

DAFTAR PUSTAKA

- Adamek, J., & Solarz, M. (2020). The digital skills conducive to using the Internet and *mobile banking* services in light of nationwide own research results. *Prace Naukowe Uniwersytetu Ekonomicznego We Wrocławiu*, 64(6), 5–22.
- APJII. (2022). Profil Internet Indonesia 2022. In *Apji.or.Od* (Issue June).apji.or.id
- BPS. (2022). Statistik Indonesia 2022. In *Statistik Indonesia 2020* (Vol. 1101001).
- Chaffey, D., Smith, P. (2017). *Digital Marketing Excellence: Planning, optimizing and integrating online marketing*. United Kingdom: Taylor & Francis.
- Deursen, A. J. A. M. va. (2012). Internet skill-related problems in accessing online health information. *International Journal of Medical Informatics*, 81(1), 61–72.
- Groselj, D., van Deursen, A. J. A. M., Dolnicar, V., Burnik, T., & Petrovcic, A. (2021). Measuring internet skills in a general population: A large-scale validation of the short Internet Skills Scale in Slovenia. *Information Society*, 37(2), 63–81.
- Hair, J. F., Black, W. C., Babin, B. J., Anderson, R. E., Black, W. C., & Anderson, R. E. (2019). *Multivariate Data Analysis*.
- Hanif Astika Kurniawati, W. A. W., Alfi Arif (2017). *Analysis Behavioral Intention to Uses of Mobile banking Technology Acceptance Model (TAM) Approach Modified*. *e-Journal Ekonomi Bisnis dan Akuntansi*, 2017, Volume IV (1) :24-29.
- Hermawan, Sigit Amirullah (2016) *Metode Penelitian Bisnis Pendekatan Kuantitatif Dan Kualitatif*. Media Nusa Creative, Malang. ISBN 978- 602-6931-38-2
- Indrawati. (2015). *Metode Penelitian Manajemen dan Bisnis Konvergensi Teknologi Komunikasi dan Informasi*. PT. Refika Aditama, Bandung.
- Katadata. (2022) *Jumlah Smartphone Beredar Di Indonesia 2022*. Katadata.co.id
- Kotler, P., Kartajaya, H., & Setiawan, I. (2021). *Marketing 5.0: Technology for Humanity*.
- Mothersbaugh & Hawkins. (2019). *Consumer Behavior: Building Marketing Strategy 13th Edition*. New York: McGraw-Hill Education.
- Nperf.com. (2022). *Telkomsel 3G / 4G / 5G coverage - nPerf.com*.
- O'Brien, James A. 2003. *Introduction to Information System: Essential for the E-business Enterprise*. (11th edition). New York: McGraw Hill Inc.
- R. Cooper, D., & S. Schindler, P. (2014). *Business Research Methods* (12th ed.).
- Sangadji, E.M., dan Sopiah. 2013. *Prilaku Konsumen: Pendekatan Praktis Disertai:Himpunan Jurnal Penelitian*
- Sekaran, U., & Bougie, R. (2016). *Research Method for Business* (7 (ed.)).
- Siti Rohaya.2013. *Internet: Pengertian, Sejarah, Fasilitas Dan Koneksinya*.p. 1-16
- Sugiyono (2019). *Metode Penelitian Kuantitatif, Kualitatif, dan R&D*. Bandung : Alfabet.
- Topbrand-award.com. (2022). *Top Brand Index Beserta Kategori Lengkap*

- Van Deursen, A., & van Dijk, J. (2010). Internet skills and the digital divide. *New Media & Society*, 13(6), 893–911.
- Van Dijk, J. A. G. M., & Van Deursen, A. J. A. M. (2014). Digital Skills : Unlocking The Information Society. In *Journal of Information Privacy and Security* (Vol. 4, Issue 3).
- Van Deursen, A. J. A. M., Helsper, E. J., & Eynon, R. (2016). Development and validation of the Internet Skills Scale (ISS). *Information Communication and Society*, 19(6), 804–823.
- Van Laar, E., van Deursen, A. J. A. M., van Dijk, J. A. G. M., & de Haan, J. (2017). The relation between 21st-century skills and digital skills: A systematic literature review. *Computers in Human Behavior*, 72, 577–588.
- 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*.
- 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