

DAFTAR PUSTAKA

- Carlson J., Furst K., Lang W. W. and Nolle D. E. (2001). "Internet Banking: Market Developments and Regulatory Issues", Manuscript, the Society of Government Economists, Washington D.C.
- Shaikh, A., & Karjaluoto, H. (2015), Mobile banking adoption: A literature review. *Telematics and Informatics*.
- Damar Asih., D.R (2012), Pengaruh Intellectual Capital Terhadap Return On Asset (ROA) Perbankan. *Jurnal Nominal* , Vol 1. Pp 1-7
- Delgado, J., Hernando, I. and Nieto, M. J. (2004), "Do European Primarily Internet Banks Show Scale and Experience Efficiencies?" Working Paper No. 0412, Banco de España, Madrid.
- DeYoung, R. (2001b), "The Financial Progress of Pure-Play Internet Banks", Bank for International Settlements Papers.
- DeYoung, R. (2001c), "Learning-by-Doing, Scale Efficiencies, and Financial Performance at Internet-Only Banks", Working Paper 2001-06, Federal Reserve Bank of Chicago.
- DeYoung, R. (2005), "The Performance of Internet-based Business Models: Evidence from the Banking Industry", *Journal of Business*.
- DeYoung, R., Lang, W. W. and Nolle, D. E. (2006), "How the Internet Affects Output and Performance at Community Banks", *Journal of Banking and Finance* (forthcoming).
- Furst, K., Lang, W. W. and Nolle, D. E. (2000a), "Who offers Internet Banking?" *Quarterly Journal*, Office of the Comptroller of the Currency Furst, K., Lang, W. W. and Nolle, D. E. (2000b), "Internet Banking: Developments and Prospects", *Economic and Policy Analysis*, Working Paper No. 2000-9, Office of Comptroller of the Currency.
- Furst, K., Lang, W. W. and Nolle, D. E. (2002a), "Internet Banking: Developments and Prospects", Working Paper, Center for Information Policy Research, Harvard University.
- Furst, K., Lang, W. W. and Nolle, D. E. (2002b), "Internet Banking", *Journal of Financial Services Research*.
- Greene. (2010), "Models for Panel Data". New York University.
- Gujarati. (2004), "Basic Econometrics, Fourth Edition" The McGraw-Hill Companies

- Hasan, et al. (2010), "Adoption of e-banking in Bangladesh: An exploratory Study". African Journal of Business Management.
- Hasan, I., Maccario, A. and Zazzara, C. (2002), "Do Internet Activities Add Value? The Italian Bank Experience", Working Paper, Berkley Research Center, New York University.
- Hernando, I. and Nieto, M. J. (2005), "Is the Internet Delivery Channel Changing Banks' Performance? The Case of Spanish Banks", Banco de Espana, Unpublished Manuscript.
- Kieso, Donald E. et al. (2010), "Intermediate Accounting, 13rd Edition". WileyPlus
- Malhotra, P. dan Singh, B (2009), "The Impact of Internet Banking on Bank Performance and Risk: The Indian Experience", Eurasian Journal of Business and Economics.