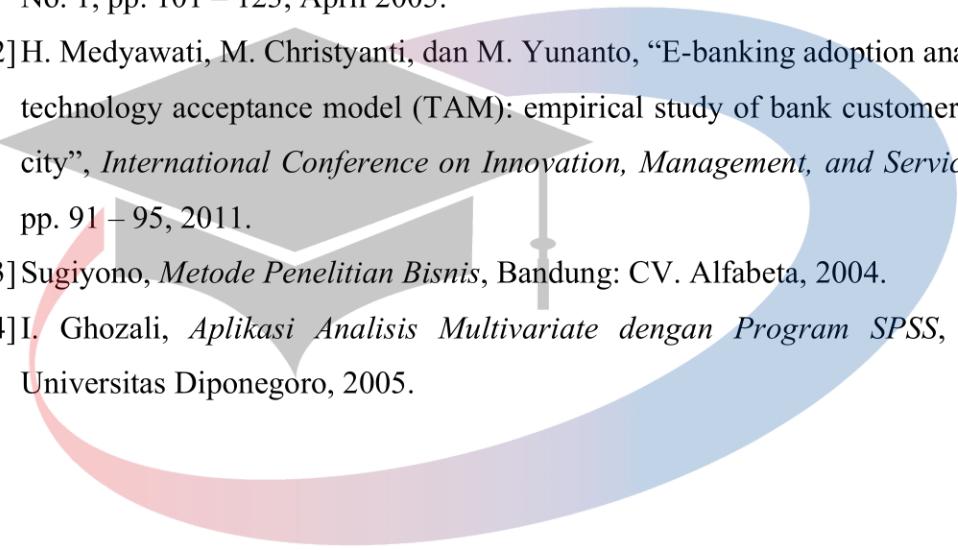


DAFTAR PUSTAKA

- [1] M. Sathye, "Adoption of internet banking by australian consumers an empirical investigation", *International Journal of Bank Marketing*, Vol. 17, No. 7, pp. 324 – 334, 1999.
- [2] S. Maharsi dan Y. Mulyadi, "Faktor-faktor yang mempengaruhi minat nasabah menggunakan internet banking dengan menggunakan kerangka technology acceptance model (TAM)", *Jurnal Akuntansi dan Keuangan*, Vol. 9, No. 1, hal 18 – 28, Mei 2007.
- [3] T. Margaret dan T. Thompson, "Factors influencing the adoption of internet banking", *Journal of the Association for Information Systems*, Vol. 1, Iss. 1, Article. 5, 2000.
- [4] Maharsi dan Fenny, *Analisa Faktor-Faktor yang Mempengaruhi Kepercayaan dan Pengaruh Kepercayaan terhadap Loyalitas Pengguna Internet Banking di Surabaya*, No. 23, Mei – Agustus, 2006.
- [5] H. Kusuma dan D. Susilowati, "Determinan pengadopsian layanan internet banking", *Perspektif Konsumen Perbankan Daerah Istimewa Yogyakarta*, JAAI Vol. 11, No. 2, Hal. 125 – 139, Desember 2007.
- [6] F. D. Davis, "Perceived sefulness, Perceived Ease of Use, and User Acceptance of Information Technology", *MIS Quarterly*, Vol.13, No.5, pp. 319 – 340, 1989.
- [7] L. P. R. Ratnaningrum, *Aplikasi Model TAM terhadap Pengguna Layanan Internet Banking*, Denpasar: 2013.
- [8] L. Chau, Y. K. Patrick, dan S. K. Vincent,"An empirical investigation of the determinants of user acceptance of internet banking", *Journal of Organizational Computing and Electronic Commerce*, Vol.13, No.2, pp. 123-125, 2003.
- [9] N. Jahangir dan N. Begum, "The role of perceived usefulness, perceived ease of use, security and privacy, and customer attitude to engender customer adaption in the context of electronic banking", *Africa Journal of Business Management*, Vol. 2, No. 1, pp. 32 – 40, 2008.

- 
- [10] F. D. Davis, "User acceptance of information technology: system characteristics, user perceptions and behavioral", *International Journal Management Machine Studies*, Vol. 38, pp. 475 – 487, 1993.
 - [11] L. A. Widyarini, "Analisis niat perilaku menggunakan internet banking di kalangan pengguna internet di surabaya", *Jurnal Widya Manajemen dan Akuntansi*, Vol. 5, No. 1, pp. 101 – 123, April 2005.
 - [12] H. Medyawati, M. Christyanti, dan M. Yunanto, "E-banking adoption analysis using technology acceptance model (TAM): empirical study of bank customers in Bekasi city", *International Conference on Innovation, Management, and Service*, Vol. 14, pp. 91 – 95, 2011.
 - [13] Sugiyono, *Metode Penelitian Bisnis*, Bandung: CV. Alfabeta, 2004.
 - [14] I. Ghazali, *Aplikasi Analisis Multivariate dengan Program SPSS*, Semarang: Universitas Diponegoro, 2005.

UNIVERSITAS MIKROSKIL