

DAFTAR PUSTAKA

- [1] G. Rianita dan M. Iqbal Fasa, “Analisis Manfaat Penggunaan Mobile Banking Sebagai Alat Pembayaran Digital Analysis Of The Benefits Of Using Mobile Banking As A Digital Payment Tool,” *JICN J. Intelek dan Cendikiawan Nusant.*, vol. 1, no. 5, hal. 7647–7652, 2024, [Daring]. Tersedia pada: <https://jicnusantara.com/index.php/jicn>
- [2] F. Farhana *et al.*, “Layanan Mobile Banking Di Indonesia: Tinjauan Persepsi Dan Harapan Pengguna Di BCA, BNI Dan BRI Menggunakan Teori Sinyal,” *J. Ilm. Sist. Inf. dan Ilmu Komput.*, vol. 3, no. 2, hal. 15–31, Jun 2023, doi: 10.55606/juisik.v3i2.468.
- [3] T. D. Pramitasari dan A. Y. A. Nanggala, “Dampak Mobile Banking Terhadap Kinerja Dan Stabilitas Keuangan Perbankan di Indonesia,” *J. Manaj. dan Bisnis Indones.*, vol. 9, no. 2, hal. 241–252, 2023, doi: 10.32528/jmbi.v9i2.855.
- [4] K. Y. A. Juanda dan M. L. Kitri, “Impact of Mobile Banking Usage Intensity On Idx-Listed Banks’ Performance: Analysis of Pre-And During-Post Covid-19 Periods,” *J. Integr. Soc. Stud. Bus. Dev.*, vol. 2, no. 2, hal. 116–124, 2024, doi: 10.58229/jissbd.v2i2.254.
- [5] Maybank Indonesia, “Maybank Indonesia Mencatat Pendapatan Operasional Sebelum Pencadangan Sebesar Rp609 Miliar.” Diakses: 16 Oktober 2025. [Daring]. Tersedia pada: <https://www.maybank.co.id/id/NewsAndAnnouncement/NewsAndAnnouncements/2024/04/30/10/55/maybank-indonesia-mencatat-pendapatan-operasional-sebelum-pencadangan-sebesar-rp609-miliar>
- [6] R. KH, “Aplikasi M2U ID Maybank Jadi Solusi Bank in Your Pocket.” Diakses: 16 Oktober 2025. [Daring]. Tersedia pada: <https://www.cnbcindonesia.com/market/20210621154915-17-254772/aplikasi-m2u-id-maybank-jadi-solusi-bank-in-your-pocket>
- [7] V. Venkatesh *et al.*, “User acceptance of information technology: Toward a unified view,” *MIS Q. Manag. Inf. Syst.*, vol. 27, no. 3, hal. 425–478, 2003, doi: 10.2307/30036540.
- [8] I. Carolina *et al.*, “Analisis Pengaruh Sistem Informasi Terhadap Efisiensi Operasional Sekolah Smk Taruna Karya Mandiri Menggunakan Utaut2,” *JATI (Jurnal Mhs. Tek. Inform.*, vol. 9, no. 5, hal. 8318–8326, Jul 2025, doi: 10.36040/jati.v9i5.14919.
- [9] M. S. Farooq *et al.*, “Acceptance and use of lecture capture system (LCS) in executive business studies Extending UTAUT2,” *Interact. Technol. Smart Educ.*, vol. 14, no. 4, hal. 329–348, 2017, doi: 10.1108/ITSE-06-2016-0015.
- [10] T. H. Chu *et al.*, “Developing an Extended Theory of UTAUT 2 Model to Explore Factors Influencing Taiwanese Consumer Adoption of Intelligent Elevators,” *Sage Open*, vol. 12, no. 4, Okt 2022, doi: 10.1177/21582440221142209.
- [11] I. A. Dwi Amany dan E. Indrayani, “Exploring Mobile Banking Adoption in Indonesia using UTAUT2: A Consumer Perspective Approach,” *J. Econ. Financ. Manag. Stud.*, vol. 07, no. 07, Jul 2024, doi: 10.47191/jefms/v7-i7-78.
- [12] B. Damaira *et al.*, “Evaluasi Penerimaan Aplikasi Wondr By Bni Menggunakan UTAUT 2,” *J. Sist. Inf.*, vol. 7, no. 2, hal. 544–555, 2025, doi: 10.31849/zn.v7i2.26302.
- [13] Bilgah dan A. Frimayasa, “Analisis Pendekatan Model Utaut 2 Terhadap Penerimaan Penggunaan E-Banking Livin Pada Bank Mandiri (Studi Kasus Nasabah Bank

- Mandiri Jabodetabek),” *Innov. J. Soc. Sci. Res.*, vol. 4, no. 4, hal. 8492–8503, 2024.
- [14] A. A. Alsmadi *et al.*, “Twenty Years of Mobile Banking Services Development and Sustainability: A Bibliometric Analysis Overview (2000 – 2020),” *Sustainability*, vol. 14, no. 17, hal. 1–14, 2022, doi: 10.3390/su141710630.
- [15] A. Rachman, “BI Ungkap Transaksi Digital Warga RI Tumbuh Double Digit,” CNBC Indonesia. Diakses: 6 November 2025. [Daring]. Tersedia pada: <https://www.cnbcindonesia.com/market/20250225145949-17-613494/bi-ungkap-transaksi-digital-warga-ri-tumbuh-double-digit>
- [16] S. Mayasari, “Transaksi Digital Perbankan Melejit, Mobile Banking Jadi Pendorong Utama,” Kontan.co.id. Diakses: 6 November 2025. [Daring]. Tersedia pada: <https://keuangan.kontan.co.id/news/transaksi-digital-perbankan-melejit-mobile-banking-jadi-pendorong-utama>
- [17] S. Setiawati, “Cashless Makin Digemari, Ini 5 Digital Banking Pilihan Warga RI,” CNBC Indonesia. Diakses: 6 November 2025. [Daring]. Tersedia pada: <https://www.cnbcindonesia.com/research/20240610063016-128-545113/cashless-makin-digemari-ini-5-digital-banking-pilihan-warga-ri>
- [18] Maybank Indonesia, “M2U ID App.” Diakses: 11 Oktober 2025. [Daring]. Tersedia pada: <https://www.maybank.co.id/en/ebanking/maybank2u-apps>
- [19] Maybank Indonesia, “Informasi Perubahan Penggunaan Fitur Secure2U.” Diakses: 11 Oktober 2025. [Daring]. Tersedia pada: <https://sbn.maybank.co.id/en/NewsAndAnnouncement/NewsAndAnnouncements/2023/12/01/11/52/informasi-perubahan-penggunaan-fitur-secure2u>
- [20] E. M. Safitri *et al.*, “User Acceptance of Mobile Banking in Developing Country: A Path Analysis of Conceptual Model,” *J. Adv. Inf. Ind. Technol.*, vol. 6, no. 2, hal. 153–162, Nov 2024, doi: 10.52435/jaiit.v6i2.409.
- [21] V. Venkatesh *et al.*, “Consumer Acceptance and Use of Information Technology: Extending the Unified Theory of Acceptance and Use of Technology,” *MIS Q.*, vol. 36, no. 1, hal. 157–178, 2012, doi: 10.2307/41410412.
- [22] M. Farzin *et al.*, “Extending UTAUT2 in M-banking adoption and actual use behavior: Does WOM communication matter?,” *Asian J. Econ. Bank.*, vol. 5, no. 2, hal. 136–157, Agu 2021, doi: 10.1108/AJEB-10-2020-0085.
- [23] F. Andini dan I. Hariyanti, “Penerapan Model Utaut 2 Untuk Memahami Perilaku Penggunaan Oasis Di Sekolah Tinggi Teknologi Bandung,” *Naratif J. Nas. Ris. Apl. dan Tek. Inform.*, vol. 3, no. 02, hal. 1–10, 2021, doi: 10.53580/naratif.v3i02.127.
- [24] C.-H. Liu *et al.*, “Using Unified Theory of Acceptance and Use of Technology to Evaluate the Impact of a Mobile Payment App on the Shopping Intention and Usage Behavior of Middle-Aged Customers,” *Front. Psychol.*, vol. 13, Mar 2022, doi: 10.3389/fpsyg.2022.830842.
- [25] A. D. Walle *et al.*, “Intention to use wearable health devices and its predictors among diabetes mellitus patients in Amhara region referral hospitals, Ethiopia: Using modified UTAUT-2 model,” *Informatics Med. Unlocked*, vol. 36, hal. 1–13, 2023, doi: 10.1016/j.imu.2022.101157.
- [26] F. Yang *et al.*, “A study of college students’ intention to use metaverse technology for basketball learning based on UTAUT2,” *Heliyon*, vol. 8, no. 9, hal. 1–15, Sep 2022, doi: 10.1016/j.heliyon.2022.e10562.
- [27] N. S. Desvira dan M. F. Aransyah, “Analisis Faktor-Faktor yang Memengaruhi Minat dan Perilaku Penggunaan Fitur ShopeePay Menggunakan Model Unified Theory of Acceptance and Use of Technology (UTAUT2),” *J. Sisfokom (Sistem Inf. dan Komputer)*, vol. 12, no. 2, hal. 178–191, 2023, doi: 10.32736/sisfokom.v12i2.1594.
- [28] L. Priyadi *et al.*, “Analysis of Factors Influencing Behavioral Intentions and Use

- Behavior of BRImo Mobile Banking Application Users Using the UTAUT 2 Model (United Theory of Acceptance of Technology Use 2),” *SisInfo*, vol. 7, no. 1, hal. 107–123, Feb 2025, doi: 10.37278/sisinfo.v7i1.1110.
- [29] H. A. Agil *et al.*, “ANALISIS FAKTOR – FAKTOR PENERIMAAN DAN PENGGUNAAN APLIKASI SEABANK DAN BANK JAGO DENGAN MODEL UTAUT2,” *INTI Nusa Mandiri*, vol. 20, no. 1, hal. 35–44, Agu 2025, doi: 10.33480/inti.v20i1.6780.
- [30] R. E. Putri *et al.*, “PENGUKURAN PENERIMAAN PENGGUNA TEKNOLOGI BANK DIGITAL MENGGUNAKAN MODIFIKASI UTAUT2 (STUDI KASUS: NEOBANK),” *J. Sist. Inf. dan Bisnis Cerdas*, vol. 18, no. 1, hal. 47–56, Feb 2025, doi: 10.33005/sibc.v18i1.292.
- [31] P. D. Yuliana dan A. Aprianingsih, “Factors involved in adopting mobile banking for Sharia Banking Sector using UTAUT 2,” *J. Keuang. dan Perbank.*, vol. 26, no. 1, hal. 184–207, Mar 2022, doi: 10.26905/jkdp.v26i1.6858.
- [32] R. Apau *et al.*, “Towards a Better Understanding of Mobile Banking App Adoption and Use: Integrating Security, Risk, and Trust into UTAUT2,” *Computers*, vol. 14, no. 4, hal. 1–35, Apr 2025, doi: 10.3390/computers14040144.
- [33] H. E. Kaplan dan E. Gürbüz, “An extended UTAUT2 perspective - determinants of mobile banking use intention and use behavior,” *Acad. Rev. Econ. Adm. Sci.*, vol. 14, no. 1, hal. 207–227, Jan 2021, doi: 10.25287/ohuibf.734288.
- [34] A. M. N. Wardhani dan E. R. Handoyo, “Pengaruh Moderasi Gender terhadap Niat Penggunaan Aplikasi Seabank di Kalangan Mahasiswa Yogyakarta dengan Analisis Model UTAUT2,” *EXERO J. Res. Bus. Econ.*, vol. 7, no. 1, hal. 69–100, Jul 2024, doi: 10.24071/exero.v7i1.9175.
- [35] R. R. D. Pratama dan R. Renny, “The Role of Behavioral Intentions to Use Mobile Banking: Application of the UTAUT2 Model with Security, Trust, and Risk Factors,” *Dinasti Int. J. Manag. Sci.*, vol. 3, no. 4, hal. 728–741, 2022, doi: 10.31933/dijms.v3i4.1141.
- [36] S. Rafique *et al.*, “Moderating role of Age, Gender, and Experience on Internet Banking Adoption in Pakistan: UTAUT2 Perspective,” *J. Bus. Manag. Res.*, vol. 3, no. 1, hal. 1001–1014, 2024.
- [37] C. D. Mellinger dan T. A. Hanson, “Methodological considerations for survey research: Validity, reliability, and quantitative analysis,” *Linguist. Antverp. New Ser. – Themes Transl. Stud.*, vol. 19, hal. 172–190, Jan 2021, doi: 10.52034/lanstts.v19i0.549.
- [38] O. P. Giri, “Choosing Sampling Techniques and Calculating Sample Size,” *Indones. J. Teach. Sci.*, vol. 4, no. 2, hal. 165–176, 2024, doi: 10.17509/ijotis.v4i2.75472.
- [39] I. Huh dan J. Gim, “Exploration of Likert scale in terms of continuous variable with parametric statistical methods,” *BMC Med. Res. Methodol.*, vol. 25, hal. 1–10, 2025, doi: 10.1186/s12874-025-02668-1.
- [40] J. Hair dan A. Alamer, “Partial Least Squares Structural Equation Modeling (PLS-SEM) in second language and education research: Guidelines using an applied example,” *Res. Methods Appl. Linguist.*, vol. 1, no. 3, hal. 1–16, Des 2022, doi: 10.1016/j.rmal.2022.100027.
- [41] N. F. Richter *et al.*, “The Use of Partial Least Squares Structural Equation Modeling and Complementary Methods in International Management Research,” *Manag. Int. Rev.*, vol. 62, no. 4, hal. 449–470, 2022, doi: 10.1007/s11575-022-00475-0.
- [42] M. A. Memon *et al.*, “PLS-SEM STATISTICAL PROGRAMS: A REVIEW,” *J. Appl. Struct. Equ. Model.*, vol. 5, no. 1, hal. 1–14, Mar 2021, doi: 10.47263/JASEM.5(1)06.

- [43] T. L. Ly, "Analysis of the Distribution of English Test Scores in the Vietnamese National High School Graduation Examination in 2023," *Int. J. Res. Rev.*, vol. 10, no. 11, hal. 367–374, Nov 2023, doi: 10.52403/ijrr.20231144.
- [44] S. Nurhalizah *et al.*, "Analisis Structural Equation Modeling Partial Least Square pada Kinerja Pegawai PT. Bank Pembangunan Daerah Jambi," *Indones. J. Appl. Stat.*, vol. 6, no. 2, hal. 125–135, Apr 2023, doi: 10.13057/ijas.v6i2.78921.
- [45] A. Purwanto dan Y. Sudargini, "Partial Least Squares Structural Suation Modeling (PLS-SEM) Analysis for Social and Management Research : A Literature Review," *J. Ind. Eng. Manag. Res.*, vol. 2, no. 4, hal. 114–123, 2021.
- [46] Y. Wahyu dan B. Rikumahu, "Analisis Faktor Adopsi E-Wallet Gopay , OVO , dan DANA dengan Model UTAUT2 pada Masyarakat Jawa Barat," *J. Nominal Barom. Ris. Akunt. dan Manaj.*, vol. 11, no. 1, hal. 70–87, 2022, doi: 10.21831/nominal.v11i1.43075.
- [47] Yuhana *et al.*, "Analisis Sistem E-Dimas Universitas Jambi dengan Pendekatan HOT-FIT Model," *J. Sist. Inf. Bisnis*, vol. 14, no. 1, hal. 77–87, 2023, doi: 10.21456/vol14iss1pp77-87.

