) : Studi Kasus Pada Ditjen Perbendaharaan Di D.I. Yogyakarta Tahun 2018. *Indonesian Treasury Review*, 4(4), 323–337.
- Winangsih, R. (2018). Analisis Sistem Sosial Terhadap Adopsi Inovasi Kelestarian Lingkungan. *Prosiding Seminar Nasional Prodi Ilmu Pemerintahan 2018*, 155–172. <http://repository.fisip-untirta.ac.id/id/eprint/959>
- Yuen, E. K., Goetter, E. M., Herbert, J. D., & Forman, E. M. (2012). Challenges and opportunities in internet-mediated telemental health. *Professional Psychology: Research and Practice*, 43(1), 1–8. <https://doi.org/10.1037/a0025524>

Zahiroh, M. Y. (2020). Cybersecurity Awareness and Digital Skills on Readiness For Change in Digital Banking. *Li Falah: Jurnal Studi Ekonomi Dan Bisnis Islam*, 5(2), 53. <https://doi.org/10.31332/lifalah.v5i2.2271>

