

DAFTAR PUSTAKA

- Alampay, Erwin., Bala, Gemma. (2010). *Mobile 2.0: M-money for the BoP in the Philippines*.
- Ali, Talwar. (2013). *Principles Of Marketing*. London. University Of London.
- Amoroso dan Watanabe. (2011). *Building a Research Model for Mobile Wallet*.
- Anyanwu, et all. (2012). *Electronic Payment System (EPS): Facilitating the Development and Adoption in Nigeria*.
- Ariansyah, Kasmad. (2012). *Studi Kesiapan Penyelenggaraan Layanan Near Field Communication (Nfc) Komersial Di Indonesia*.
- Awuah, Lawrence., et al. (2012). *An Empirical Analysis Of Citizens' Acceptance Decisions Of Electronic-Government Services: A Modification Of The Unified Theory Of Acceptance And Use Of Technology (Utaut) Model To Include Trust As A Basis For Investigation*.
- Bank, Indonesia. (2006). *Kajian Operasional E-Money*. Bank Indonesia, Pp 4.
- Bank, Indonesia. (2006). *Working Paper Dampak Pembayaran Non Tunai Terhadap Perekonomian Dan Kebijakan Moneter*. Jakarta. Bank Indonesia.
- Bank, Indonesia. (2009). *Peraturan Bank Indonesia Nomor: 11/12/PBI/2009*. Jakarta: Bank Indonesia.
- Bank, Indonesia. (2014). *Peraturan Bank Indonesia Nomor 16/8/PBI/2014*. Jakarta: Bank Indonesia.
- Bank, Indonesia. (2014). *Peraturan Bank Indonesia Tentang Perubahan Atas Peraturan Bank Indonesia Nomor 11/12/Pbi/2009 Tentang Uang Elektronik (Electronic Money)*.
- Bank,Indonesia. (2014). *Surat Edaran Bank Indonesia No.16/11/DKSP*. Jakarta: BI

Bank,Indonesia.(2007).[Http://www.Bi.Go.Id/En/Statistik/Sistem-Pembayaran/Uang-Elektronik/Documents/Numbers_Ofcard_Emoney2007_En1.Pdf](http://www.Bi.Go.Id/En/Statistik/Sistem-Pembayaran/Uang-Elektronik/Documents/Numbers_Ofcard_Emoney2007_En1.Pdf)(Diakses 14 Oktober 2016).

Bank,Indonesia.(2009).[Http://www.Bi.Go.Id/En/Statistik/Sistem-Pembayaran/Uang-Elektronik/Contents/Jumlah%20uang%20elektronik.Aspx](http://www.Bi.Go.Id/En/Statistik/Sistem-Pembayaran/Uang-Elektronik/Contents/Jumlah%20uang%20elektronik.Aspx) (Diakses 14 Oktober 2016).

Bank,Indonesia.(2010).[Http://www.Bi.Go.Id/En/Statistik/Sistem-Pembayaran/Uang-Elektronik/Contents/Jumlah%20uang%20elektronik.Aspx](http://www.Bi.Go.Id/En/Statistik/Sistem-Pembayaran/Uang-Elektronik/Contents/Jumlah%20uang%20elektronik.Aspx) (Diakses 14 Oktober 2016).

Bank,Indonesia.(2011).[Http://www.Bi.Go.Id/En/Statistik/Sistem-Pembayaran/Uang-Elektronik/Contents/Jumlah%20uang%20elektronik.Aspx](http://www.Bi.Go.Id/En/Statistik/Sistem-Pembayaran/Uang-Elektronik/Contents/Jumlah%20uang%20elektronik.Aspx) (Diakses 14 Oktober 2016).

Bank,Indonesia.(2012).[Http://www.Bi.Go.Id/En/Statistik/Sistem-Pembayaran/Uang-Elektronik/Contents/Jumlah%20uang%20elektronik.Aspx](http://www.Bi.Go.Id/En/Statistik/Sistem-Pembayaran/Uang-Elektronik/Contents/Jumlah%20uang%20elektronik.Aspx) (Diakses 14 Oktober 2016).

Bank,Indonesia.(2013).[Http://www.Bi.Go.Id/En/Statistik/Sistem-Pembayaran/Uang-Elektronik/Contents/Jumlah%20uang%20elektronik.Aspx](http://www.Bi.Go.Id/En/Statistik/Sistem-Pembayaran/Uang-Elektronik/Contents/Jumlah%20uang%20elektronik.Aspx) (Diakses 14 Oktober 2016).

Bank,Indonesia.(2014).[Http://www.Bi.Go.Id/En/Statistik/Sistem-Pembayaran/Uang-Elektronik/Contents/Jumlah%20uang%20elektronik.Aspx](http://www.Bi.Go.Id/En/Statistik/Sistem-Pembayaran/Uang-Elektronik/Contents/Jumlah%20uang%20elektronik.Aspx) (Diakses 14 Oktober 2016).

Bank,Indonesia.(2016).[Http://www.Bi.Go.Id/En/Statistik/Sistem-Pembayaran/Uang-Elektronik/Contents/Infrastrukturuanalektronik.Aspx](http://www.Bi.Go.Id/En/Statistik/Sistem-Pembayaran/Uang-Elektronik/Contents/Infrastrukturuanalektronik.Aspx) (Diakses 15 Oktober 2016).

Bank,Indonesia.(2016).[Http://www.Bi.Go.Id/En/Statistik/SistemPembayaran/Apmk/Documents/Transaksi%20kartu%20debit%20tahun%20\(En\).Pdf](http://www.Bi.Go.Id/En/Statistik/SistemPembayaran/Apmk/Documents/Transaksi%20kartu%20debit%20tahun%20(En).Pdf) (Diakses 15 Oktober 2016).

- Bank.Indonesia.(2015).[Http://www.Bi.Go.Id/En/Statistik/Sistem-Pembayaran/Uang-Elektronik/Contents/Jumlah%20uang%20elektronik.aspx](http://www.Bi.Go.Id/En/Statistik/Sistem-Pembayaran/Uang-Elektronik/Contents/Jumlah%20uang%20elektronik.aspx) (Diakses 14 Oktober 2016).
- Bank.Indonesia.(2016).[Http://www.Bi.Go.Id/En/Statistik/Sistem-Pembayaran/Uang-Elektronik/Contents/Jumlah%20uang%20elektronik.aspx](http://www.Bi.Go.Id/En/Statistik/Sistem-Pembayaran/Uang-Elektronik/Contents/Jumlah%20uang%20elektronik.aspx) (Diakses 14 Oktober 2016).
- Bećirović, Suad.(2014). *Challenges Facing E-Money. Journal Is Available At Researchgate.*
- Bourreau, M., & Verdier, M. (2010). *Cooperation for innovation in payment systems:The case of mobile payments. Communications and Strategies.*
- Cabanillas,et all. (2014). *The moderating effect of experience in the adoption of mobilepayment tools in Virtual Social Networks: The m-Payment AcceptanceModel in Virtual Social Networks (MPAM-VSN).*
- Changsu Kim, et al. (2009). *An empirical examination of factor influencing the intention to use mobile payment.*
- Chen, Yinh-Hueih., Tsao, Ching-Yi., Lin, Chen-Chen., Chi,Chung., Hsu , I-Chieh. (2008). *A Conjoint Study Of The Relationship Between Website Attributes And Consume Purchase Intentions.*
- Chen,et al .(2008). *A Conjoint study of relationship between websites attributes and consumer purchase intention.*
- Chiemlarz and Nowak. (2010). *Selected Mobile Payment Systems In Poland - Usability Analysis From Customers' Point Of View.*
- Danang, Sunyoto.(2012). *Dasar – dasar Manajemen Pemasaran Cetakan Pertama.*Yogyakarta. Caps.
- Darmawan, Deni. (2013). *Metode Penelitian Kuantitatif.* Bandung. PT.Remaja Rosdakarya.

- Dauda, Samson., Lee Jongsu. (2015) . *Technology Adoption: A Conjoint Analysis Of Consumers' Preference On Future Online Banking Services. Journal Is Available At Reasearch Gate.*
- Djamaluddin, Sartika. (2016). *Perception Of Beneficiaries Towards Adoption Of E-Money In The Distribution Of Social Assistance In Indonesia. Journal Is Available At Research Gate.*
- Frank, Robert H. (2011). *Microeconomics And Behaviour 8th Edition*, Mc Graw. Hill International Edition.
- Fumiko Hayashi. (2012). *Mobile Payments: What's in it For Consumer.*
- Gaya Belanja Online Lintas Generasi. (2016). *Sebuah Hasil Kesimpulan Dan Survey Yang Dilakukan 8commerce Agustus 2016.* Jakarta: 8 Commerce.
- Ghozali, Imam. (2016). *Aplikasi Analisis Multivariete Dengan Program IBM SPSS 23.* Badan Penerbit Universitas Diponegoro.
- Gudono. (2015). *Analisis data Multivariat Edisi Keempat Cetakan Pertama.* Yogyakarta. BPFPE.
- Hair, et al. (2009). *Multivariate Data Analysis. 7th Edition.* New Jersey. Pearson Prencice Hall.
- Hanafizadeh, Payam., Khedmatgozar, Hamid. (2012). *The Mediating Role Of The Dimensions Of The Attributes: An Application Of Conjoint Analysis.*
- Hawkins, Del I., Mothersbaugh, David L. (2012). *Consumer Behaviour Building Marketing Strategy Twelfth Edition.* Mcgraw.Hill International Edition.
- Hidayanto, Et Al. (2016). *Perception Of Beneficiaries Towards Adoption Of E-Money In The Distribution Of Social Assistance In Indonesia.*
- Ibrahim dan Edogbanya. (2016). Indrawati, (2015). *Metode Penelitian Manajemen Dan Bisnis Konvergensi Teknologi Komunikasi Dan Informasi*, Bandung. PT.Refika Aditama.

- Indriastuti, Maya., Wicaksono, Rizki.(2014). *Influencers E-Money In Banking Sector*.
- Kinanthi, Luni, Lintang. (2012). Pengaruh Membership Card dan Point Reward pada Perilaku Pembelian Konsumen Toko Serba Ada.
- Komatsu, Ayaka., Matsumoto, Tsutomu. (2011). *Empirical Study on privacy concern and the acceptance of e-money in Japan*.
- Kotler dan Keller, (2007). Manajemen Pemasaran, Edisi 12, Jilid 1, PT.Indeks, Jakarta
- Kotler, Philip., Armstrong, Gary.(2012). *Principle Of Marketing 14th Edition*. New Jersey. Pearson Prentice Hall.
- Kotler, Philip., Armstrong, Gary.(2014). *Principle Of Marketing 15th Edition*. New Jersey. Pearson Prentice Hall.
- Kotler, Philip., Armstrong, Gary.(2014). *Principle Of Marketing 15th Edition*. New Jersey. Pearson Prentice Hall.
- Kotler, Philip., Lane, Kevin.(2009). Manajemen Pemasaran Edisi 13. Jakarta. Erlangga.
- Kune, Foo, Denis., Kim, Yongdae. (2010). *Timing Attacks on PIN Input Devices*.
- Leong, et al. (2013). *Predicting the determinants of the NFC-enabled mobile credit card acceptance: A neural networks approach*.
- Liao, Huilan. (2015). *Websites Marketing Strategy Of Travel Agency Using An Integrated Theory Of 4c And 4p*.
- Mars, Indonesia. (2014). [Http://Www.Marsindonesia.Com/Newsletter/E-Money-Baru-Dikenal-23-Masyarakat-Di-Indonesia](http://Www.Marsindonesia.Com/Newsletter/E-Money-Baru-Dikenal-23-Masyarakat-Di-Indonesia)(Diakses 15 Oktober 2016).
- Martono, Nanang. (2010). Metode Penelitian Kuantitatif Analisis isi dan Analisis data Sekunder. Jakarta. PT.Raja Grafindo.

- Merrit, Chyntia. (2010). *Mobile Money Transfer Service: The Next Phase in the Evolution in Person-to-Person Payments.*
- Mullins, John., Et Al. (2014). *Marketing Strategy: A Decision-Focused Approach. Great Briatain.: Mcgraw-Hill.*
- Paul Gerhardt Schierz ,et al. (2009). *Understanding consumer acceptance of mobile payment services: Anempirical analysis.*
- Peral, Begona., et al. (2012). *A Study Of Consumer Preferences For E-Retailers' Perceived Risk In The Effect Of Customers' Awareness On The Adoption Of Internet Banking In Iran. Journal Is Available At Research Gate.*
- Philstrom, Minna. (2008). *Perceived Value of Mobile Service Use and its Consequences.*
- Pinuji, Ponco. (2011). Analisis Preferensi dan Segmentasi Nasabah terhadap Penentuan Pengambilan Fasilitas Kredit Mikro (Studi Kasus PT Bank Danamon, Tbk Unit Danamon Simpan Pinjam Cicadas Bandung).
- Rasouli, Eshagh, et al., (2015). Study Of Culture And Its Role In The Marketing Process (Areview).
- Rollins, Holly.(2014). A Conjoint Analysis of the Value of Book Covers inE-Book Buying Decisions.
- Schaupp, Christian., Belanger,France. (2005). *A Conjoint Analysis of Onlines Consumer Satisfaction.*
- Siddiqui, Kamran.(2013). *Heuristics for Sample Size Determination in Multivariate Statistical Techniques.*
- Siregar, Syofian. (2013). Metode Penelitian Kuantitatif: Dilengkapi Perbandingan Perhitungan Manual dan SPSS Edisi Pertama.
- Sugiyono. (2012). Metode Penelitian Kuantitatif Kualitati. Bandung. Alfabeta.

- Sumanjeet S. (2009). *Emergence of Payment Systems in the age of Electronic Commerce: The State of Art, Global J. Bus.*
- Tariq, Khan. (2014). *Customer Loyalty Programs –Concept, Types, Goals And Benefits (Aconceptual And Review Paper).*
- Wendy Ming-Yen Teoh Siong Choy Chong Binshan Lin Jiat Wei Chua.(2013). *Factors affecting consumers' perception of electronic payment: an empirical analysis.*
- Wilusz, Daniel.(2011). *Legal Determinants Of Electronic Money Systems Development In European Union. Journal Is Available At Research Gate.*
- Yang, Qing. (2015). *Exploring Consumer Perceived Risk And Trust For Online Payments: An Empirical Study In China's Younger Generation.*
- Zahir, Mihna., Gharleghi, Behrooz. (2015). *Adoption Of Internet Banking In Maldives, The Most Important Determinants.*
- Zheng, Lili. (2015). *Chinese Consumer Perceived Risk And Risk Relievers In E-Shopping For Clothing.*

HALAMAN INI SENGAJA DIKOSONGKAN