

## DAFTAR PUSTAKA

- Arditya, T., & Rifaldi, R. (n.d.). *ANALISIS ADOPSI MOBILE BANKING NASABAH BANK DI JAWA TENGAH MENGGUNAKAN MODEL UTAUT DENGAN BUDAYA SEBAGAI MODERATOR ANALYSIS OF MOBILE BANKING ADOPTION OF BANK CUSTOMERS IN CENTRAL JAVA USING UTAUT MODEL WITH CULTURE AS A MODERATOR.*
- Bank Indonesia. (2022). *Laporan Perekonominan Provinsi Bali Agustus 2022.*
- Baptista, G., & Oliveira, T. (2016). A weight and a meta-analysis on mobile banking acceptance research. *Computers in Human Behavior*, 63, 480–489. <https://doi.org/10.1016/j.chb.2016.05.074>
- Barnes, S. J., & Corbitt, B. (2003). Mobile banking: concept and potential. *International Journal of Mobile Communications*, 1(3), 273–288. <https://doi.org/10.1504/IJMC.2003.003494>
- Bergdahl, N., Nouri, J., & Fors, U. (2020). Disengagement, engagement and digital skills in technology-enhanced learning. *Education and Information Technologies*, 25(2), 957–983. <https://doi.org/10.1007/s10639-019-09998-w>
- BPS. (2020). *Statistik Telekomunikasi Indonesia 2020.*
- BPS. (2021). Hasil Sensus Penduduk 2020 Provinsi Bali. *Www.Bali.Bps.Go.Id*, 08, 1–13. <https://bali.bps.go.id/pressrelease/2021/01/21/717592/hasil-sensus-penduduk-2020-provinsi-bali.html>
- Daya, P. (n.d.). *DIGITAL COMPETITIVENESS INDEX 2022 Menuju Era Keemasan Digital Indonesia.*
- Eccles, J. S., & Wigfield, A. (2001). *MOTIVATIONAL BELIEFS, VALUES, AND GOALS*. [www.annualreviews.org](http://www.annualreviews.org)
- Hamidi, H., & Safareeyeh, M. (2019). A model to analyze the effect of mobile banking adoption on customer interaction and satisfaction: A case study of m-banking in Iran. *Telematics and Informatics*, 38(June 2018), 166–181. <https://doi.org/10.1016/j.tele.2018.09.008>
- Hanifah, D., Rifaldi, R., & Giri, W. (2022). YUME : Journal of Management Analisis Pengaruh Digital Divide terhadap Penggunaan Mobile Banking di DKI Jakarta. In *YUME : Journal of Management* (Vol. 6, Issue 1).

Hatammimi, J., & Krisnawati, A. (2018). Financial literacy for entrepreneur in the industry 4.0 era: A conceptual framework in Indonesia. *ACM International Conference Proceeding Series*, 183–187. <https://doi.org/10.1145/3285957.3285985>

Hawkins, D. I., Mothersbaugh, D. L., & Kleiser, S. B. (n.d.). *Consumer behavior : building marketing strategy.*

Hendayani, R., Rachmawati, I., Gita Ayuningtias, H., & Syanetta Dennyra, D. (n.d.). *SYNERGIZING MANAGEMENT, TECHNOLOGY AND INNOVATION IN GENERATING SUSTAINABLE AND COMPETITIVE BUSINESS GROWTH.*

Hukama, Y., Rifaldi, R., & Giri, W. (2023). YUME : Journal of Management Analisis Faktor-Faktor Yang Membentuk Digital Skill Pada Penggunaan Mobile Banking Di Kota Medan. In *YUME : Journal of Management* (Vol. 6, Issue 2).

Jamshidi, D., Keshavarz, Y., Kazemi, F., & Mohammadian, M. (2018a). Mobile banking behavior and flow experience: An integration of utilitarian features, hedonic features and trust. *International Journal of Social Economics*, 45(1), 57–81. <https://doi.org/10.1108/IJSE-10-2016-0283>

Jamshidi, D., Keshavarz, Y., Kazemi, F., & Mohammadian, M. (2018b). Mobile banking behavior and flow experience: An integration of utilitarian features, hedonic features and trust. *International Journal of Social Economics*, 45(1), 57–81. <https://doi.org/10.1108/IJSE-10-2016-0283>

Jauhiainen, J. S., Eyvazlu, D., Junnila, J., & Virnes, A. (2022). Digital divides, the Internet and social media uses among Afghans in Iran. *Technology in Society*, 70(December 2021). <https://doi.org/10.1016/j.techsoc.2022.102057>

Kannan, R., Wang, I. Z. W., Ong, H. B., Ramakrishnan, K., & Alamsyah, A. (2021). COVID-19 impact: Customised economic stimulus package recommender system using machine learning techniques. *F1000Research*, 10, 932. <https://doi.org/10.12688/f1000research.72976.1>

Kleine, D. (2011). The capability approach and the “medium of choice”: Steps towards conceptualising information and communication technologies for development. *Ethics and Information Technology*, 13(2), 119–130. <https://doi.org/10.1007/s10676-010-9251-5>

- Kotler, P., & Keller, K. L. (2016). Marketing Management MARKETING MANAGEMENT Marketing Management. In *Pearson Practice Hall*.
- Lankshear, C., & Knobel, M. (2008). *Digital Literacies: Concepts, Policies and Practices* (Cover plus Introduction). <https://www.researchgate.net/publication/291334632>
- Laukkanen, T. (2017). Guest Editorial. *International Journal of Bank Marketing*, 35(7), 1042–1043. <https://doi.org/10.1108/IJBM-10-2017-0218>
- Malaquias, R. F., & Hwang, Y. (2019). Mobile banking use: A comparative study with Brazilian and U.S. participants. *International Journal of Information Management*, 44, 132–140. <https://doi.org/10.1016/j.ijinfomgt.2018.10.004>
- Mothersbaugh, D. L., Hawkins, D. I., & Kleiser, S. B. (2020). Consumer behavior: building marketing strategy / Del Hawkins, David Mothersbaugh, Susan Bardi Kleiser. In *y McGraw-Hill Education* (Vol. 51, Issue 3).
- Özer, M., Canbay, S., & Kirca, M. (2021). The impact of container transport on economic growth in Turkey: An ARDL bounds testing approach. *Research in Transportation Economics*, 88(3), 155–165. <https://doi.org/10.1016/j.retrec.2020.101002>
- Pranoto, M. O., & Setianegara, R. G. (2020). ANALISIS PENGARUH PERSEPSI MANFAAT, PERSEPSI KEMUDAHAN, DAN KEAMANAN TERHADAP MINAT NASABAH MENGGUNAKAN MOBILE BANKING (Studi Kasus pada PT Bank Rakyat Indonesia (Persero) Tbk Kantor Cabang Semarang Pandanaran). *Keunis*, 8(1), 1. <https://doi.org/10.32497/keunis.v8i1.2117>
- Ramadhaniansyah, M., Rifaldi, R., & Giri, W. (2023). *Analisis Pengaruh Digital Divide Terhadap Penggunaan Mobile Banking... Analisis Pengaruh Digital Divide terhadap Penggunaan Mobile Banking di Kota Bontang*.
- Reska Sisilia, A., Rifaldi, R., & Giri, W. (2020). ANALISIS PEMASARAN MEDIA SOSIAL UNTUK MENENTUKAN INFLUENCER DAN TOPIK PEMBICARAAN (Studi Kasus: Go-Pay dan OVO) *Jurnal Mitra Manajemen (JMM Online)*. 4(7), 1036–1047.
- Rifaldi, R., Giri, W., Apriliani, D., & Sofia, A. (2019). *Behavioral Intention Analysis on E-Money Services in Indonesia: Using the modified UTAUT model*.

- Rifaldi, R., Giri, W., Santoso, B. R., Mustikasari, A., & Bratawisnu, K. (2017). *Consumer Perceptual Mapping Towards e-Banking Channel (A Study of Bank BRI Customer in Indonesia)*.
- Rifaldi, R., Giri, W., Wanda, V., & Irawan, H. (2019). *Internet Banking Adoption Analysis in Medan and Bandung City Using the Unified Theory of Use and Acceptance of Technology (UTAUT) Model with Culture as Moderator*.
- Saikkonen, L., & Kaarakainen, M. T. (2021). Multivariate analysis of teachers' digital information skills - The importance of available resources. *Computers and Education*, 168(April), 104206. <https://doi.org/10.1016/j.compedu.2021.104206>
- Salma, M., & Giri, R. (2023). Digital Skill Confirmation Factor Analysis on the Use of Mobile Banking Services in the City of Surakarta. *Iломата International Journal of Management*, 4(2), 249–266. <https://doi.org/10.52728/ijjm.v4i2.756>
- Sánchez-Torres, J. A. (2019). Moderating effect of the digital divide of e-commerce. *International Journal of Social Economics*, 46(12), 1387–1400. <https://doi.org/10.1108/IJSE-11-2018-0622>
- Santoso, W., Sitorus, P. M., Batunanggar, S., Krisanti, F. T., Anggadwita, G., & Alamsyah, A. (2020). Talent mapping: a strategic approach toward digitalization initiatives in the banking and financial technology (FinTech) industry in Indonesia. *Journal of Science and Technology Policy Management*, 12(3), 399–420. <https://doi.org/10.1108/JSTPM-04-2020-0075>
- Shankar, A., & Rishi, B. (2020). Convenience matter in mobile banking adoption intention? *Australasian Marketing Journal*, 28(4), 273–285. <https://doi.org/10.1016/j.ausmj.2020.06.008>
- Sholihin, & Ratmono. (2020). *Analisis SEM - PLS dengan WarpPLS 7.0 untuk Hubungan Nonlinier dalam Penelitian Sosial dan Bisnis* (2nd ed.). Penerbit Andi.
- Soomro, K. A., Kale, U., Curtis, R., Akcaoglu, M., & Bernstein, M. (2020). Digital divide among higher education faculty. *International Journal of Educational Technology in Higher Education*, 17(1). <https://doi.org/10.1186/s41239-020-00191-5>
- Sukmawati, H., Joni, Farizal Rasyid, A., & Kurniaputri, M. R. (2021). Penerimaan dan Penggunaan Layanan Mobile Banking Perbankan Syariah: Ekstensi

- Technology Acceptance Model. *Jurnal Ilmiah Ekonomi Islam*, 7(3), 1845–1857. <http://www.jurnal.stie-aas.ac.id/index.php/jei/article/view/3615>
- Tam, C., & Oliveira, T. (2017). Literature review of mobile banking and individual performance. *International Journal of Bank Marketing*, 35(7), 1042–1065. <https://doi.org/10.1108/IJBM-09-2015-0143>
- van Deursen, A., & van Dijk, J. (2011). Internet skills and the digital divide. *New Media and Society*, 13(6), 893–911. <https://doi.org/10.1177/1461444810386774>
- Van Dijk. (2012). The evolution of the digital divide: The digital divide turns to inequality of skills and usage. *Digital Enlightenment Yearbook 2012*, 57–75. <https://doi.org/10.3233/978-1-61499-057-4-57>
- Van Dijk, J. (2020). *Jan van Dijk - The Digital Divide*-Polity Press (2020) (1).
- Varas Sagita, D., Rifaldi, R., & Giri, W. (2023). Jurnal Mirai Management Analisis Digital Divide Terhadap Penggunaan Mobile Banking Di Kota Purwokerto. *Jurnal Mirai Management*, 8(1), 156–168.
- Vial, G. (2019). Understanding digital transformation: A review and a research agenda. *Journal of Strategic Information Systems*, 28(2), 118–144. <https://doi.org/10.1016/j.jsis.2019.01.003>
- Yuldinawati, L. (2022). *Digital inequalities among MSE entrepreneurs in Indonesia : exploring differences in internet access between internet-user and non internet-user MSE entrepreneurs* [University of Twente].** <https://doi.org/10.3990/1.9789036553964>