

DAFTAR PUSTAKA

- Adapa, S., & Roy, S. K. (2017). Consumers' post-adoption behaviour towards Internet banking: empirical evidence from Australia. *Behaviour and Information Technology*, 36(9), 970–983. <https://doi.org/10.1080/0144929X.2017.1319498>
- Afriyanto, F., & SS, H. H. (2019). Sebesar 0,627. Kemudian Hasil Tersebut Dibandingkan Dengan Harga R. *Jurnal Medika*, 5(2).
- AkhyarBusinessInstitute. (2023). *Dampak Gangguan Jaringan BSI Terhadap Kepercayaan Masyarakat*. Sudutpandang.Id. <https://sudutpandang.id/dampak-gangguan-jaringan-bsi-terhadap-kepercayaan-masyarakat/>
- Anshori, I. (2019). *Metodologi Penelitian Kuantitatif*. Airlangga University Press.
- Ayatulloh Michael Musyaffi, Hera Khairunnisa, D. K. R. (2022). *KONSEP DASAR STRUCTURAL EQUATION MODEL - PARTIAL LEAST SQUARE (SEM-PLS) MENGGUNAKAN SMARTPLS*. Pascal Books.
- Buckland, M. K. (2015). Paper Knowledge: Toward a Media History of Documents edited by Lisa Gitelman (Ed.). Durham, NC: Duke University Press, 2014. 224 pp. \$79.95. (hardcover). (ISBN: 978-0822356578). *Journal of the Association for Information Science and Technology*, 66(5), 1088–1089. <https://doi.org/10.1002/asi.23492>
- C.Laudon, K. (2014). *Sistem Informasi Manajemen Edisi 13: Mengelola Perusahaan Digital* (13th ed.). Salemba Empat.
- Cuesta, C., Ruesta, M., Tuesta, D., & Urbiola, P. (2015). The digital transformation of the banking industry. *Digital Economy Watch*, August 2015, 1–10. www.bbvaresearch.com
- Davis, B. F. D. (1989). Information Technology Perceived Usefulness and Perceived Ease of Use. *MIS Quarterly*, September, 319–339.
- Dawes, J. (2008). Do data characteristics change according to the number of scale

points used? An experiment using 5-point, 7-point and 10-point scales. *International Journal of Market Research*, 50(1), 61–77. <https://doi.org/10.1177/147078530805000106>

DetikJateng. (2023). *Wamen BUMN Akui Ada Kebocoran Data di BSI gegara Komputer Tua*. DetikJateng. <https://www.detik.com/jateng/bisnis/d-6756808/wamen-bumn-akui-ada-kebocoran-data-di-bsi-gegara-komputer-tua>

Edy Susanto, D., Darta Hadi, E., Indriani, R., Suthia Hayu, R., Usman, B., & Studi Magister Manajemen Fakultas Ekonomi dan Bisnis, P. (2024). *Analisis Penggunaan Mobile Banking oleh Generasi X di Indonesia*. 7, 1–15. <https://jurnal.untan.ac.id/index.php/MBIC/index>

Ghozali, Imam, H. L. (2015). *Partial Least Squares Konsep Teknik dan Aplikasi dengan Program SmartPLS 3.0*. Universitas Diponegoro.

Ghozali. (2015). *Partial Least Squares Konsep Teknik dan Aplikasi dengan Program Smart PLS 3.0*. Universitas Diponegoro.

Hair, J. F., Hult, G. T. M., & Ringle, C. M. (2017). *A primer on partial least squares structural equation modeling (PLS-SEM)*.

Inés López-López, J. F. P. (2016). 기사 (Article) 와 안내문 (Information) [. *The Eletronic Library*, 34(1), 1–5.

Irawati. (2023). *Tembus 20,8 juta Pengguna, BSI Mobile Bakal Dikembangkan Lagi*. Infobanknews. <https://infobanknews.com/tembus-208-juta-pengguna-bsi-mobile-bakal-dikembangkan-lagi/>

Jamshidi, D., & Hussin, N. (2016). Forecasting patronage factors of Islamic credit card as a new e-commerce banking service. *Journal of Islamic Marketing*, 7(4), 378–404. <https://doi.org/10.1108/jima-07-2014-0050>

Jogiyanto HM, W. A. (2009). *Konsep dan Aplikasi PLS (Partial Least Square): untuk penelitian empris*. Yogyakarta : BPFE.

Kompas.com. (2023). *BSI Incar Posisi 10 Besar Bank Syariah Global*. Kompas.Com. <https://money.kompas.com/read/2023/11/22/060351126/bsi->

incar-posisi-10-besar-bank-syariah-global#:~:text=Hery menyebut%2C di peringkat global,posisi ke-13 secara global.

Liputan6. (2023). *Bank Syariah Indonesia, Hasil Merger dari Tiga Bank BUMN Indonesia*. Liputan6. <https://www.liputan6.com/hot/read/5177833/bank-syariah-indonesia-hasil-merger-dari-tiga-bank-bumn-indonesia?page=2>

Lk2fhui. (2023). *Bank BSI Pasca Serangan Siber: Mengungkap Potensi Kompensasi Bagi Nasabah*. Lk2fhui. <https://lk2fhui.law.ui.ac.id/portfolio/bank-bsi-pasca-serangan-siber-mengungkap-potensi-kompensasi-bagi-nasabah/>

Maharani, B. (2020). Pengaruh Persepsi Kemudahan, Persepsi Kegunaan Dan Kepercayaan Terhadap Minat Menggunakan Mobile Banking BNI (Studi Kasus BNI KCU Jakarta Pusat). *Jurnal STEI Ekonomi*, 1–15.

Mahfud Sholihin, D. R. (2013). *Analisis SEM-PLS dengan WarpPLS 3.0*. Andi Offset.

Malaquias, R. F., & Hwang, Y. (2019). Mobile banking use: A comparative study with Brazilian and U.S. participants. *International Journal of Information Management*, 44(May 2018), 132–140. <https://doi.org/10.1016/j.ijinfomgt.2018.10.004>

Mediaasuransinews. (2023). *PT Bank Syariah Indonesia Tbk: Pengguna BSI Mobile Capai 5,9 Juta*. Media Asuransi News. <https://mediaasuransinews.co.id/majalah/pt-bank-syariah-indonesia-tbk-pengguna-bsi-mobile-capai-59-juta/>

Nabillah Hasna, Buchdadi, A. D., & Yusuf, M. (2022). Analysis of Factors Influencing Public Behavior Intention To Use Mobile Banking During the Covid-19 Pandemic. *Greenomika*, 4(2), 103–115. <https://doi.org/10.55732/unu.gnk.2022.04.2.4>

Nurhanisah, Y. (2023). *Pengguna Internet di Indonesia Makin Tinggi*. IndonesiaBaik.Id. <https://indonesiabaik.id/infografis/pengguna-internet-di-indonesia-makin-tinggi>

- OtoritasJasaKeuangan. (2021). *LAYANAN DIGITAL BANKING*. Sikapiuangmu.Ojk.
<https://sikapiuangmu.ojk.go.id/FrontEnd/CMS/Article/345>
- Populix. (2023). *Jajaran Bank Syariah yang Paling Banyak Digunakan di Indonesia, BSI Teratas*. GoodStats. <https://goodstats.id/article/jajaran-bank-syariah-yang-paling-banyak-digunakan-di-indonesia-bsi-teratas-Zhf3z>
- Purwanto, E., & Budiman, V. (2020). Applying the technology acceptance model to investigate the intention to use E-health: A conceptual framework. *Technology Reports of Kansai University*, 62(05), 2569–2580. https://www.researchgate.net/publication/342701335_Applying_the_Technology_Acceptance_Model_to_Investigate_the_Intention_to_Use_E-health_A_Conceptual_Framework%0Ahttps://www.kansaiuniversityreports.com/article/applying-the-technology-acceptance-model-to-i
- Rani, N., & Souiden, M. (2015). Consumer attitudes and purchase intentions toward Islamic banks: the influence of religiosity: *International Journal of Bank Marketing*, 33(2), 143–161.
- Raza, S. A., Shah, N., & Ali, M. (2019). Acceptance of mobile banking in Islamic banks: evidence from modified UTAUT model. *Journal of Islamic Marketing*, 10(1), 357–376. <https://doi.org/10.1108/JIMA-04-2017-0038>
- Samira, W. A. (2020). *Inovasi Pemanfaatan Teknologi Informasi Pada Industri Perbankan Studi Terhadap Penggunaan Mobile Banking*.
- Santosa, S. (2015). *SPSS20 Pengolahan Data Statistik di Era Informasi*. PT. Alex Media Komputindo, Kelompok Gramedia.
- Sayekti, F., & Putarta, P. (2016). Penerapan Technology Acceptance Model (TAM) Dalam Pengujian Model Penerimaan Sistem Informasi Keuangan Daerah. *Jurnal Manajemen Teori Dan Terapan/ Journal of Theory and Applied Management*, 9(3), 196–209. <https://doi.org/10.20473/jmtt.v9i3.3075>
- Setiawan, A. (2017). Penerapan Modifikasi Technology Acceptance Model

(TAM) Dalam E-Business. *Jurnal Manajemen Dan Pemasaran Jasa*, 10(2), 171–186.

Setiawati, S. (2024). *Cashless Makin Digemari, Ini 5 Digital Banking Pilihan Warga RI*. CNBC Indonesia. <https://www.cnbcindonesia.com/research/20240610063016-128-545113/cashless-makin-digemari-ini-5-digital-banking-pilihan-warga-ri>

Shaikh, A. A., Alamoudi, H., Alharthi, M., & Glavee-Geo, R. (2023). Advances in mobile financial services: a review of the literature and future research directions. In *International Journal of Bank Marketing* (Vol. 41, Issue 1). <https://doi.org/10.1108/IJBM-06-2021-0230>

Sindhu Singh, R. . S. (2018). Article information : Predicting the Intention to Use Mobile Banking in India Introduction. *International Journal of Bank Marketing*, 36(2), 357–378.

Smith, B. (2007). Comments on “The parting gift.” *Thunderbird International Business Review*, 49(5), 630–631. <https://doi.org/10.1002/tie>

Sugiyono. (2009). *Metode Penelitian Kuantitatif, Kualitatif dan R&D*. Alfabeta.CV.

Sugiyono. (2012). *Metode Penelitian Kuantitatif*. Alfabeta.CV.

Sugiyono. (2013). *Metode Penelitian Kuantitatif, Kualitatif dan R&D*. Alfabeta.CV.

Sugiyono. (2016). *Metode Penelitian Pendidikan Pendekatan Kuantitatif, Kualitatif, Dan R&D*. Alfabeta.CV.

Suhartanto, D., Dean, D., Ismail, T. A. T., & Sundari, R. (2020). Mobile banking adoption in Islamic banks: Integrating TAM model and religiosity-intention model. *Journal of Islamic Marketing*, 11(6), 1405–1418. <https://doi.org/10.1108/JIMA-05-2019-0096>

Suhartanto, D., Farhani, N. H., Muflih, M., & Setiawan. (2018). Loyalty intention towards Islamic Bank: The role of religiosity, image, and trust. *International*

Journal of Economics and Management, 12(1), 137–151.

- Suhartanto, D., Helmi Ali, M., Tan, K. H., Sjahroeddin, F., & Kusdiby, L. (2019). Loyalty toward online food delivery service: the role of e-service quality and food quality. *Journal of Foodservice Business Research*, 22(1), 81–97. <https://doi.org/10.1080/15378020.2018.1546076>
- Suhartanto, D., & Leo, G. (2018). Small business entrepreneur resistance of ICT adoption: A lesson from Indonesia. *International Journal of Business and Globalisation*, 21(1), 5–18. <https://doi.org/10.1504/IJBG.2018.094092>
- Supardi, S. (1993). Populasi dan Sampel Penelitian. *Unisia*, 13(17), 100–108. <https://doi.org/10.20885/unisia.vol13.iss17.art13>
- Tang, G., & Li, D. (2015). Is there a relation between religiosity and customer loyalty in the Chinese context? *International Journal of Consumer Studies*, 39(6), 639–647. <https://doi.org/10.1111/ijcs.12197>
- Utomo, H., Muh, E., Jonemaro, A., & Ananta, M. T. (2017). Perbandingan Usabilitas Aplikasi Taxi Online Android (Grab-car dan Uber) Menggunakan Unified Theory of Acceptance and Use of Technology (UTAUT). *Jurnal Pengembangan Teknologi Informasi Dan Ilmu Komputer Vol.*, 1(12), 1708–1717.
- Wallace, L. G., & Sheetz, S. D. (2014). The adoption of software measures: A technology acceptance model (TAM) perspective. *Information and Management*, 51(2), 249–259. <https://doi.org/10.1016/j.im.2013.12.003>
- Winarko, B. (2009). *Tinjauan Beberapa Model Teori Dasar Adopsi Teknologi Baru*. 24–34.