

## DAFTAR PUSTAKA

- Ahmed, R. R., Vveinhardt, J., Štreimikienė, D., Ashraf, M., & Channar, Z. A. (2017). Modified SERVQUAL model and effects of customer attitude and technology on customer satisfaction in banking industry: mediation, moderation and conditional process analysis. *Journal of Business Economics and Management*, 18(5), 974–1004. <https://doi.org/10.3846/16111699.2017.1368034>
- Ajzen, I. (1991). The theory of planned behavior. *Organizational Behavior and Human Decision Processes*, 50(2), 179–211. [https://doi.org/10.1016/0749-5978\(91\)90020-T](https://doi.org/10.1016/0749-5978(91)90020-T)
- Aladwani, A. M., & Palvia, P. C. (2002). Developing and validating an instrument for measuring user-perceived web quality. *Information and Management*, 39, 467–476. [www.webaward.org](http://www.webaward.org)
- Alese, B. K., Dada, O. M., & Ayeni, O. A. (2013). Computer Security View project Models Improvement View project Consumer Trust Model in Online Transaction 1st Author 3rd Author. *International Journal of Computer Applications*, 72(17), 975–8887. <https://www.researchgate.net/publication/270577724>
- Amin, M. (2016). Internet banking service quality and its implication on e-customer satisfaction and e-customer loyalty. *International Journal of Bank Marketing*, 34(3), 280–306. <https://doi.org/10.1108/IJBM-10-2014-0139>
- Anderson, R. E., & Srinivasan, S. S. (2003). E-Satisfaction and E-Loyalty: A Contingency Framework. *Psychology and Marketing*, 20(2), 123–138. <https://doi.org/10.1002/mar.10063>
- Arikunto, S. (2016). *Prosedur penelitian Suatu pendekatan praktek*. Rineka Cipta.
- Armitage, C. J., & Conner, M. (2001). Efficacy of the Theory of Planned Behaviour: a meta-analytic review. *The British Journal of Social Psychology*, 40(Pt 4), 471–499. <https://doi.org/10.1348/014466601164939>
- Bačík, R., Gavurova, B., Fedorko, I., & Fedorko, R. (2021). Website quality factor as a multidimensional construct and its impact on the use of e-banking. *Entrepreneurship and Sustainability Issues*, 9(1), 542–557. [https://doi.org/10.9770/jesi.2021.9.1\(34\)](https://doi.org/10.9770/jesi.2021.9.1(34))
- Banerjee, N., & Sah, S. (2012). A Comparative Study of Customers' Perceptions of Service Quality Dimensions between Public and Private Banks in India. *International Journal of Business Administration*, 3(5). <https://doi.org/10.5430/ijba.v3n5p33>

- Banu, A. M., Mohamed, N. S., & Parayitam, S. (2019). Online Banking and Customer Satisfaction: Evidence from India. *Asia-Pacific Journal of Management Research and Innovation*, 15(1–2), 68–80. <https://doi.org/10.1177/2319510x19849730>
- Bauer, H. H., Falk, T., & Hammerschmidt, M. (2006). eTransQual: A transaction process-based approach for capturing service quality in online shopping. *Journal of Business Research*, 59(7), 866–875. <https://doi.org/10.1016/j.jbusres.2006.01.021>
- Bauer, H. H., Hammerschmidt, M., & Falk, T. (2005). Measuring the quality of e-banking portals. *International Journal of Bank Marketing*, 23(2), 153–175. <https://doi.org/10.1108/02652320510584395>
- BCTL. (2022). *Plano Diretor para o Desenvolvimento do Setor Financeiro em Timor-Leste Master Plan for Financial Sector Development in Timor-Leste*.
- BNCTL. (2021). *BNCTL Annual Report 2021*.
- BNCTL SIRA. (2022). *Sondajen Satisfasaun Ba Konsumidor & Kliente BNCTL SIRA*.
- Boateng, R., Molla, A., & Heeks, R. (2009). E-Commerce in Developing Economies: A Review of Theoretical Frameworks and Approaches E-Commerce in Developing Economies. *E-Commerce in Developing Economies*.
- Bollen, K. A. (2014). Structural equations with latent variables. *Structural Equations with Latent Variables*, 1–514. <https://doi.org/10.1002/9781118619179>
- Brynjolfsson, E., & Smith, M. D. (2000). Frictionless commerce? A comparison of Internet and conventional retailers. *Management Science*, 46(4), 563–585. <https://doi.org/10.1287/mnsc.46.4.563.12061>
- Cha, S. K., Kim, M., & McNiel, R. (2005). Diffusion of internet-based financial transactions among customers in South Korea. In *Journal of Global Marketing* (Vol. 19, Issue 2, pp. 95–111). [https://doi.org/10.1300/J042v19n02\\_06](https://doi.org/10.1300/J042v19n02_06)
- Chang, H. H., & Chen, S. W. (2009). Consumer perception of interface quality, security, and loyalty in electronic commerce. *Information and Management*, 46(7), 411–417. <https://doi.org/10.1016/j.im.2009.08.002>
- Chen, R. F., Hsiao, J. L., & Hwang, H. G. (2012). Measuring customer satisfaction of Internet banking in Taiwan: Scale development and validation. *Total Quality Management and Business Excellence*, 23(7–8), 749–767. <https://doi.org/10.1080/14783363.2012.704284>
- Chen, T.-Y. (1999). Critical success factors for various strategies in the banking industry. *International Journal of Bank Marketing*, 17(2), 83–91.

- Chiu, C. M., Hsu, M. H., Lai, H., & Chang, C. M. (2012). Re-examining the influence of trust on online repeat purchase intention. *Decision Support Systems*, 53(4), 835–845. <https://doi.org/10.1016/J.DSS.2012.05.021>
- Connolly, R., Bannister, F., & Kearney, A. (2010). Government website service quality: A study of the Irish revenue online service. *European Journal of Information Systems*, 19(6), 649–667. <https://doi.org/10.1057/ejis.2010.45>
- Cooper, D. R., & Schindler, P. S. (2017). *Metode penelitian bisnis* (R. Wijayanti, G. Gania, & D. A. Halim, Eds.). Salem Empat. <https://opac.perpusnas.go.id/DetailOpac.aspx?id=982682>
- DeLone, W. H., & McLean, E. R. (2004). Measuring e-commerce success: Applying the DeLone and McLean Information Systems Success Model. *International Journal of Electronic Commerce*, 9(1), 31–47. <https://doi.org/10.1080/10864415.2004.11044317>
- Dhere SR, & Professor, A. (2014). E-BANKING IN INDIA: CHALLENGES AND OPPORTUNITIES. *Research Dimensions*, 2(3).
- Dianat, I., Adeli, P., Asgari Jafarabadi, M., & Karimi, M. A. (2019). User-centred web design, usability and user satisfaction: The case of online banking websites in Iran. *Applied Ergonomics*, 81. <https://doi.org/10.1016/j.apergo.2019.102892>
- Du, W. (Derek), & Mao, J. Y. (2018). Developing and maintaining clients' trust through institutional mechanisms in online service markets for digital entrepreneurs: A process model. *Journal of Strategic Information Systems*, 27(4), 296–310. <https://doi.org/10.1016/j.jsis.2018.07.001>
- Elkhani, N., Soltani, S., & Bakri, A. (2013). An Effective Model for Evaluating Website Quality Considering Customer Satisfaction and Loyalty: Evidence of Airline Websites. *IJCSI International Journal of Computer Science Issues*, 10(2). [www.IJCSI.org](http://www.IJCSI.org)
- Eriksson, K., Hermansson, C., & Jonsson, S. (2020). The performance generating limitations of the relationship-banking model in the digital era – effects of customers' trust, satisfaction, and loyalty on client-level performance. *International Journal of Bank Marketing*, 38(4), 889–916. <https://doi.org/10.1108/IJBM-08-2019-0282>
- Evanschitzky, H., Iyer, G. R., Hesse, J., & Ahlert, D. (2004). E-satisfaction: A re-examination. *Journal of Retailing*, 80(3), 239–247. <https://doi.org/10.1016/j.jretai.2004.08.002>
- Fassnacht, M., & Köse, I. (2007). Consequences of web-based service quality: Uncovering a multi-faceted chain of effects. *Journal of Interactive Marketing*, 21(3), 35–54. <https://doi.org/10.1002/dir.20084>

- Fight, A. (2004). The World of E-finance. In *Understanding International Bank Risk* (pp. 163–175). John Wiley & Sons Ltd.
- Fornell, C. (1992). Claes Fornell A National Customer Satisfaction Barometer: The Swedish Experience. *Journal of Marketing*, 56, 6–21.
- Gao, W., & Li, X. (2019). Building presence in an online shopping website: the role of website quality. *Behaviour and Information Technology*, 38(1), 28–41. <https://doi.org/10.1080/0144929X.2018.1509127>
- Ghouri, Ushna, Uddin, S., & Kaleem. (2021). Examining the role of consumer satisfaction within mobile eco-systems: Evidence from mobile banking services. *MPRA Munich Personal RePEc Archive*.
- Gustafsson, A., Johnson, M. D., & Roos, I. (2005). The Effects of Customer Satisfaction, Relationship Commitment Dimensions, and Triggers on Customer Retention. *Journal of Marketing*, 69, 210–218.
- Hair, J. F., Black, W., Babin, B. J., & Anderson, R. (2010). *Multivariate Data Analysis: A Global Perspective* (7th ed.). Pearson. [https://www.researchgate.net/publication/237009923\\_Multivariate\\_Data\\_Analysis\\_A\\_Global\\_Perspective](https://www.researchgate.net/publication/237009923_Multivariate_Data_Analysis_A_Global_Perspective)
- Haque, A., Khatibi, A., & al Mahmud, S. (2009). Factors Determinate Customer Shopping Behaviour Through Internet: the Malaysian Case. *Australian Journal of Basic and Applied Sciences*, 3(4), 3452–3463.
- Hasanov, J., & Khalid, H. (2015). The Impact of Website Quality on Online Purchase Intention of Organic Food in Malaysia: A WebQual Model Approach. *Procedia Computer Science*, 72, 382–389. <https://doi.org/10.1016/J.PROCS.2015.12.153>
- Ho, C. I., & Lee, Y. L. (2007). The development of an e-travel service quality scale. *Tourism Management*, 28(6), 1434–1449. <https://doi.org/10.1016/j.tourman.2006.12.002>
- Hsu, C. L., Chang, K. C., & Chen, M. C. (2012). The impact of website quality on customer satisfaction and purchase intention: Perceived playfulness and perceived flow as mediators. *Information Systems and E-Business Management*, 10(4), 549–570. <https://doi.org/10.1007/s10257-011-0181-5>
- Hu, X., Wang, Z., & Liu, J. (2022). The impact of digital finance on household insurance purchases: evidence from micro data in China. *Geneva Papers on Risk and Insurance: Issues and Practice*, 47(3), 538–568. <https://doi.org/10.1057/s41288-022-00267-5>
- Iso. (2018). *Guidelines for auditing management systems* COPYRIGHT PROTECTED DOCUMENT.

- Izwan Taasim, S., & Yusoff, R. (2015). ARE MALAYSIAN STILL TECHNOPHOBIA ABOUT E-FINANCE PRODUCT: A LITERATURE REVIEW (ADAKAH RAKYAT MALAYSIA MASIH TEKNOFOBIA TERHADAP PRODUK. *Journal of Business and Social Development*, 3(1), 1–11.
- Jun, M., & Cai, S. (2001). The key determinants of Internet banking service quality: a content analysis. *International Journal of Bank Marketing*, 19(7), 176–291. <http://www.emerald-library.com/ft>
- Khattari, V., & Singh, D. K. (2019). Implementation of an Additional Factor for Secure Authentication in Online Transactions. *Journal of Organizational Computing and Electronic Commerce*, 29(4), 258–273. <https://doi.org/10.1080/10919392.2019.1633123>
- Kiiski, S., & Pohjola, M. (2002). Cross-country diffusion of the Internet. *Information Economics and Policy*, 14(2), 297–310. [https://doi.org/10.1016/S0167-6245\(01\)00071-3](https://doi.org/10.1016/S0167-6245(01)00071-3)
- Kim, H., & Niehm, L. S. (2009). The Impact of Website Quality on Information Quality, Value, and Loyalty Intentions in Apparel Retailing. *Journal of Interactive Marketing*, 23(3), 221–233. <https://doi.org/10.1016/j.intmar.2009.04.009>
- Kincl, T., & Štrach, P. (2012). Measuring website quality: Asymmetric effect of user satisfaction. *Behaviour and Information Technology*, 31(7), 647–657. <https://doi.org/10.1080/0144929X.2010.526150>
- King, R. C., Schilhavy, R. A. M., Chowa, C., & Chin, W. W. (2016). Do customers identify with our website? The effects of website identification on repeat purchase intention. *International Journal of Electronic Commerce*, 20(3), 319–354. <https://doi.org/10.1080/10864415.2016.1121762>
- Kline, R. B. (2016). *Principles and practice of structural equation modeling*, 3rd ed. - PsycNET. Guilford Press. <https://psycnet.apa.org/record/2010-18801-000>
- Kothari, C. R. (2004). *Research Methodology and Experimental Techniques*. 2–3. [https://books.google.com/books/about/Research\\_Methodology.html?id=8c6gkbKi-F4C](https://books.google.com/books/about/Research_Methodology.html?id=8c6gkbKi-F4C)
- Kotler, P., & Armstrong, G. (2010). *Principles of marketing* (13th ed.). Pearson Education. <https://opac.perpusnas.go.id/DetailOpac.aspx?id=582941>
- Kundu, S., & Datta, S. K. (2012). A comparative evaluation of customer perception and satisfaction of M-banking and I-banking. *Journal of Transnational Management*, 17(2), 118–136. <https://doi.org/10.1080/15475778.2012.676977>

- Leavitt, M. O., & Shneiderman, B. (2006). *Research-Based Web Design & Usability Guidelines*. U.S. General Service Administration. [https://www.usability.gov/sites/default/files/documents/guidelines\\_book.pdf](https://www.usability.gov/sites/default/files/documents/guidelines_book.pdf)
- Li, H., & Suomi, R. (2009). A proposed scale for measuring e-service quality Big Cities meet Big Data View project Well-being in the Information Society (WIS) conference series View project A Proposed Scale for Measuring E-service Quality. In *International Journal of u-and e-Service*. <https://www.researchgate.net/publication/31598134>
- Liao, C., Palvia, P., & Chen, J. L. (2009). Information technology adoption behavior life cycle: Toward a Technology Continuance Theory (TCT). *International Journal of Information Management*, 29(4), 309–320. <https://doi.org/10.1016/j.ijinfomgt.2009.03.004>
- Ling, G. M., Fern, Y. S., Boon, L. K., & Huat, T. S. (2016). Understanding Customer Satisfaction of Internet Banking: A Case Study In Malacca. *Procedia Economics and Finance*, 37, 80–85. [https://doi.org/10.1016/s2212-5671\(16\)30096-x](https://doi.org/10.1016/s2212-5671(16)30096-x)
- Lovelock, C. H., Agus Widyanoro, Samosir, M., & Wright, L. K. (2007). *Manajemen pemasaran jasa*. Indeks. <https://opac.perpusnas.go.id/DetailOpac.aspx?id=595463>
- Ma, Z., & Zhao, J. (2012). The role of website quality in the e-banking development: The Chinese perspective. *Lecture Notes in Electrical Engineering*, 113 LNEE, 1419–1427. [https://doi.org/10.1007/978-94-007-2169-2\\_169](https://doi.org/10.1007/978-94-007-2169-2_169)
- Mols, N. P. (2000). The Internet and services marketing - the case of Danish retail banking. *Internet Research: Electronic, Networking, Applications and Policy*, 10(1), 7–18. <http://www.emerald-library.com>
- Nath, R., Schrick, P., & Parzinger, M. (2001). Bankers' Perspectives on Internet Banking. In *e-Service Journal* (Vol. 1, Issue 1). <https://muse.jhu.edu/article/11589>
- Nielsen, J. (2008). *Designing web usability: The practice of simplicity*. Softpres.
- Nimako, S., Gyasi Nimako, S., Kwame Gyamfi, N., & Mumuni Moro Wandaogou, A. (2013). Customer Satisfaction With Internet BankingService Quality In The Ghanaian Banking Industry Customer Satisfaction With Internet Banking Service Quality In The Ghanaian Banking Industry. *INTERNATIONAL JOURNAL OF SCIENTIFIC & TECHNOLOGY RESEARCH*, 2(7). [www.ijstr.org](http://www.ijstr.org)
- Nirwana. (2006). *Service Marketing Strategy*. DIOMA.

- Nupur, J. M. (2010). E-Banking and Customers' Satisfaction in Bangladesh: An Analysis. *International Review of Business Research Papers*, 6(4), 145–156.
- Ollver, R. L. (1980). A Cognitive Model of the Antecedents and Consequences of Satisfaction Decisions. *Journal of Marketing Research*, XVII, 460–469.
- Osman, Z. (2014). Conceptual framework development for customer loyalty in Malaysian commercial banking industry | Scinapse. *International Journal of Management, IT and Engineering*.  
<https://www.scinapse.io/papers/2280266354>
- Parasuraman, A., Zeithaml, V. A., & Berry, L. L. (1985). A Conceptual Model of Service Quality and Its Implications for Future Research. *Journal of Marketing*, 49(4), 41. <https://doi.org/10.2307/1251430>
- Parasuraman, A., Zeithaml, V. A., & Berry, L. L. (1988). SERVQUAL: a multiple item scale for measuring consumer perceptions of service quality. *Journal of Retailing*, 64(1).
- Räisänen, Vilho. (2003). service quality requirements. *Implementing Service Quality IP Networks*, 325.
- Raza, S. A., Umer, A., Qureshi, M. A., & Dahri, A. S. (2020). Internet banking service quality, e-customer satisfaction and loyalty: the modified e-SERVQUAL model. *TQM Journal*, 32(6), 1443–1466.  
<https://doi.org/10.1108/TQM-02-2020-0019>
- Rust, R. T., & Oliver, R. W. (1994). The Death of Advertising Advertising on its Deathbed. *Journal of Advertising*, XXIII(4).
- Santos, J. (2003). E-service quality: A model of virtual service quality dimensions. *Managing Service Quality: An International Journal*, 13(3), 233–246.  
<https://doi.org/10.1108/09604520310476490>
- Savoy, A., & Salvendy, G. (2016). Factors for Customer Information Satisfaction: User Approved and Empirically Evaluated. *International Journal of Human-Computer Interaction*, 32(9), 695–707.  
<https://doi.org/10.1080/10447318.2016.1190137>
- Sekaran, U., & Bougie, R. (2005). Research methods for business : A skill-building approach Fourth Business. John Wiley and Sons, New York. *Journal of MultiDisciplinary Evaluation*, 20, 1–16. <https://www.wiley.com/en-us/Research+Methods+For+Business%3A+A+Skill+Building+Approach%2C+7th+Edition-p-9781119266846>
- Sekaran, U., & Bougie, R. (2016). Research Methods For Business (7th ed.). Wiley.  
[http://old.mikroskil.ac.id/pustaka/index.php?p=show\\_detail&id=7257&keywords=](http://old.mikroskil.ac.id/pustaka/index.php?p=show_detail&id=7257&keywords=)

- Shahrokhi, M. (2008). E-finance: status, innovations, resources and future challenges. *Managerial Finance*, 34(6), 365–398. <https://doi.org/10.1108/03074350810872787>
- Siu, N. Y. M., & Mou, J. C. W. (2005). Measuring service quality in internet banking: The case of hong kong. *Journal of International Consumer Marketing*, 17(4), 99–116. [https://doi.org/10.1300/J046v17n04\\_06](https://doi.org/10.1300/J046v17n04_06)
- Smyczek, S. (2012). MODEL OF CONSUMER TRUST TO E-FINANCE ON EMERGING EUROPEAN MARKETS. *Journal of Economics and Management*, 9.
- Sofyan, Y., & Kurniawan, H. (2011). *SPSS COMPLETE Teknik Analisis Statistik Terlengkap Dengan Software SPSS Buku Aplikasi Statistik seri 1*. Salemba Infotek.
- Sohn, C., & Tadisina, S. K. (2008). Development of e-service quality measure for internet-based financial institutions. *Total Quality Management and Business Excellence*, 19(9), 903–918. <https://doi.org/10.1080/14783360802224412>
- Sudha, R., Thiagarajan, A. S., & Seetharaman, A. (2007). The security concern on internet banking adoption among Malaysian banking customers. *Pakistan Journal of Biological Sciences*, 10(1), 102–106. <https://doi.org/10.3923/PJBS.2007.102.106>
- Sun, J., & Tan, X. (2013). Online Transaction Processing. *International Journal of Computer Applications*, 72(13).
- Szymanski, D. M., & Hise, R. T. (2000). E-satisfaction: an initial examination. *Journal of Retailing*, 76(3), 309–322. [https://doi.org/10.1016/S0022-4359\(00\)00035-X](https://doi.org/10.1016/S0022-4359(00)00035-X)
- Tjiptono, F., & Chandra, G. (2005). Service, quality & satisfaction. In *Andi. Andi*.
- UNCTAD. (2020). Tackling Illicit Financial Flows for Sustainable Development in Africa. *Economic Development in Africa Report 2020*.
- van Huy, L., & Dinh Tuyen, P. (2015). The Relationship among Website Quality, Consumer Satisfaction, and Loyalty in Vietnamese Banking Sector ARTICLE INFO ABSTRACT. *Journal of Economic Development*, 22(3), 81–101.
- Vetrivel, S. C., Rajini, J., & Krishnamoorthy, V. (2020). Influence of internet banking service quality on customer satisfaction- An Indian experience. In *Journal of Critical Reviews* (Vol. 7, Issue 2, pp. 546–551). Innovare Academics Sciences Pvt. Ltd. <https://doi.org/10.31838/jcr.07.02.102>
- Worldbank. (2022). *Individuals using the Internet (% of population) - Timor-Leste | Data*. <https://data.worldbank.org/indicator/IT.NET.USER.ZS?contextual=default&locations=TL>

- Zhou, W., Tsiga, Z., Li, B., Zheng, S., & Jiang, S. (2018). What influence users' e-finance continuance intention? The moderating role of trust. *Industrial Management and Data Systems*, 118(8), 1647–1670. <https://doi.org/10.1108/IMDS-12-2017-0602>

**Halaman ini sengaja dikosongkan**