

DAFTAR PUSTAKA

- Aboelmaged, M.G. (2010). Predicting e-procurement adoption in a developing country: An empirical integration of technology acceptance model and theory of planned behavior. *Industrial Management & Data Systems*, 110, 392-414.
- Adam, D. A, Nelson, R. R, and Todd, P. A. (1992). "Perceived Usefulness, Ease of Use and Usage of Information Technology: A Replication". *Management Information System Quarterly*.
- Aditya, Ricky & Aditya Wardhana. (2016). "Pengaruh Perceived Usefulness, dan Perceived Ease of Use terhadap Behavioral Intention dengan Pendekatan Technology Acceptance Model (TAM) pada Pengguna Instant Messaging Line di Indonesia" *Jurnal Siasat Bisnis*. Volume 20. Hlm. 24-32.
- Agarwal, R. dan Karahanna, E. (2000). Time Flies When You're Having Fun: Cognitive Absorption and Beliefs about Information Technology Usage. *MIS Quarterly*, 24, 665-694.
- Ajzen, I. dan Fishbein, M. (1980). Understanding Attitudes and Predicting Social Behavior. *Prentice-Hall, Englewood Cliffs, NJ*.
- Alomary, A., & Woollard, J. (2015). How is Technology Accepted By Users? A Review of Technology Acceptance Models and Theories. *Proceeding of The IRES International Conference*.
- Anjelina, A. (2018). Persepsi Konsumen Pada Penggunaan E-Money. *Journal of Applied Managerial Accounting*, 2(2), 219–231.
- Aslam, W., Ham, M., & Arif, I. (2017). Consumer behavioral intentions towards mobile payment services: An empirical analysis in Pakistan. *Market-Trziste*, 29(2), 161–176.
- Avcıyücel, U., & Gulbahar, Y. (2013). Technology Acceptance Model: A Review of the Prior Predictors. *Journal of Faculty of Educational Sciences*, 46, 89-109
- Badan Pemeriksa Keuangan republik Indonesia (BPK-RI). (2019). Ikhtisar Hasil Pemeriksaan Semester I, Jakarta.
- Badan Pemeriksa Keuangan republik Indonesia (BPK-RI). (2020). Ikhtisar Hasil Pemeriksaan Semester I, Jakarta.
- Badan Pemeriksa Keuangan republik Indonesia (BPK-RI). (2021). Ikhtisar Hasil

Pemeriksaan Semester I, Jakarta.

Bambang Supomo dan Nur Indriantoro. (2002) *Metodologi Penelitian Bisnis (Cetakan Kedua)*. Yogyakarta. Penerbit BFEE UGM.

Barhoumi, Chokri. (2016). User acceptance of the e-information service as an information resource: A new extension of the technology acceptance model. *New Library World*. London. 117(9/10). 626-643.

Bastian, Indra. (2001). *Akuntansi Sektor Publik di Indonesia*. Yogyakarta : BPFE.

Bastian, Indra. (2007). *Akuntansi Pendidikan*. Jakarta : Erlangga.

Bornar, G. H., dan Hopwood, W. S. (2004). *Accounting Information System (9th edition)*. New Jersey Prentice-Hall. Inc.

Budiman, Fuad, and Fefri Indra Arza. (2013). "Pendekatan Technology Acceptance Model Dalam Kesuksesan Implementasi Sistem Informasi Manajemen Daerah." *Wahana Riset Akuntansi 1(1)*: 87–110.

Cambre, M.A. dan Cook, D.L. (1985). Computer Anxiety: Definition, Measurement, and Correlates. *Journal of Educational Computing Research*, 1, 37-54.

Carter, C.R. and Rogers, D.S. (2008). A framework of sustainable supply chain management: moving toward new theory", *International Journal of Physical Distribution & Logistics Management*, 38, 360-387.

Chandra Putra Immanuel Momuat, (2016) Pengaruh Pemanfaatan Teknologi Informasi terhadap Ketepatan Waktu Pelaporan Keuangan dalam rangka mewujudkan Transparansi dan Akuntabilitas. *Jurnal EMBA Vol.4 No.1* Maret 2016, Hal. 1519-1530.

Charles Makanyeza, (2015). An Assessment of Reliability and Validity of the Attitudinal and Behavioural Typology of Customer Loyalty in a Developing Country: Evidence from Zimbabwe. *Mediterranean Journal of Social Sciences*. MCSER Publishing. Rome-Italy.

Charles Makanyeza, (2017). Determinants of consumers' intention to adopt mobile banking services in Zimbabwe. *International Journal of Bank Marketing*.

Chen, C., Fan, Y. dan Farn, C. (2007). Predicting Electronic Toll Collection Service Adoption: an Integration of The Technology Acceptance Model and The Theory Of Planned Behavior. *Transportation Research Part C*, 15, 300-311.

- Chen, L., Gillenson, M. dan Sherrell, D. (2002). Enticing Online Consumers: an Extended Technology Acceptance Perspective. *Information & Management*, 39, 705-19.
- Cheung, M. dan Liao, Z. (2003). Supply-Side Hurdles in Internet B2C e-Commerce: an Empirical Investigation. *IEEE Transactions on Engineering Management*, 50, 458-69.
- Chin, W dan Todd p. (1995). On the use, usefulness, and Ease of use of Structural Equation Modeling in MIS Research: A Note of caution. *Journal of Management Information System Quarterly*. Vol 9 No. 5
- Chodijah, S., & Hidayah, N. 2018. Pengaruh Pemanfaatan Teknologi Informasi dan Sistem Pengendalian Internal Terhadap Kualitas Pelaporan Keuangan Pemerintah Daerah (Studi Kasus SKPD Provinsi DKI Jakarta). *TEKUN. Jurnal Telaah Akuntansi Dan Bisnis*, 9(1), 34–48.
- Chuttur, M. Y. (2009). Overview of the technology acceptance model: Origins, developments, and future directions. Indiana University, USA. *Sprouts: Working Papers on Information Systems*, 9(37).
- Damayanti, M., Marnisah, L., & Zamzam, F. (2021). Pengaruh Kompetensi , Perilaku Organisasi Dan Komitmen Terhadap Kualitas Laporan Keuangan Direktorat Reserse Narkoba Polda Sumsel. *Integritas Jurnal Manajemen Profesional (IJMPro)*. 2(1). 123–136.
- Darwanis dan Mahyani. (2009). Pengaruh Kapasitas Sumber Daya Manusia, Pemanfaatan Teknologi Informasi Dan Pengendalian Intern Akuntansi Terhadap Keterandalan Pelaporan Keuangan Pemerintah Daerah. *Jurnal Telaah & Riset Akuntansi*. Vol2-No2 .
- Davis B Gordon (1993). *Kerangka Dasar Sistem Informasi Manajemen Bagian I*. Jakarta. Pustaka Binaman Presindo
- Davis, ED., Bagozzi, R.R, and Warshaw, RR. (1989). "User Acceptance of Computer Technology: A Comparison of Two Theoretical Models," *Management Science*, Vol. 35, pp. 982-1003.
- Davis, F. D. (1989). Perceived usefulness, perceived ease of use, and user acceptance of information technology. *MIS Quarterly: Management Information Systems*, 13(3), 319–339.
- Dedi Nordiawan, Iswahyudi Sondi Putra, Maulidah Rahmawati. (2007). *Akuntansi Pemerintahan*. Jakarta : Salemba Empat.
- DiMaggio, P. J., & Powell, W. W. (1983). The Iron Cage Revisited: Institutional

Isomorphism and Collective Rationality in Organizational.

- Ducey, A. J. (2013). Predicting Tablet Computer Use: An Extended Technology Acceptance Model. *Graduate Theses and Dissertations*.
- Elbanna, A. (2009). From intention to use to actual rejection: the journey of an e-procurement system. *Journal of Enterprise Information Management*, 23, 81-99.
- Fadare, O. A, Ibrahim, M. B., & Edogbanya, A. (2016). A Survey on Perceived Risk and Intention of Adopting Internet Banking. *Journal of Internet Banking and Commerce*, 21(1), 1-21.
- Fishbein, M and I. Ajzen. (1975). Belief, Attitude, Intention, and Behavior: An Introduction to Theory and Research. MA: Addison-Wesley.
- Gefen, D. dan Straub, D. (2003). Managing user trust in B2C e-services. *E-Service Journal*, 2, 7-24.
- Gefen, D., Karahanna, E., dan Straub, D. (2003). Trust and TAM in online shopping: an integrated model. *MIS Quarterly*, 27, 51-90.
- George, J. 2002. *Influences on the intent to make internet purchases*. Internet Research. 12, 165-80.
- Ghozali, Imam. (2008). *Structural Equation Modelling (Edisi II)*. Universitas Diponegoro, Semarang.
- Ghozali, Imam. (2012). *Aplikasi Analisis Multivariate dengan Program IBM SPSS*. Yogyakarta: Universitas Diponegoro
- Gribbins, M., Shaw, M. and Gebauer, J. (2003). An investigation into employees' acceptance of integrating mobile commerce into organizational processes. Proceedings of the 9th Americas Conference on Information Systems, Tampa, FL, 77-87.
- Guriting, P. and Ndubisi, A. (2006). Borneo online banking: evaluating customer perceptions and behavioral intention. *Management Research News*, 29, 6-15.
- Halim, Abdul.(2007). *Akuntansi dan Pengendalian Pengelolaan Keuangan Daerah*. Yogyakarta : UPP STIM YKPPN
- Hall, James A. (Dewi Fitriasaki dan Deny Arnos Kwary, Penerjemah). (2007). *Sistem Informasi Akuntansi Buku 1 (Edisi Keempat)*. Jakarta: Salemba Empat.

- Hall, James. (2001). *Sistem Informasi Akuntansi (Edisi Ketiga)*. Penerbit Salemba Empat
- Hamzah, Ardi. (2009). Pengaruh Ekspektasi Kinerja, Ekspektasi Usaha, Faktor Sosial, Kesesuaian Tugas dan Kondisi yang Memfasilitasi Pemakai terhadap Minat Pemanfaatan Sistem Informasi (Studi Empiris pada Pemerintah Kabupaten di Pulau Madura). Kumpulan Makalah Simposium Nasional Sistem Teknologi Informasi. Universitas Gadjah Mada, Yogyakarta
- Handayani, D., & Wahyudi, T.N. (2017). Analisis Pengelolaan Keuangan Sekolah Di SMA Muhammadiyah Se Surakarta. Thesis. Universitas Muhammadiyah Surakarta: Surakarta.
- Hapenciuc, C. V. , A. Burciu, dan G. Cioban. (2007). "Implementation Of The System Of The Management of Education Quality, Basic Requirement For E.U. Integration". *SSRN Journal*:1-9.
- Hasibuan, Malayu S. P. (2011). *Manajemen Dasar, Pengertian dan Masalah*, Jakarta. Bumi Aksara.
- Heijden, H., Verhagen, T. dan Creemers, M. (2003). Understanding online purchase intentions: contributions from technology and trust perspectives. *European Journal of Information Systems*, 12, 41-8.
- Heinssen, R. K., Glass, C. R. dan Knight, L. A. (1987). Assessing computer anxiety: Development and validation of the computer anxiety rating scale. *Computers in Human Behavior*, 3, 49-59.
- <https://jatengprov.go.id/publik/sekolah-perlu-terapkan-sistem-aplikasi-pengelolaan-keuangan>
- Hughes, Owen E. (1994). *Public Management and Administration*. ST. Martin Press, Inc. New York.
- I Made, S., & Iga, O. S. (2014). Studi Faktor Penentu Penerimaan dan Penggunaan Sistem Informasi Akuntansi Pada Lembaga Perkreditan Desa. *Journal of Information Systems*.
- Igbaria, M. (1994). An examination of the factors contributing to microcomputer technology acceptance. *Accounting, Management and Information Technologies*, 4(4), 205-224.
- Indriasari, Desi dan Ertambang Nahartyo.(2008). Pengaruh Kapasitas Sumber Daya Manusia, Pemanfaatan Teknologi, dan Pengendalian Intern Akuntansi Terhadap Nilai Informasi Pelaporan Keuangan Daerah: Studi Pada

Pemerintah Kota Palembang dan Kabupaten Organ Ilir. Simposium Nasional Akuntansi XI, Pontianak.

Irfan Mahendra (2015). Analisa Penerimaan Pengguna Sistem Informasi Koperasi pada Koperasi Karyawan Budi Setia Jakarta dengan TAM. *Jurnal Pilar Nusa Mandiri*, 11(1), 70-80

Jogiyanto, H. (2007). *Sistem Informasi Keperilakuan*. Yogyakarta: Andi Offset.

Jones, A.B. dan Carey, S. (2010). The impact of user-perceived e-procurement quality on system and contract compliance. *International Journal of Operations & Production Management*. 3. 274-296.

Jubaedah, E., Lili, N., & Faozan, H. (2008). Model Pengukuran Pelaksanaan Good Governance di Pemerintah Daerah Kabupaten/Kota. Bandung: PKP2AI LAN.

Kaewratsameekul, W. (2018). An examination of behavioral intention to use contactless mobile payment: Rapid transit system in Thailand. *Science, Engineering and Health Studies*. 12(2). 85–101.

Kanchanatane, K., Suwanno, N., & Jarernvongrayab, A. (2014). Effects of Attitude toward Using, Perceived Usefulness, Perceived Ease of Use and Perceived Compatibility on Intention to Use E-Marketing. *Journal of Management Research*. 6(3). 1.

Karsana, W. I. &, Suaryana, A, N. (2017). Pengaruh Efektivitas Penerapan Sap, Kompetensi Sdm, Dan Spi Pada Kualitas Laporan Keuangan Pemerintah Kabupaten Bangli. *E-Jurnal Akuntansi Universitas Udayana*. 21(1). 643–670.

Kasandra, Ni Made Ayu, dan Gede Juliarsa. (2016). Pengaruh Kualitas Penerapan SIA, Pemanfaatan Dan Kepercayaan Teknologi Informasi Pada Kinerja Karyawan. *E-Jurnal Akuntansi Universitas Udayana*. Vol. 14.1.

Kasandra, Ni Made Ayu, dan Gede Juliarsa. (2016). Pengaruh Kualitas Penerapan SIA, Pemanfaatan Dan Kepercayaan Teknologi Informasi Pada Kinerja Karyawan. *E-Jurnal Akuntansi*. Universitas Udayana. Vol. 14.1.

Khan, A., & Woosley, J. M. (2011). Contemporary Technology Acceptance Models and Evaluation of the Best Fit for Health Industry Organizations. *IJCSET*. December 2011.

Khan, A., & Woosley, J. M. (2011). Contemporary Technology Acceptance Models and Evaluation of the Best Fit for Health Industry Organizations. *IJCSET*. December 2011. 1(11), 709-717, ISSN 2231-0711

- Khan, F. A. S., & Damanhour, S. M. (2017). Cashless Payment Vs Conventional Payment System –. 29(3). 613–620.
- Krell, Katharina; Matook, Sabine; and Rohde, Fiona. (2009). The effects of regulatory pressure on information system adoption success: An institutional theory perspective. *ECIS 2009 Proceedings*. 402.
- Kurniawan, Wawan. (2008). Peraturan Perundang-undangan. Jakarta: Azka Press.
- Kusuma, P, D, I., Pramuka, B, A., Sugiarto., Bawono, I, R. (2022). Factors Affecting The Use Of Digital Financial Services Among Moslems: An Attempt To Extend The Technology Acceptance Model. *Jurnal Reviu Akuntansi Dan Keuangan*. 12(1). 61-74
- Lee, J. Y. and Panteli, N. (2010). Business Strategic Conflict in Computer-mediated Communication. *European Journal of Information Systems*. 19. 196-208.
- Lee, J. Y. and Panteli, N. (2010). Business Strategic Conflict in Computer-mediated Communication. *European Journal of Information Systems*. 19. 196-208.
- Lee, M.C. (2009). Factors influencing the adoption of internet banking: An integration of TAM and TPB with perceived risk and perceived benefit. *Electronic Commerce Research and Applications*. 8. 130-141.
- Lee, M.C. 2009. Factors influencing the adoption of internet banking: an integration of TAM and TPB with perceived risk and perceived benefit. *Electronic Commerce Research and Applications*. 8. 130-141.
- Lembaga Administrasi Negara. (2000). Akuntabilitas dan Good Governance. Jakarta : Erlangga.
- Liao, Z. dan Cheung, M.T. (2001). Internet-based e-shopping and consumer attitudes: an empirical study. *Information & Management*, 38, 299-306.
- Liao, Z. dan Cheung, M.T. (2001). Internet-based e-shopping and consumer attitudes: an empirical study. *Information & Management*. 38.
- Lihawa, Sri Mariati. (2012). Penerapan Technology Acceptance Model (TAM) Untuk Menganalisis Sikap Pengguna Terhadap Teknologi Sistem Informasi Akademik. Gorontalo : Universitas Negeri Gorontalo
- Lin, H. dan Wang, Y. (2005). Predicting consumer intention to use mobile commerce in Taiwan. *Proceedings of the International Conferences on Mobile Business (ICMB'05)*, Sydney, Australia.
- Lipham SM. (1985). *The Principles: Concepts, Competencies, and Cosmos*.

London: Longman

Liu, G. S., & Tai, P. T. (2016). A Study of Factors Affecting the Intention to Use Mobile Payment Services in Vietnam. *Economics World*. 4(6). 249–273.

Marakarkandy, B., Yajnik, N., & Dasgupta, C. (2017). Enabling Internet Banking Adoption: An Empirical Examination With An Augmented Technology Acceptance Model (TAM). *Journal of Enterprise Information Management*. 30(2), 263-294.

Marakarkandy, Bijith., Yajnik, Nilay., and Chandan Dasgupta. (2017). “Enabling internet banking adoption: An empirical examination with an augmented technology acceptance model (TAM)”. *Journal of Enterprise Information Management*. Vol. 30. (October). No.2: 263-294.

Mardiasmo. (2002). *Akuntansi Sektor Publik*. Jakarta : Penerbit Andi.

Mardiasmo. (2002). *Otonomi dan Manajemen Keuangan Daerah*. Yogyakarta : Penerbit Andi.

Mardiasmo. 2009. *Akuntansi Sektor Publik*. Badan Penerbit Andi, Yogyakarta

Mathieson, K. (1991). "Predicting User Intentions: Comparing the Technology Acceptance Model with the Theory of Planned Behavior," *Information Systems Research*. Vol. 2.pp. 173-19

McCloskey, D.W. (2006). The importance of ease of use, usefulness, and trust to online consumers: an examination of the technology acceptance model with older consumers. *Journal of Organizational and End User Computing*. 18. 47-65.

McKechnie, S., Winklhofer, H. dan Ennew, C. (2006). Applying the technology acceptance model to the online retailing of financial services. *International Journal of Retail & Distribution Management*.34. 388-410.

Md Johar, M., & Awallud, J. A. (2011). The Role Of Technology Acceptance Model In Explaining Effect On E-Commerce Application Systems. *International Journal of Managing Information Technology (IJMIT)*. 3(3).

Mene, R. E., Karamoy, H., & Warongan, J. D. (2018). Pengaruh Pemanfaatan Teknologi Informasi Dan Penerapan Sistem Pengendalian Intern Pemerintah Terhadap Kualitas Laporan Keuangan Pemerintah Daerah Kabupaten Halmahera Utara. *Going Concern : Jurnal Riset Akuntansi*, 13(04), 133–143.

Morosan, C. dan Jeong, M. (2008). User’s perceptions of two types of hotel

- reservation websites. *International Journal of Hospitality Management*. 27. 284-292
- Morris, M., and Dillon, A., (1997). "How User Perceptions Influence Software Use." *IEEE Software*. 14 (4). pp. 58-65
- Nadir, R., & Hasyim, H. (2017). Pengaruh Pemanfaatan Teknologi Informasi, Kompetensi Sumber Daya Manusia, Terhadap Kualitas Laporan Keuangan Pemerintah Daerah Dengan Variabel Intervening Standar Akuntansi Pemerintahan Berbasis Akrua (Studi Empiris Di Pemda Kabupaten Barru). *Akuntabel*, 14(1), 57.
- Nath, R., Bhal, K. T., & Kapoor, G. T. (2013). Factors influencing IT Adoption by Bank Employees: An Extended TAM Approach. *Vikalpa the Journal for Decision Makers*, 38(4), 83-96.
- Nordiawan, Deddi, Iswahyudi Sondi Putra, dan Maulidah Rahmawati. (2007). *Akuntansi Pemerintahan*. Jakarta : Salemba Empat.
- Nugroho, Edy F.H. (2014). Pemanfaatan Teknologi Informasi Dalam Rangka Memberantas Tindak Pidana Korupsi Secara Elektronik. *Jurnal Dinamika Hukum*. Vol 14 No 3.
- Peraturan Pemerintah No. 71 Tahun 2010 tentang Standar Akuntansi Pemerintahan Berbasis Akrua.
- Pertiwi Aisyah Dilarbo, (2017). "Pengaruh Persepsi Kegunaan dan Persepsi Kemudahan Penggunaan terhadap Sikap Perilaku Penggunaan Gojek di Kota Malang". *Jurnal Aplikasi Bisnis*. Vol. 3. No.1
- Pham, T. T. T., & Ho, J. C. (2015). The effects of product-related, personal-related factors and attractiveness of alternatives on consumer adoption of NFC-based mobile payments. *Technology in Society*, 43, 159–172.
- Phonthanukitithaworn, C., Sellitto, C., & Fong, M. W. L. (2016). Asia-Pacific Journal of Business. 5(2).
- Primasari D, et all (2022). Analisis Penggunaan Teknologi Aplikasi Akuntansi pada Usaha Kecil dan Menengah (UKM) di Kabupaten Banyumas Melalui pendekatan). *Jurnal Riset Akuntansi Soedirman (JRAS)*, [S.l.], v. 1, n. 1, p. 219-229, june 2022.
- Primasari D, Sudjono, Nining Abriani. (2019). Analisis Penggunaan E Commerce Terhadap Peningkatan Permintaan Kuantitas Produk Pada UMKM di Kabupaten Banyumas (Suatu Pendekatan Teori Technology Acceptance Model). *Jurnal Ilmu Manajemen dan Bisnis - Vol 10*. 68-72

- Rasul, Syahrudin (2002). *Pengintegrasian Sistem Akuntabilitas Kinerja dan Anggaran dalam Perspektif UU No.17/2003 Tentang Keuangan Negara*. Jakarta : PNRI.
- Restianto, et al (2018). Willingness to adopt an e-payment system to increase the effectiveness of the budget disbursement in the public sector in Indonesia. *Jurnal Riset Manajemen Bisnis dan Ritel (JBRMR)*, Vol. 13 Edisi 2
- Rogers, E.M. (1995). *Diffusion of innovations*, The Free press, 4th ed., New York.
- Roswaty. (2017). Analisis Kemandirian Kinerja Pengelolaan Keuangan Daerah Provinsi Sumatera Selatan. *Jurnal Ilmiah Ekonomi Global Masa Kini*, 8(01), 21–27.
- Rusmana O, I R Bawono, Riza (2020). Analysis of User's Acceptance of The Accrual-Based Financial Simda with Technology Acceptance Model (Tam) 3 Adapted Approach. *Jurnal Akuntansi. Jurnal Akuntansi dan Governance Andalas*.1 (2). 1-20.
- Santoso, Budi. (2012). Pengaruh Perceived Usefulness, Perceived Ease of Use, dan Perceived Enjoyment terhadap Penerimaan Teknologi Informasi (Studi Empiris di Kabupaten Sragen). *Jurnal Studi Akuntansi Indonesia*, 10(2), pp: 1-15.
- Sari, N., Adiputra, M. dan Sujana, E. (2014). Pengaruh Pemahaman Standar Akuntansi Pemerintahan (Sap) Dan Pemanfaatan Sistem Informasi Akuntansi Keuangan Daerah Terhadap Kualitas Laporan Keuangan Pemerintah Daerah Pada Pemda Jembrana. *e-journal Jurusan Akuntansi Universitas Pendidikan Ganesha* (Volume 2 No.1)
- Scott, W.R. 2001, *Institutions and Organizations*, Thousand Oaks, CA: Sage, 2nd edition.
- Sugiarti, T., dan Rusmana, O. (2022). Kesiapan Mengadopsi Sistem Aplikasi Pengelolaan Keuangan Sekolah (Siperkasa) dengan Pendekatan Technology Acceptance Model. *Studi Ilmu Manajemen Dan Organisasi*, 3(2), 327–340.
- Sugiyono (2015). *Metode Penelitian Kombinasi (Mix Methods)*. Bandung: Alfabeta
- Sugiyono. (2007). *Metode Penelitian Kuantitatif Kualitatif dan R&D*. Bandung: Alfabeta.
- Suliyanto, (2011). *Ekonometrika Terapan : Teori dan Aplikasi dengan SPSS*. Yogyakarta: Penerbit Andi Offset.Yogyakarta. Sutabri, Tata. 2012. Analisis Sistem Informasi. Andi, Yogyakarta

- Sun, H., Zhang, P. (2006). Causal Relationships between Perceived Enjoyment and Perceived Ease of Use: An Alternative Approach. *Journal of the Association for Information Systems*, 7(9), 618-645
- Surendran, P. (2012). Technology Acceptance Model: A Survey of Literature. *International Journal of Business and Social Research (IJBSR)*, 2(4), 175-178
- Turner, Mark, and Hulme, David. (1997). *Governance, Administration, and Development Making The State Work*. London: MacMillan Press Ltd.
- Umiarso dan Imam Gojali. (2010). *Manajemen Mutu Sekolah di Era Otonomi Pendidikan; Menjual Mutu Pendidikan dengan Pendekatan Quality Control bagi Pelaku Lembaga Pendidikan*. Jogjakarta : IRCiSoD
- Venkatesh, V dan F.D. Davis. (2000). A theoretical extension of the technology acceptance model four longitudinal field studies. *Management Science*. 46(2):186-204
- Venkatesh, V. (2000). Research Article Why Don't Men Ever Stop To Ask For Directions? Gender, Social Influence, And Their Role in Technology. *MIS Quarterly: Management Information Systems*, 24(1), 115–139.
- Venkatesh, V., & Bala, H. (2008). Technology Acceptance Model 3 and A Research Agenda On Interventions. *Decision Sciences*, 39(2), 273-315.
- Venkatesh, V., dan Davis, F.D. (1996). A Model Of The Antecedents Of Perceived Ease Of Use: Development And Test. *Decision Sciences*, 27, 451-481.
- Venkatesh, V., Morris, M. G., Davis, G. B., & Davis, F. D. (2003). User acceptance of information technology: Toward a unified view. *MIS Quarterly*, 425-478.
- Wibowo Arif .(2006). Kajian tentang perilaku Pengguna Sistem Informasi dengan pendekatan Technology Acceptance Model (TAM). Jakarta Selatan : Program Studi Sistem Informasi, Fakultas Teknologi Informasi Universitas Budi Luhur.
- Wijaya, David. (2009). Implikasi Manajemen Keuangan Sekolah Terhadap Kualitas Pendidikan. *Jurnal Pendidikan Penabur*, Nomor 13 Tahun ke 8. Hal 80-96.
- Winidyaningrum, Celviana dan Rahmawati. (2010). Pengaruh Sumber Daya Manusia dan Pemanfaatan Teknologi Informasi Terhadap Keterandalan dan Ketepatanwaktuan Pelaporan Keuangan Pemerintah Daerah Dengan Variabel Intervening Pengendalian Intern Akuntansi (Studi Empiris di

Pemda Subosukawonosraten). Kumpulan Makalah Simposium Nasional Akuntansi XIII. Universitas Jendral Soedirman Purwokerto.

Wu, I. dan Chen, J. (2005). An extension of trust and TAM model with TPB in the initial adoption of online tax: an empirical study. *International Journal of Human-Computer Studies*, 62, 784-808.

Wu, J., Wang, S. dan Lin, L. (2007). Mobile computing acceptance factors in the healthcare industry: a structural equation model. *International Journal of Medical Informatics*, 76, 66-77.

Yasa, N. N., Ratnaningrum, L. P., and Sukaatmaja, P. G. (2014). The Application of Technology Acceptance Model on Internet Banking Users in the City of Denpasar. *Manajemen dan Kewirausahaan. Pengantar Sistem Informasi*. Graha Ilmu, Yogyakarta.

Yoo, J. H., & Fisher, P. J. (2017). *Mobile Financial Technology and Consumers ' Financial Capability in the United States*. *Journal Of Education & Social Policy*, 7(1), 80-93.



