## **DAFTAR PUSTAKA**

- Au, Y. A., & Kauffman, R. J. (2008). The economics of mobile payments:

  Understanding stakeholder issues for an emerging financial technology
  application. Electronic Commerce Research and Applications, 7(2), 141-164.
- Ba, S. (2001). Establishing online trust through a community responsibility system.

  Decision support systems, 31(3), 323-336.
- Bhattacherjee, A. (2001). Understanding information systems continuance: an expectation-confirmation model. MIS quarterly, 351-370.
- Bachfischer, A., Lawrence, E. M., & Steele, R. J. (2004). Towards understanding of factors influencing user acceptance of mobile payment systems. In IADIS

  International Conference WWW/Internet. IADIS Press.
- Chen, C. S. (2013). Perceived Risk, Usage Frequency of Mobile Banking Services.

  Managing Service Quality Journal of International.
- Chen, S. C. (2012). To Use or Not Use Understanding The Factors Affecting Continuance Intention of Mobile Banking. *International Journal of Mobile Communication*.
- Chen, S. C., Jong, D., & Lai, M. T. (2014). Assessing the relationship between technology readiness and continuance intention in an E-appointment system: relationship quality as a mediator. Journal of medical systems, 38(9), 76.
- Doney, P. M., & Cannon, J. P. (1997). An examination of the nature of trust in buyer–seller relationships. Journal of marketing, 61(2), 35-51.

- Dowling, G. R., & Staelin, R. (1994). A Model of Perceived Risk and Intended. *Journal of Consumer Research*.
- Featherman, M. S., & Pavlou, P. A. (2003). Predicting E-services Adoption: a Perceived Risk Facets Perspective. *International Journal of Computer Science*.
- Flavian, C. and Guinaliu, M. (2006), "Consumer trust, perceived security and privacy policy: three basic elements of loyalty to a web site", Industrial Management & Data Systems, Vol. 106 No. 5, pp. 601-20.
- Fuller, M. A., Serva, M. A., & Benamati, J. S. (2007). Seeing is believing: The transitory influence of reputation information on e-commerce trust and decision making. Decision Sciences, 38(4), 675-699.
- Gao, S., Krogstie, J., & Gransæther, P. A. (2008, August). Mobile services acceptance model. In 2008 International Conference on Convergence and Hybrid Information Technology (pp. 446-453). IEEE.
- Grabner-Kräuter, S., & Faullant, R. (2008). Consumer acceptance of internet banking: the influence of internet trust. International Journal of bank marketing, 26(7), 483-504.
- Grazioli, S., & Jarvenpaa, S. L. (2000). Perils of Internet fraud: An empirical investigation of deception and trust with experienced Internet consumers. IEEE Transactions on Systems, Man, and Cybernetics-Part A: Systems and Humans, 30(4), 395-410.
- Groß, M. (2016). Impediments to mobile shopping continued usage intention: A trust-risk-relationship. Journal of Retailing and Consumer Services, 33, 109-119.

- Han, S. H., Nguyen, B., & Lee, T. J. (2015). Consumer-based chain restaurant brand equity, brand reputation, and brand trust. International Journal of Hospitality Management, 50, 84-93.
- Herbig, P., & Milewicz, J. (1993). The relationship of reputation and credibility to brand success. Journal of consumer marketing, 10(3), 18-24.
- Herbig, P., Milewicz, J., & Golden, J. (1994). A model of reputation building and destruction. Journal of Business Research, 31(1), 23-31.
- Huang, J. (2017). How Mobile Payment Is Changing The World.
- Huang, L., Ba, S., & Lu, X. (2014). Building online trust in a culture of Confucianism:

  The impact of process flexibility and perceived control. ACM Transactions on

  Management Information Systems (TMIS), 5(1), 4.
- Jarvenpaa, S.L., Tractinsky, N. and Vitale, M. (2000), "Consumer trust in an internet store", Information Technology and Management, Vol. 1 Nos 1-2, pp. 45-71.
- Kesharwani, A., & Singh Bisht, S. (2012). The impact of trust and perceived risk on internet banking adoption in India: An extension of technology acceptance model. International Journal of Bank Marketing, 30(4), 303-322.
- Kim, C., Mirusmonov, M., & Lee, I. (2010). An empirical examination of factors influencing the intention to use mobile payment. Computers in Human Behavior, 26(3), 310-322
- Kim, G., Shin, B., & Lee, H. G. (2009). Understanding dynamics between initial trust and usage intentions of mobile banking. Information Systems Journal, 19(3), 283-311.

- Kim, S., Baek, T. H., Kim, Y. K., & Yoo, K. (2016). Factors affecting stickiness and word of mouth in mobile applications. Journal of Research in Interactive Marketing, 10(3), 177-192.
- Laukkanen, T., & Kiviniemi, V. (2010). The Role of Information in Mobile Bnaking Resistance . *International Journal of Bank Marketing*.
- Laukkanen, T., & Lauronen, J. (2005). Consumer value creation in mobile banking services. International journal of mobile Communications, 3(4), 325-338.
- Lee, K. C., & Chung, N. (2009). Understanding Factors Affecting Trust in and Satisfaction with Mobile Banking in Korea: A Modified DeLone and McLeans's Model Perspective. *Journal of Interacting with Computers*.
- Lee, M. C. (2008). Factors influencing the adoption of internet banking: An integration of TAM and TPB with Perceived Risk and Perceived Benefit. *Electronic Commerce Research and Application*.
- Lee, T. (2005). The impact of perceptions of interactivity on customer trust and transaction intentions in mobile commerce. Journal of Electronic Commerce Research, 6(3), 165
- Li, Y. M., & Yeh, Y. S. (2010). Increasing trust in mobile commerce through design aesthetics. Computers in Human Behavior, 26(4), 673-684.
- Li, Y., & Wang, X. (2017). Online social networking sites continuance intention: A model comparison approach. Journal of Computer Information Systems, 57(2), 160-168.

- Lifen Zhao, A., Koenig-Lewis, N., Hanmer-Lloyd, S., & Ward, P. (2010). Adoption of internet banking services in China: is it all about trust?. International journal of bank marketing, 28(1), 7-26.
- Lin, J., Lu, Y., Wang, B., & Wu, S. (2011). Initial trust and adoption of mobile brokerage service. International Journal of Mobile Communications, 9(2), 124-143.
- Lohse, G. L., & Spiller, P. (1998). Electronic shopping. Communications of the ACM, 41(7), 81-87.
- Lu, J. (2014). Are personal innovativeness and social influence critical to continue with mobile commerce? Internet Research, 24(2), 134-159.
- Lu, Y., Yang, S., Chau, P. Y., & Cao, Y. (2011). Dynamics between the trust transfer process and intention to use mobile payment services: A cross-environment perspective. Information & Management, 48(8), 393-403.
- Marinkovic, V., & Kalinic, Z. (2017). Antecedents of customer satisfaction in mobile commerce: Exploring the moderating effect of customization. Online Information Review, 41(2), 138-154.
- Menon, K., & O'Connor, A. (2007). Building customers' affective commitment towards retail banks: The role of CRM in each 'moment of truth'. Journal of Financial Services Marketing, 12(2), 157-168.
- McKnight, D. H., Cummings, L. L., & Chervany, N. L. (1998). Initial trust formation in new organizational relationships. Academy of Management review, 23(3), 473-490.

- McKnight, H., Choudhury, V., & Kacmar, C. (2002). Developing and validating trust measures for e-commerce: An integrative typology. Information Systems

  Research, 13, 334–359
- Morgan, R. M., & Hunt, S. D. (1994). The commitment-trust theory of relationship marketing. Journal of marketing, 58(3), 20-38.
- Moorman, C., Deshpande, R., & Zaltman, G. (1993). Factors affecting trust in market research relationships. Journal of marketing, 57(1), 81-101.
- Mukherjee, A., & Nath, P. (2007). Role of electronic trust in online retailing: A reexamination of the commitment-trust theory. European Journal of Marketing, 41(9/10), 1173-1202.
- Ofori, K. S., Boateng, H., Okoe, A. F., & Gvozdanovic, I. (2017). Examining customers' continuance intentions towards internet banking usage. Marketing Intelligence & Planning, 35(6), 756-773.
- Okechi, O., & Kepeghom, O. M. (2013). Empirical Evaluation of Consumers' Use of Electronic Banking System in Nigeria. *African Journal of Computing & ICT*.
- Pikkarainen, T., Pikkarainen, K., Karjaluoto, H., & Pahnila, S. (2004). Consumer acceptance of online banking: an extension of the technology acceptance model. Internet research, 14(3), 224-235.
- Ravendran, R., MacColl, I., & Docherty, M. (2011). Online banking customization via tag-based interaction.

- Safeena, R., Date, H., Kammani, A., & Hundewale, N. (2012). Technology Adoption and Indian Consumer: Study on Mobile Banking. *International Journal of Computer Theory and Engineering*.
- Shao, Z., Zhang, L., Li, X., & Guo, Y. (2019). Antecedents of trust and continuance intention in mobile payment platforms: The moderating effect of gender.

  Electronic Commerce Research and Applications, 33, 100823.
- Susanto, A., Chang, Y., Zo, H., & Park, M. C. (2012). The Role of Trust and Security in Smartphone. *Journal of IEEE International Conference on System, Management, and Cybernetics*.
- Yan, H., & Yang, Z. (2015). Examining mobile payment user adoption from the perspective of trust. International Journal of u-and e-Service, Science and Technology, 8(1), 117-130.
- Yang, Y., Liu, Y., Li, H., & Yu, B. (2015). Understanding perceived risks in mobile payment acceptance. Industrial Management & Data Systems, 115(2), 253-269.
- Yousafzai, S.M., Pallister, J.G. and Foxall, G.R. (2009), "Multidimensional role of trust in internet banking adoption", The Service Industrial Journal, Vol. 29 No. 5, pp. 591-605.
- Zahedi, F. M., & Song, J. (2008). Dynamics of trust revision: Using health infomediaries. Journal of Management Information Systems, 24(4), 225-248.
- Zhou, T. (2011). The effect of initial trust on user adoption of mobile payment.

  Information Development, 27(4), 290-300.

- Zhou, T. (2013). An empirical examination of continuance intention of mobile payment services. Decision support systems, 54(2), 1085-1091.
- Zmijewska, A., Lawrence, E., & Steele, R. (2004). Towards Understanding of Factors
  Influencing User Acceptance of Mobile Payment Systems. ICWI, 2004, 270-277.