

## DAFTAR PUSTAKA

- 7 Sektor Ini Jadi Andalan Indonesia Masuk 10 Negara Ekonomi Terbesar di Dunia. (2021). Retrieved 9 August 2021, from <https://www.liputan6.com/bisnis/read/4530328/7-sektor-ini-jadi-andalan-indonesia-masuk-10-negara-ekonomi-terbesar-di-dunia>



- 75% Nasabah BCA Sudah Adopsi Layanan Digital | Infobanknews. (2021). Retrieved 9 August 2021, from <https://infobanknews.com/topnews/75-nasabah-bca-sudah-adopsi-layanan-digital/>
- Abbas, H., & Hamdy, H. (2015). Determinants of continuance intention factor in Kuwait communication market: Case study of Zain-Kuwait. *Computers In Human Behavior*, 49, 648-657. doi: 10.1016/j.chb.2015.03.035
- Al Khasawneh, M. (2015). An Empirical Examination of Consumer Adoption of Mobile Banking (M-Banking) in Jordan. *Journal Of Internet Commerce*, 14(3), 341-362. doi: 10.1080/15332861.2015.1045288
- Alalwan, A., Dwivedi, Y., Rana, N., & Williams, M. (2016). Consumer adoption of mobile banking in Jordan. *Journal Of Enterprise Information Management*, 29(1), 118-139. doi: 10.1108/jeim-04-2015-0035
- Atmoko, C. (2021). Digital banking, kini jadi sebuah keharusan bagi perbankan?. Retrieved 9 August 2021, from <https://www.antaraneews.com/berita/1828792/digital-banking-kini-jadi-sebuah-keharusan-bagi-perbankan>
- Aw, E. (2019). Understanding the webrooming phenomenon. *International Journal Of Retail & Distribution Management*, 47(10), 1074-1092. doi: 10.1108/ijrdm-01-2019-0026
- Badan Pusat Statistik. (2021). Retrieved 9 August 2021, from <https://www.bps.go.id/pressrelease/2021/01/21/1854/hasil-sensus-penduduk-2020.html>
- Bankmandiri.co.id
- Barbopoulos, I., & Johansson, L. (2016). A multi-dimensional approach to consumer motivation: exploring economic, hedonic, and normative consumption goals. *Journal Of Consumer Marketing*, 33(1), 75-84. doi: 10.1108/jcm-08-2014-1091
- BCA - Senantiasa di sisi Anda. (2021). Retrieved 9 August 2021, from <https://www.bca.co.id/>
- Bednarz, M , Ponder, N , 2010. Perceptions of retail convenience for in-store and on- line shoppers. *Mark. Manage. J.* 20 (1), 49–65 .
- Benoit, S., Klose, S., & Ettinger, A. (2017). Linking service convenience to satisfaction: dimensions and key moderators. *Journal Of Services Marketing*, 31(6), 527-538. doi: 10.1108/jsm-10-2016-0353
- Berry, L., Seiders, K., & Grewal, D. (2002). Understanding Service Convenience. *Journal Of Marketing*, 66(3), 1-17. doi: 10.1509/jmkg.66.3.1.18505
- bni.co.id

- Chang, K., Chen, M., Hsu, C., & Kuo, N. (2010). The effect of service convenience on post-purchasing behaviours. *Industrial Management & Data Systems*, 110(9), 1420-1443. doi: 10.1108/02635571011087464
- Colwell, S., Aung, M., Kanetkar, V., & Holden, A. (2008). Toward a measure of service convenience: multiple-item scale development and empirical test. *Journal Of Services Marketing*, 22(2), 160-169. doi: 10.1108/08876040810862895
- Dinisari, M. (2021). BCA Raih Penghargaan di Asiamoney Awards, 98 Persen Transaksi Secara Digital | Finansial - Bisnis.com. Retrieved 9 August 2021, from <https://finansial.bisnis.com/read/20191006/90/1155901/bca-raih-penghargaan-di-asiamoney-awards-98-persen-transaksi-secara-digital>
- Dixon, M., Freeman, K., & Toman, N. (2010). Stop trying to delight your customers. *Harvard Business Review*, 88(7/8), 116–122
- Duarte, P., Costa e Silva, S., & Ferreira, M. (2018). How convenient is it? Delivering online shopping convenience to enhance customer satisfaction and encourage e-WOM. *Journal Of Retailing And Consumer Services*, 44, 161-169. doi: 10.1016/j.jretconser.2018.06.007
- Farquhar, J., & Rowley, J. (2009). Convenience: a services perspective. *Marketing Theory*, 9(4), 425-438. doi: 10.1177/1470593109346894
- Gensler, S., Verhoef, P., & Böhm, M. (2012). Understanding consumers' multichannel choices across the different stages of the buying process. *Marketing Letters*, 23(4), 987-1003. doi: 10.1007/s11002-012-9199-9
- Ha, J., & Jang, S. (2012). The effects of dining atmospherics on behavioral intentions through quality perception. *Journal Of Services Marketing*, 26(3), 204-215. doi: 10.1108/08876041211224004
- Ha, K., Canedoli, A., Baur, A., & Bick, M. (2012). Mobile banking — insights on its increasing relevance and most common drivers of adoption. *Electronic Markets*, 22(4), 217-227. doi: 10.1007/s12525-012-0107-1
- Halim, F., & Prasetya, M. (2021). BCA: 75 Persen Nasabah Sudah Pakai Digital Banking. Retrieved 9 August 2021, from [https://www.viva.co.id/berita/bisnis/1370528-bca-75-persen-nasabah-sudah-pakai-digital-banking?page=all&utm\\_medium=all-page](https://www.viva.co.id/berita/bisnis/1370528-bca-75-persen-nasabah-sudah-pakai-digital-banking?page=all&utm_medium=all-page)
- Huang, P., Lurie, N., & Mitra, S. (2009). Searching for Experience on the Web: An Empirical Examination of Consumer Behavior for Search and Experience Goods. *Journal Of Marketing*, 73(2), 55-69. doi: 10.1509/jmkg.73.2.55
- Hutauruk, D. (2021). Ada pandemi Covid-19, transaksi digital Bank Mandiri melesat. Retrieved 9 August 2021, from <https://keuangan.kontan.co.id/news/ada-pandemi-covid-19-transaksi-digital-bank-mandiri-melesat>

- Intan, N. (2021). BCA: Transaksi Layanan Lebih Didominasi <em>Mobile Banking</em> |Republika Online. Retrieved 9 August 2021, from <https://www.republika.co.id/berita/qe9oll383/bca-transaksi-layanan-lebih-didominasi-emmobile-bankingem>
- Izquierdo-Yusta, A., Martínez-Ruiz, M., & Álvarez-Herranz, A. (2014). What differentiates Internet shoppers from Internet surfers?. Retrieved 12 August 2021, from
- Jiang, L., Yang, Z., & Jun, M. (2012). Measuring consumer perceptions of online shopping convenience. *Journal Of Service Management*, 24(2), 191-214. doi: 10.1108/09564231311323962
- Jiang, L., Yang, Z., & Jun, M. (2013). Measuring consumer perceptions of online shopping convenience. *Journal Of Service Management*.
- Jun, M., & Palacios, S. (2016). Examining the key dimensions of mobile banking service quality: an exploratory study. *International Journal Of Bank Marketing*, 34(3), 307-326. doi: 10.1108/ijbm-01-2015-0015
- Kemp, S. (2021). Digital in Indonesia: All the Statistics You Need in 2021 — DataReportal – Global Digital Insights. Retrieved 9 August 2021, from <https://datareportal.com/reports/digital-2021-indonesia>
- Laukkanen, T. (2016). Consumer adoption versus rejection decisions in seemingly similar service innovations: The case of the Internet and mobile banking. *Journal Of Business Research*, 69(7), 2432-2439. doi: 10.1016/j.jbusres.2016.01.013
- Lee, S. (2015). The Impact of Convenience Value of Mobile Banking Service on Customer Satisfaction and Re-Usage Intention : The Moderate Effect of Technology Anxiety. *Journal Of The Korea Society Of IT Services*, 14(2), 1-14. doi: 10.9716/kits.2015.14.2.001
- Litan, R., & Rivlin, A. (2001). Projecting the Economic Impact of the Internet. *American Economic Review*, 91(2), 313-317. doi: 10.1257/aer.91.2.313
- Malhotra, N. (1982). Information Load and Consumer Decision Making. *Journal Of Consumer Research*, 8(4), 419. doi: 10.1086/208882
- Margono. 2010. Metodologi Penelitian Pendidikan. Jakarta: Rineka Cipta.
- Moeller, S., Fassnacht, M., & Ettinger, A. (2009). Retaining Customers With Shopping Convenience. *Journal Of Relationship Marketing*, 8(4), 313-329. doi: 10.1080/15332660903344644
- Moshrefjavadi, M., Rezaie Dolatabadi, H., Nourbakhsh, M., Poursaeedi, A., & Asadollahi, A. (2012). An Analysis of Factors Affecting on Online Shopping Behavior of Consumers. *International Journal Of Marketing Studies*, 4(5). doi: 10.5539/ijms.v4n5p81
- Parasuraman, A. (2000). Technology Readiness Index (Tri). *Journal Of Service Research*, 2(4), 307-320. doi: 10.1177/109467050024001

- Park, C., & Kim, Y. (2003). Identifying key factors affecting consumer purchase behavior in an online shopping context. *International Journal Of Retail & Distribution Management*, 31(1), 16-29. doi: 10.1108/09590550310457818
- Perbankan. (2021). Retrieved 9 August 2021, from <http://www.ojk.go.id/id/kanal/perbankan/Pages/Bank-Umum.aspx>
- Purwanto, D. (2021). Mandiri Rilis "Mobile Banking" untuk Android. Retrieved 9 August 2021, from <https://nasional.kompas.com/read/2012/07/18/16072117/Mandiri.Rilis.Mobile.Banking.untuk.Android>
- Revels, J., Tojib, D., & Tsarenko, Y. (2010). Understanding Consumer Intention to Use Mobile Services. *Australasian Marketing Journal*, 18(2), 74-80. doi: 10.1016/j.ausmj.2010.02.002
- Safeena, R., Date, H., Kammani, A., & Hundewale, N. (2012). Technology Adoption and Indian Consumers: Study on Mobile Banking. *International Journal Of Computer Theory And Engineering*, 1020-1024. doi: 10.7763/ijcte.2012.v4.630
- Seiders, K., Voss, G., Godfrey, A., & Grewal, D. (2007). SERVCON: development and validation of a multidimensional service convenience scale. *Journal Of The Academy Of Marketing Science*, 35(1), 144-156. doi: 10.1007/s11747-006-0001-5
- Shaikh, A., & Karjaluoto, H. (2015). Mobile banking adoption: A literature review. *Telematics And Informatics*, 32(1), 129-142. doi: 10.1016/j.tele.2014.05.003
- Shankar, A., & Datta, B. (2018). Factors Affecting Mobile Payment Adoption Intention: An Indian Perspective. *Global Business Review*, 19(3\_suppl), S72-S89. doi: 10.1177/0972150918757870
- Shankar, A., & Kumari, P. (2016). Factors Affecting Mobile Banking Adoption Behavior in India. *Journal Of Internet Banking And Commerce*, 21.
- Shankar, A., & Rishi, B. (2020). Convenience Matter in Mobile Banking Adoption Intention?. *Australasian Marketing Journal*, 28(4), 273-285. doi: 10.1016/j.ausmj.2020.06.008
- Shareef, M., Baabdullah, A., Dutta, S., Kumar, V., & Dwivedi, Y. (2018). Consumer adoption of mobile banking services: An empirical examination of factors according to adoption stages. *Journal Of Retailing And Consumer Services*, 43, 54-67. doi: 10.1016/j.jretconser.2018.03.003
- Sugiyono. (2017). Metode Penelitian Kuantitatif, Kualitatif, dan R&D. Bandung : Alfabeta, CV
- Sukmadinata, N.S. 2011. Metode Penelitian Pendidikan. Bandung: Remaja Rosadakarya
- Sunyoto, Suyanto 2011. Analisis regresi untuk uji hipotesis, Yogyakarta. Caps

- Tam, C., & Oliveira, T. (2017). Literature review of mobile banking and individual performance. *International Journal Of Bank Marketing*, 35(7), 1044-1067. doi: 10.1108/ijbm-09-2015-0143
- Thakur, R., & Srivastava, M. (2013). Customer usage intention of mobile commerce in India: an empirical study. *Journal Of Indian Business Research*, 5(1), 52-72. doi: 10.1108/17554191311303385
- Uma Sekaran, 2006. Metode Penelitian Bisnis. Jakarta: Salemba Empat.
- Verhoef, P., Neslin, S., & Vroomen, B. (2007). Multichannel customer management: Understanding the research-shopper phenomenon. *International Journal Of Research In Marketing*, 24(2), 129-148. doi: 10.1016/j.ijresmar.2006.11.002
- Wang, Y., Lin, H., Tai, W., & Fan, Y. (2015). Understanding multi-channel research shoppers: an analysis of Internet and physical channels. *Information Systems And E-Business Management*, 14(2), 389-413. doi: 10.1007/s10257-015-0288-1
- Wang, Y., Lin, H., Tai, W., & Fan, Y. (2016). Understanding multi-channel research shoppers: an analysis of Internet and physical channels. *Information Systems And E-Business Management*, 14(2), 389-413. doi: 10.1007/s10257-015-0288-1
- Wolfenbarger, M., & Gilly, M. (2003). Shopping Online for Freedom, Control, and Fun. *California Management Review*, 43(2), 34-55. doi: 10.2307/41166074