

DAFTAR PUSTAKA

- Afrilia, A. M. (2018). Digital Marketing Sebagai Strategi Komunikasi Pemasaran “Waroenk Ora Umum” Dalam Meningkatkan Jumlah Konsumen. *Jurnal Riset Komunikasi*, 147-157.
- Alalwan, A. A., Dwivedi, Y. K., & Rana, N. P. (2017). Factors influencing adoption of *Mobile Banking* by Jordanian bank customers: Extending UTAUT2 with trust. *International Journal of Information Management*, 37(3), 99–110. <https://doi.org/10.1016/j.ijinfomgt.2017.01.002>
- Anique J. Scheerder, Alexander J. A. M. van Deursen & Jan A. G. M. van Dijk; Negative outcomes of Internet use: A qualitative analysis in the homes of families with different educational backgrounds; *The Information Society*; 2019
- Astuti, D. (2021). Penerapan Digital Skill oleh Guru dalam Menunjang Pembelajaran Daring di Masa Pandemi. *SKULA*.
- Azizah, S. N., Wirawan, V., Pratiwi, E. Y. R., Mulyadi, & Liriwati, F. Y. (2021). The Advantages of Digital Literacy Skill and Technology Innovation to Improve Student Learning Result in Disruption of the Covid-19. *Jurnal Iqra'*.
- BCA. (2022). BCA mobile Convenient banking at your fingertips. [online]. Tersedia: <https://www.bca.co.id/en/Individu/layanan/e-banking/BCA-Mobile>
- CFI. (2022). Mobile Banking. [online]. Tersedia: <https://corporatefinanceinstitute.com/resources/knowledge/finance/mobile-banking/>
- Chen, James. (2022). Mobile Banking. [online]. Tersedia: <https://www.investopedia.com/terms/m/mobile-banking.asp>
- Cnnindonesia. (2022). Baru 80,27 Juta Penduduk Indonesia yang Punya Rekening Bank. [online]. Tersedia:

<https://www.cnnindonesia.com/ekonomi/20211109171854-78-718794/baru-8027-juta-penduduk-indonesia-yang-punya-rekening-bank>.

- Danuri, M. (2019). Perkembangan Dan Transformasi Teknologi Digital. *Jurnal Ilmiah INFOKAM*.
- Deursen, A., J., A., M., V., Helsperb, E. J., & Eynonc, R. (2016). Development and validation of the Internet Skills Scale (ISS). *Information, Communication & Society*, Vol. 19, No. 6, 804–823. DOI: <http://dx.doi.org/10.1080/1369118X.2015.1078834>
- Deursen, A., J., A., M., V., Helsperb, E. J., & Eynonc, R. (2016). Development and validation of the Internet Skills Scale (ISS). *Information, Communication & Society*, Vol. 19, No. 6, 804–823. DOI: <http://dx.doi.org/10.1080/1369118X.2015.1078834>
- Fathurrahmani, Herpendi & Hafizd, K. A. (2021). Pentingnya Memiliki Digital Skills Di Masa Pandemi Covid-19. *Jurnal WIDYA LAKSMI*.
- Gasser, Urs et al. 2017. “Digital Banking 2025.” (April). <http://www.dv.co.th/blog-th/digitalbanking-trend/>.
- Grošelj D, Van Deursen, A. J. A. M, Dolničar V, Burnik T & Petrovčič A. (2021). Measuring internet skills in a general population: A large-scale validation of the short Internet Skills Scale in Slovenia, *The information Society An International Journal*
- Hair, J. F., Black, W. C., Babin, B. J. & Anderson, R, E. (2019). *Multivariate Data Analysis*, <https://doi.org/10.1002/9781119409137.ch4>
- Hanif, Y., & Lallie, H. S. (2021). Security factors on the intention to use *Mobile Banking* applications in the UK older generation (55+). A mixed-method study using modified UTAUT and MTAM-with perceived cyber security, risk, and trust. *Technology in Society*, 67, 101693, 1–14. <https://doi.org/10.1016/j.techsoc.2021.101693>

- Hendartyo, Muhammad. (2022). Pengguna BCA Mobile Tumbuh 50 Persen Jadi 18 Juta. [online]. Tersedia: <https://bisnis.tempo.co/read/1569632/pengguna-bca-mobile-tumbuh-50-persen-jadi-18-juta>
- Maizal, Yudho. (2022). Hingga paruh waktu pertama mandiri jadi bank terbesar di indonesia. [online]. Tersedia: <https://keuangan.kontan.co.id/news/hingga-paruh-pertama-2022-bank-mandiri-jadi-bank-terbesar-di-indonesia>
- Sahara, Nida. (2022). Didukung enam puluh tiga juta nasabah, BNI terus perkuat digitalisasi . [online]. Tersedia: <https://investor.id/finance/256499/didukung-63-juta-nasabah-bni-terus-perkuat-digitalisasi>.
- Rahadian, Lalu. (2022). Pengguna livin mandiri tembus 11 juta, Transaksi 508 T. [online]. Tersedia: <https://www.cnbcindonesia.com/market/20220427163203-17-335425/pengguna-livin-by-mandiri-tembus-11-juta-transaksi-rp-508-t>
- Irfan, Muhammad. (2022). Mengenal lima bank terbesar di indonesia. [online]. Tersedia: <https://katadata.co.id/agung/finansial/62df9a39cd09c/mengenal-5-bank-terbesar-di-indonesia-dari-bank-mandiri-hingga-btn>
- International Telecommunication Union (I.T.U.). 2018. Digital Skills Toolkit.
- Ivanova, A. & Kim, J. Y. (2021). Acceptance and Use of *Mobile Banking* in Central Asia: Evidence from Modified UTAUT Model. *Journal of Asian Finance, Economics and Business* Vol 9 No 2
- Jatmiko, L. D. (2022). BRI (BBRI) Catat Volume Transaksi Lewat BRImo Capai Rp1.345 Triliun pada 2021. [online]. Tersedia: <https://finansial.bisnis.com/read/20220313/90/1509976/bri-bbri-catat-volume-transaksi-lewat-brimo-capai-rp1345-triliun-pada-2021>
- Kemp, Simon. (2022). DIGITAL 2022: INDONESIA. [online]. Tersedia: <https://datareportal.com/reports/digital-2022-indonesia#:~:text=Internet%20use%20in%20Indonesia%20in,at%20the%20start%20of%202022>

Komite Nasional Keuangan Syariah. 2018. “Masterplan Ekonomi Syariah Indonesia 2019- 2024.” Kementerian Perencanaan Pembangunan Nasional/ Badan Perencanaan Pembangunan Nasional: 1–443.

Kotler dan Armstrong. (2018). Principles of Marketing. Upper Saddle River: Pearson Education.

Kotler, P., & Armstrong, G. (2018). Principles of Marketing. USA: Pearson Education Limited.

Kusnandar, V., B. (2022). Transaksi Digital Kian Marak, Uang Elektronik Capai 594 Juta Unit pada Februari 2022. [online]. Tersedia: <https://databoks.katadata.co.id/datapublish/2022/05/19/transaksi-digital-kian-marak-uang-elektronik-capai-594-juta-unit-pada-februari-2022>

- Kusnandar, V., B. (2022). Transaksi Digital Kian Marak, Uang Elektronik Capai 594 Juta Unit pada Februari 2022. [online]. Tersedia: <https://databoks.katadata.co.id/datapublish/2022/05/19/transaksi-digital-kian-marak-uang-elektronik-capai-594-juta-unit-pada-februari-2022>
- Jakarta.bps. (2022). Jumlah Penduduk (Jiwa), 2019-2021. [online]. Tersedia : <https://Jakarta.bps.go.id/indicator/12/45/1/jumlah-penduduk.html>
- Limakrisna, N. & Purba, T. P. (2017). Manajemen Pemasaran : Teori dan Aplikasi dalam bisnis, Edisi 2. Jakarta: Mitra Wacana Media.
- Livingstone, S., Mascheroni, G., & Stoilova, M. (2021). The outcomes of gaining digital skills for young people’s lives and wellbeing: A systematic evidence review; *SAGE*.
- Livingstone. S., Mascheroni. G., & Stoilova. M. (2021). The outcomes of gaining digital skills for young people’s lives and wellbeing: A systematic evidence review; *SAGE*.
- Lupiyoadi, Rambat. (2013). Manajemen Pemasaran Jasa.
- Luthfa. (2021). 5 Bank Pengguna Terbanyak dan Terbesar di Indonesia. [online]. Tersedia: <https://www.oyindonesia.com/blog/5-bank-pengguna-terbanyak-dan-terbesar-di-indonesia>
- Mothersbaugh & Hawkins. (2016). Consumer Behavior: Building Marketing Strategy 13th Edition. New York: McGraw-Hill Education.
- Musyaffi, A.M., Sari, D.A.P., & Respati, D. K. (2021). Understanding of Digital Payment Usage During COVID-19 Pandemic: A Study of UTAUT Extension Model in Indonesia. *The Journal of Asian Finance, Economics and Business*, 8(6), 475–482. <https://doi.org/10.13106/jafeb.2021.vol8.no6.0475>
- Nperf. (2022). 3G / 4G / 5G coverage map, Indonesia. [online]. Tersedia: <https://www.nperf.com/en/map/ID/-/5119.Telkomsel/signal/?ll=-5.375055961461564&lg=105.28721809387208&zoom=14>

- O'Brien, James A. 2003. *Introduction to Information System: Essential for the E-business Enterprise*. (11th edition). New York: McGraw Hill Inc.
- Olavia, Lana. (2022). Pengguna BNI *Mobile Banking* Per Mei Naik 32% Capai 11,8 Juta. [online]. Tersedia: <https://investor.id/finance/297182/pengguna-bni-mobile-banking-per-mei-naik-32-capai-118-juta>
- Priansa, D. J. (2017). *Perilaku Konsumen Dalam Persaingan Bisnis Kontemporer*. Bandung: Alfabeta.
- Purwana, D., Rahmi, & Aditya, S. (2017). Pemanfaatan Digital Marketing Bagi Usaha Mikro, Kecil, Dan Menengah (Umkm) Di Kelurahan Malaka Sari, Duren Sawit. *Jurnal Pemberdayaan Masyarakat Madani*, 1-17.
- Rahadian, Lalu. (2022). Pengguna Livin' by Mandiri Tembus 11 Juta, Transaksi Rp 508 T. [online]. Tersedia: <https://www.cnbcindonesia.com/market/20220427163203-17-335425/pengguna-livin-by-mandiri-tembus-11-juta-transaksi-rp-508-t-2021>
- Santoso, Singgih. (2017). *Statistik Multivariat dengan SPSS*. Jakarta: PT Elex Media Komputindo.
- Saputra N., Nugroho R., Aisyah H., & Karneli, O.(2021). Digital Skill During Covid-19: Effects Of Digital Leadership And Digital Collaboration. *JAM*.
- Sari, P. K., Arofatinajah, S., & Fajarianto, O. (2022). Development of Digital Comic on Thematic Learning to Improve Literature Skills of 5th Grade Students in Elementary School. *Jurnal Teknologi Pendidikan*
- Satria, Dias. 2018. "Inclusively Creative : Peran Bank Indonesia Dalam Perkembangan Ekonomi Inclusively Creative : Peran Bank Indonesia Dalam Pengembangan Ekonomi Digital Dan Teknologi Finansial."
- Saumi, Annisa. (2021). BTN catat transaksi *Mobile Banking* melonjak 53% per Mei 2021. [online]. Tersedia: <https://www.alinea.id/bisnis/btn-catat-transaksi-mobile-banking-melonjak-53-per-mei-2021-b2c6g94Lz>

- Sekaran, U. & Bougie, R. (2016). *Research Method for Business*. Edisi 7.
- Shaikh, Aijaz, A. & Karjaluo, H. (2014). *Mobile Banking Adoption: Literatur Review: A performance-based approach*. Elsevier.
- Sudaryono. (2019). *Metode Penelitian Kuantitatif, Kualitatif, dan Mix Method (Edisi 2)*. Depok: Rajawali Pers.
- Sugiyono. (2021). *Metodologi Penelitian Kuantitatif, Kualitatif, dan R&D*. Bandung: Alfabeta.
- Sujarweni, V. W. (2019). *Metodologi Penelitian Bisnis Dan Ekonomi Pendekatan Kuantitatif*. Yogyakarta: PUSTAKABARUPRESS.
- Thusi, P., & Maduku, D. K. (2020). South African millennials' acceptance and use of retail *Mobile Banking* apps: An integrated perspective. *Computers in Human Behavior*, 111, 106405, 1–10, <https://doi.org/10.1016/j.chb.2020.106405>
- Van Deursen, A. J. A. M. & Van Dijk, J. A. G. M. (2019). Improving digital skills for the use of online public information and services. *Elsevier (Government Information Quarterly 26)*.
- Van Deursen. A. J. A. M. (2010). *Internet Skills. Vital Assets in an Information Society*. Enschede, the Netherlands; University of Twente.
- Van Deursen. A. J. A. M., Helsper, Ellen J. & Eynon R. (2016) *Development and Validation of the Internet Skills Scale (ISS)*. *Information, Communication & Society*.
- Van Deursen. A. J. A. M., van der Zeeuw. A., de Boer. P., Jansen. G. & van Rompay. T., (2021). Digital inequalities in the Internet of Things: differences in attitudes, material access, skills, and usage; *INFORMATION, COMMUNICATION & SOCIETY*.
- Van Laar, E., Van Deursen. A. J. A. M. & Van Dijk J. A. G. M. (2022). *Developing policy aimed at 21st-century digital skills for the creative industries: an*

interview study with founders and managing directors. *Journal of Education and Work*.

Van Laar, E., Van Deursen. A. J. A. M., Van Dijk J. A. G. M, and de Haan J., (2018). 21st-Century digital skills instrument aimed at working professionals: Conceptual development and empirical validation; *Telematics and Informatics*.

Van Laar, E., Van Deursen. A. J. A. M., Van Dijk J. A. G. M, and de Haan. J., (2017). The relation between 21st-century skills and digital skills or literacy: A systematic literature review; CHB 4835.

Van Laar, E., Van Deursen. A. J. A. M., Van Dijk J. A. G. M. & Haan, J. D. (2020). Determinants of 21st-Century Skills and 21st-Century Digital Skills for Workers: A Systematic Literature Review. *SAGE Open*.

Van Laar, E., Van Deursen. A. J. A. M., Van Dijk J. A. G. M. & Haan, J. D. (2020). Measuring the levels of 21st-century digital skills among professionals working within the creative industries: A performance-based approach. *Elsevier*.

Widowati, Hari. (2019). Transaksi Digital Menggeser Peran Kantor Cabang dan ATM Bank. [online]. Tersedia: <https://databoks.katadata.co.id/datapublish/2019/08/08/transaksi-digital-menggeser-peran-kantor-cabang-dan-atm-bank>

Wirjoatmodjo. Kartika. 2018. *Majalah Probank* No.133. Edisi April-Juni 2018.

Xiaojing Li, Roujia Hu. (2020). Developing And Validating The Digital Skills Scale For School Children (DSS-SC). *Information, Communication & Society*.

Zahiroh, M. Y. (2019). Cybersecurity Awareness and Digital Skills on Readiness For Change in Digital Banking. *Li Falah-Jurnal Studi Ekonomi Dan Bisnis Islam*, Volume 4, No.2

Zhang, T., Lu, Can. & Kizildag, M. (2018). Banking “on-the-go”: Examining Consumers’ Adoption Of *Mobile Banking* Services. *International Journal of Quality and Service Sciences*