

參考書目

中文

1. 王振浩，2001，『影響消費者採用網路銀行行爲意向之因素研究』 國立中央大學資訊管理研究所。
2. 朱柔若，2000，社會科學研究方法與資料分析(Research Methods and Data Analysis in the Social Sciences)，台北市，揚智文化事業有限公司。
3. 李雅萍. (2005). "2005 年 9 月底止台灣上網人口." from <http://www.find.org.tw/find/home.aspx?page=many&id=131>。
4. 周景弘，1997，『網路銀行安全性對使用者知覺風險與使用意願之研究』 國立台灣大學會計學研究所。
5. 林育廷，1996，向浩瀚的金流撤網—網路銀行發展現況，資訊與電腦.
6. 林真真，1996，『電子銀行的應用現況及未來發展趨勢』，存款保險資訊季刊第 9 卷第 4 期， pp41-49。
7. 林鈴玉，2001，『國內網路銀行現況發展及交易安全之研究』 國立交通大學資訊管理學程碩班。
8. 邱皓政，2003，結構方程模式：LISREL 的理論、技術與應用，台北市，雙葉書廊有限公司。
9. 金芷瑋，2003，『電子銀行現況探討與使用者特徵分析』 國立政治大學財政研究所。
10. 張仕明，2001，『網路銀行特性、知覺風險及使用意願之研究』 中國文化大學國際企業管理研究所。
11. 張育誠，2002，『台灣地區大專院校學生對網路銀行之認知與使用情形之研究』 中華大學科技管理研究所。
12. 陳正昌,程炳林，1998，SPSS、SAS、BMDP 統計軟體在多變量統計上的應用，台北市，五南圖書出版有限公司。
13. 陳怡伶,2005，"線上個人金融服務日盛 全美有 5,300 萬網路銀行用戶." from <http://www.find.org.tw/find/home.aspx?page=news&id=3572>。
14. 陳佩君，2004，『知覺風險對網路銀行使用意願之影響－從系統品質的角度觀之』 國立中央大學資訊管理研究所。
15. 陳銀旺，2003，『顧客認知與系統因素對網路銀行使用成效之影響』 國立高雄第一科技大學資訊管理研究所。
16. 陳靜怡，2004，『網路銀行接受度之探討』 國立中央大學企業管理研究所。
17. 創市際市場研究顧問股份有限公司，2003 "網路銀行服務 安全性為主要考量 "，from http://www.insightxplorer.com/news/news_09_03.html。
18. 湯澤良，1997，『電子銀行簡介』，萬通銀行季刊第 22 期， pp25-30。
19. 黃怡音，2005， "2005 台灣網友線上金融行為分析"，資策會市場情報中

心。

20. 黃芳銘，2003，結構方程模式理論與應用，台北市，五南圖書出版股份有限公司。
21. 黃漪漱，2004，『金融機構業務安全控管作業基準』，財金資訊第 33 期，pp15-17。
22. 葉人璋，2004，『消費者科技準備度與網路銀行使用意願關聯性之研究』雲林科技大學企業管理研究所。
23. 蔡惠如，2003，『網路銀行接受度之研究』 國立台灣科技大學資訊管理研究所。
24. 鄭嘉文，2003，『使用者涉入對網路銀行使用意願的影響』 南華大學資訊管理學研究所。
25. 韓宗原，2004，『口碑對網路銀行採用行為之影響』 國立台灣科技大學企業管理研究所。
26. 簡鴻賓，2004，『以知覺服務品質探討信任對網路銀行顧客忠誠度之影響』 國立中央大學資訊管理研究所。
27. 蘇恩民，2003，“理律案 劉偉杰匯出 30 億 另有兩外籍共犯.”，自由時報.，台北。

英文

1. Adams, D. A., R. R. Nelson, et al. (1992). "Perceived Usefulness, Ease of Use, and Usage of Information." MIS Quarterly 16(2): 227.
2. Akaike, H. (1987). "Factor analysis and AIC." Psychometrika 52: 317-322.
3. Anderson, J. R. (1985). Cognitive Psychology and Its Implications. New York, W. H. Freeman and Company.
4. Baier, A. (1986). "Trust and antitrust." Ethics 96: 231-260.
5. Barber, B. (1983). The logic and limits of trust. New Brunswick, NJ, Rutgers University Press.
6. Bentler, P. M. (1988). Theory and implementation of EQS: A structural equations program. Newbury Park, CA, Sage.
7. Bentler, P. M., D. G. Bonett (1980). "Significance tests and goodness of fit in the analysis of covariance structures." Psychological Bulletin 88: 588-606.
8. Berg, J., J. Dickhaut, et al. (1995) "Trust, reciprocity and social history" Unpublished Working Paper, University of Minnesota, Minneapolis
9. Bhattacherjee, A. (2001). "Understanding information systems continuance: An expectation-confirmation model." MISQ 25(3): 351.
10. Bagozzi, R. P., Y. Yi (1988). "On the evaluation of structural equation

- models." Journal of the Academy of Marketing Science 16: 74-94.
11. Brewer, M. B.,M. Silver (1978). "Ingroup bias as a function of task characteristics." European Journal of Social Psychology 8: 393-400.
 12. Brown, I.,R. Hoppe, et al. (2004). "The Impact of National Environment on the Adoption of Internet Banking: Comparing Singapore and South Africa." Journal of Global Information Management 12(2).
 13. Browne, M. W.,R. Cudeck (1993). Alternative ways of assessing model fit. TESTING STRUCTURAL EQUATION MODELS. K. A. Bollen and J. S. Long. Newbury Park,CA, Sage: 136-162.
 14. Bulter, J. K. (1991). "Toward understanding and measuring conditions of trust: Evolution of a conditions of trust inventory." Journal of Management 17: 643-663.
 15. Chan, S.-C.,M.-t. Lu (2004). "Understanding Internet Banking Adoption and Use Behavior: A Hong Kong Perspective." Journal of Global Information Management 12(3): 21.
 16. Chau, P. Y. K. (1996). "An empirical assessment of a modified technology acceptance model." Journal of Management Information Systems 13(2): 185.
 17. Chircu, A. M.,G. B. Davis, et al. (2000). Trust, expertise and e-commerce intermediary adoption. Proceedings of the Sixth Americas Conference on Information Systems., New York.
 18. Cook, J.,T. Wall (1980). "New work attitude measures of trust, organizational commitment, and personal need nonfulfillment." Journal of Occupational Psychology 53: 39-42.
 19. Crosby, L. A.,K. A. Evans, et al. (1990). "Relationship quality in services selling: An interpersonal influence." Journal of Marketing 54(3): 68-81.
 20. Dasgupta, P. (1988). Trust as a commodity. Trust: Making and breaking cooperative relations. D. Gambetta. New York, Basil Blackwell: 47-72.
 21. Davis-Blake, A.,J. Pfeffer (1989). "Just a marriage: The search for dispositional effects in organizational research." Academy of Management Review 14: 385-400.
 22. Davis, F. D. (1989). "Perceived Usefulness, Perceived Ease of Use, and User Acceptance of Information Technology (in Theory and Research)." MIS Quarterly 13: 319-340.
 23. Davis, F. D.,R. P. Bagozzi, et al. (1989). "User Acceptance of Computer Technology: A Comparison of Two Theoretical Models." Management Science 35: 982-1003.
 24. DeSanctis, G. (1983). "Expectancy theory as an explanation of voluntary use

- of a decision support system." Psychological Reports 52: 247-261.
25. Dickson, G. W., I. Benbasat, et al. (1980). The Management Information Systems Area: Problems, Challenges and Opportunities. Proceedings of the First International Conference on Information Systems, Philadelphia, PA.
26. Doney, P. M., J. P. Cannon (1997). "An Examination of the Nature of Trust in Buyer-Seller Relationships." Journal of Marketing 61: 35-51.
27. Doney, P. M., J. P. Cannon, et al. (1998). "Understanding the influence of national culture on the development of trust." Academy of Management: The Academy of Management Review 23(3): 601.
28. Fishbein, M., I. Ajzen (1975). Belief, Attitude, Intention and Behavior: An Introduction to Theory and Research. MA, Addison-Wesley Publishing Company.
29. Fiske, S. T., S. E. Taylor (1984). Social cognition. MA, Addison-Wesley.
30. Ganesan, S. (1994). "Determinants of Long-Term Orientation in Buyer-Seller Relationships." Journal of Marketing 58: 1-19.
31. Garfinkel, H. (1963). A conception of, and experiments with, "trust" as a condition of stable concerted actions. Motivation and social interaction. O. J. Harvey. New York, Basil Blackwell: 213-237.
32. Gaski, J. K. (1986). "Interrelations among a channel entity's power sources: Impact of the exercise of reward and coercion on expert, referent, and legitimate power sources." Journal of Marketing Research 23(1): 62-77.
33. Gefen, D. (2000). "E-commerce: The Role of Familiarity and Trust." Omega 28(6): 725-737.
34. Gefen, D. (2002). "Nurturing Clients' Trust to Encourage Engagement Success During the Customization of ERP Systems." Omega 30(4): 287-299.
35. Gefen, D. (2003). "TAM or just plain habit: A look at experienced online shoppers." Journal of End User Computing 15(3): 1.
36. Gefen, D., E. Karahanna, et al. (2003). "Trust and TAM in online shopping: An integrated model." MIS Quarterly 27(1): 51.
37. Gefen, D., D. Straub (2003). "Managing User Trust in B2C e-Services." E-Service Journal 2(2): 7.
38. Gefen, D., D. W. Straub (2000). "The Relative Importance of Perceived Ease-of-Use in IS Adoption: A study of E-Commerce Adoption." Journal of the Association for Information Systems 1(8): 1-30.
39. Giffin, K. (1967). "The Contribution of Studies of Source Credibility to a Theory of Interpersonal Trust in the Communication Process." Psychological Bulletin 68(2): 104-120.
40. Good, D. (1988). Individuals, interpersonal relations, and trust. New York,

Basil Blackwell.

41. Gulati, R. (1995). "Does Familiarity Breed Trust? The Implications of Repeated Ties for Contractual Choice in Alliances." Academy of Management Journal 38(1): 85-112.
42. Hart, P.,C. Saunders (1997). "Power and Trust: Critical Factors in the Adoption and Use of Electronic Data Interchange." Organizational Science 8(1): 23-42.
43. Hoelter, J. W. (1983). "The analysis of covariance structures: Goodness-of-fit indices." Sociological Methods and REsearch 11: 325-344.
44. Holmes, J. G. (1991). "Trust and the Appraisal Process in Close Relationships" in advances in Personal Relationships, Volume2. London, Jessica Kinsley.
45. Hosmer, L. T. (1995). "Trust: the Connecting Link Between Organizational Theory and Philosophical Ethics." Academy of Management Review 20(2): 397-403.
46. Hovland, C. L.,I. L. Janis, et al. (1953). Communication and persuasion. New Haven, CT, Yale University Press.
47. Husted, B. W. (1989). "Trust in business relations: Directions for empirical research." Business and Professional Ethics Journal 8(2): 23-40.
48. Jarvenpaa, S. L. (1999). Surfing among sharks:how to gain trust in cyberspace. Financial Times: 05.
49. Jarvenpaa, S. L.,K. Knoll, et al. (1998). "Is Anybody Out There? Antecedents of Trust in Global Virtual Teams." Journal of Management Information Systems 14(4): 29-64.
50. Jarvenpaa, S. L.,N. Tractinsky (1999). "Consumer Trust in an Internet Store: A Cross-Cultural Validation." Journal of Computer Mediated Communication 5(2): 1-35.
51. Jarvenpaa, S. L.,N. Tractinsky, et al. (2000). "Consumer trust in an Internet store." Information Technology and Management 1(1-2): 45.
52. Johnson-George, C.,W. Swap (1982). "Measurement of specific interpersonal trust: Constructionand validation of a scale to assess trust in a specific other." Journal of Personality and sSocial Psychology 43: 1306-1317.
53. Jöreskog, K. G. (1973). A general method for estimating a linear structural equation system. . Structural equation models in the social science. A. S. Goldberger and O. D. Duncan. New york, Academic: 85-112.
54. Kamel, S.,A. Hassan (2003). "Assessing the introduction of electronic banking in Egypt using the technology acceptance model." Annals of Cases

on Information Technology 5: 1.

55. Karahanna, E.,D. W. Straub, et al. (1999). "Information technology adoption across time: A cross-sectional comparison of pre-adoption and post-adoption beliefs." MIS Quarterly 23(2): 183.
56. Karjaluoto, H.,M. Mattila, et al. (2002). "Factors underlying attitude formation towards online banking in Finland." The International Journal of Bank Marketing 20(6): 261.
57. Keat, T. K.,A. Mohan (2004). "Integration of TAM Based Electronic Commerce Models for Trust." Journal of American Academy of Business, Cambridge 5(1/2): 404.
58. Kee, H. W.,R. E. Knox (1970). "Conceptual and methodological considerations in the study of trust." Journal of Conflict Resolution 14: 1306-1317.
59. Keen,P. G. W. (1980). MIS Research: Reference Disciplines and Cumulative Tradition. Proceedings of the First International Conference on Information Systems, Philadelphia, DA.
60. Keesling, J. W. (1972) "Maximum likelihood approaches to causal analysis" Unpublished doctoral dissertation, University of Chicago
61. Kolodinsky, J. M.,J. M. Hogarth, et al. (2004). "The adoption of electronic banking technologies by US consumers." The International Journal of Bank Marketing 22(4/5): 238.
62. Kramer, R. M. (1994). "The sinister attribution error: Paranoid cognition and collective distrust in organizations." Motivation and Emotion 18: 199-230.
63. Kramer, R. M. (1996). Divergent realities and convergent disappointments in the hierarchic relation: Trust and the intuitive auditor at work. Trust in organizations: Frontiers of theory and research. R. M. K. T. R. Tyler. Thousand Oaks, CA, Sage: 216-245.
64. Kramer, R. M.,M. B. Brewer, et al. (1996). Collective trust and collective action: The decision to trust as a social decision. Trust in organizations: Frontiers of theory and research. R. M. Kramer and T. R. Tyler. Thousand Oaks,CA, Sage: 357-389.
65. Kumar, N. (1996). "The Power of Trust in Manufacturer-retailer Relationships." Harvard Business Review 74(6): 93-106.
66. Lai, V. S. a.,H. Li (2004). "Technology acceptance model for internet banking: an invariance analysis." Information and Management 42: 373-386.
67. Langer, E. J. (1975). "The illusion of control." Journal of Personality and

- Social Psychology 32: 311-328.
68. Larcker, D. F.,V. p. Lessig (1980). "Perceived Usefulness of Information: A Psychometric Examination." Decision Sciences 11: 121-134.
69. Larzelere, R. E.,T. L. Huston (1980). "The Dyadic Trust Scale: Toward Understanding Interpersonal Trust in Close Relationships." Journal of Marriage and Family 42(3): 595-604.
70. Lassar, W. M.,C. Manolis, et al. (2005). "The relationship between consumer innovativeness, personal characteristics, and online banking adoption." The International Journal of Bank Marketing 23(2/3): 176.
71. Lederer, A. L.,D. J. Maupin, et al. (2000). "The Technology Acceptance Model and the World Wide Web." Decision Support Systems 29(3): 269-282.
72. Leedy, P. D. (1988). Practical Research: Planning and Design. New York, Macmillan.
73. Lewicki, R. J.,B. B. Bunker (1995). "Trust in Relationships: A Model of Trust Development and Decline." in Conflict, Cooperation and Justice. San Francisco, Jossey Bass.
74. Lewis, J. D.,A. J. Weigert (1985). "Trust as a social reality." Social Force 63: 967-985.
75. Lieberman, J. K. (1981). The Litigious society. New York, Basic Books.
76. Long, J. S. (1983). Confirmatory factor analysis. CA:Sage.
77. Luhmann, N. (1979). Trust and Power. chichester, England, John Wiley & Sons.
78. Mayer, R. C.,J. H. Davis (1999). "The Effect of the Performance Appraisal System on Trust in Management: A Field Quasi-Experiment." Journal of Applied Psychology 84(1): 123-136.
79. Mayer, R. C.,J. H. Davis, et al. (1995). "An integration model of organizational trust." Academy of Management. The Academy of Management Review 20(3): 709.
80. McFall, J. W. (1987). "Integrity." Ethics 98: 5-20.
81. McKnight, D. H.,J. K. Charles, et al. (2004). "Dispositional Trust and Distrust Distinctions in Predicting High- and Low-Risk Internet Expert Advice Site Perceptions1." E - Service Journal 3(2): 35.
82. McKnight, D. H.,J. K. Charles, et al. (2004). "Shifting Factors and the Ineffectiveness of Third Party Assurance Seals: A Two-Stage Model of Initial Trust in a Web Business." Electronic Markets 14(3): 252.
83. McKnight, D. H.,N. L. Chervany (2002). "What Trust Means in E-Customer Relationships: An Interdisciplinary Conceptual Typology." International Journal of Electronic Commerce 6(2): 35-59.

84. McKnight, D. H., V. Choudhury, et al. (2002). "Developing and validating trust measures for e-commerce: An integrative typology." Information Systems Research 13(3): 334.
85. McKnight, D. H., V. Choudhury, et al. (2002). "The impact of initial consumer trust on intentions to transact with a web site: a trust building model" Journal of Strategic Information Systems 11(3-4): 297-323.
86. McKnight, D. H., L. C. Larry, et al. (1998). "Initial trust formation in new organizational relationships." Academy of Management. The Academy of Management Review 23(3): 473.
87. Mishra, J., M. A. Morrissey (1990). "Trust in Employee/Employer Relationships: A Survey of West Michigan Managers." Public Personnel Management 19(4): 443-485.
88. Moore, G. C., I. Benbasat (1991). "Development of an Instrument to Measure the Perceptions of Adopting an Information Technology Innovation." Information Systems Research 2(3): 192-222.
89. Moore, G. C., I. Benbasat (1996). Integrating Diffusion of Innovations and Theory of Reasoned Action Models to Predict Utilization of Information Technology. Diffusion and Adoption of Information Technology. K. Kautz and J. Pries-Heje. London, Chapman and Hall: 132-146.
90. Moorman, C., G. Zaltman, et al. (1992). "Relationships Between Providers and Users of Market Research: the Dynamics of Trust Within and Between Organizations." Journal of Marketing Research 29: 314-328.
91. Morgan, R. M., S. D. Hunt (1994). "The Commitment-Trust Theory of Relationship Marketing." Journal of Marketing 58: 20-38.
92. Mulaik, S. A., L. R. James, et al. (1989). "Evaluation of goodness-of-fit indices for structural equation models." Psychological Bulletin 105: 430-445.
93. Nunnally, J. C., I. H. Bernstein (1994). Psychometric theory 3rd. New York, McGraw-Hill.
94. Pavlou, P. A. (2003). "Consumer Acceptance of Electronic Commerce: Integrating Trust and Risk with the Technology Acceptance Model." International Journal of Electronic Commerce 7(3): 101-134.
95. Powell, W. W. (1996). Trust-based forms of governance. Trust in organizations: Frontiers of theory and research. R. M. Kramer and T. R. Tyler. Thousand Oaks, CA, Sage: 51-67.
96. Raine-Eudy, R. (2000). "Using structural equation modeling to test for differential reliability and validity: An empirical demonstration." Structural Equation Modeling 7(1): 124-141.

97. Raykov, T.,G. A. Marcoulides (2000). A first course in structural equation modeling. Mahwah,NJ, Lawrence Erlbaum Associates, Inc.
98. Reichheld, F. F.,P. Schefter (2000). "E-loyalty:Your Secret Weapon on Web." Harvard Business Review 78(4): 105-113.
99. Rempel, J. K.,J. G. Holmes, et al. (1985). "Trust in Close Relationships." Journal of Personality and Social Psychology 49(1): 95-112.
100. Riker, W. H. (1971). tHE NATURE OF TRUST. Perspecitves on social power. J. T. Tedeschi. Chicago, Aldine: 63-81.
101. Ring, S. M.,A. H. Van de Ven (1992). "Structuring cooperative relationships between organizations." Strategic Management Journal 13: 483-498.
102. Rogers, E. M. (1983). Diffusion of Innovations. New York:Free Press.
103. Rogers, E. M. (1995). Diffusion of Innovations. New York, Free Press.
104. Rose, G.,D. W. Straub (1998). "Predicting General ITUse: Applying TAM to the Arabic World." Journal of Global Information Management 6(3): 39-46.
105. Rosenberg, M. (1957). Occupations and values. Glencoe, IL, Free Press.
106. Schurr, P. H.,J. L. Ozanne (1985). "Influences on Exchange Processes: Buyers' Preconceptions of a Seller's Trustworthiness and Bargaining Toughness." Journal of Consumer Research 11: 939-953.
107. Shapiro, D.,B. H. Sheppard, et al. (1992). "Business on a handshake." Negotiation Journal 8: 365-377.
108. Shapiro, S. P. (1987). Policing trust. Private Policing. C. D. Shearing and P. C. Stenning. Newbury Park, CA, Sage: 194-220.
109. Shapiro, S. P. (1987). "The social control of impersonal trust." American Journal of Sociology 93: 623-658.
110. Sheppard, B. H.,J. Hartwick, et al. (1988). "The theory of reasoned action: A meta-analysis of past research with recommendations for modifications for future research." Journal of Consumer Research 15(3): 325-343.
111. Shih, Y.-Y.,K. Fang (2004). "The use of a decomposed theory of planned behavior to study Internet banking in Taiwan." Internet Research 14(3): 213.
112. Simon, H. A.,K. Gilmartin (1973). "A Simulation of Memory for Chess Positions." Cognitive Psychology 5: 29-46.
113. Sitkin, S. B. (1995). On the positive effect of legalization on trust. Reserach on negotiations in organizations. R. Bies, B. Sheppard and R. Lewicki. Greenwich, CT, JAI Press. 5: 185-217.
114. Sitkin, S. B.,A. L. Pablo (1992). "Reconceptualizing the determinants of

- risk behavior." Academy of Management Review 17: 9-38.
115. Straub, D. W., M. Keil, et al. (1997). "Testing the Technology Acceptance Model Across Cultures: A Three Country Study." Information & Management 33: 1-11.
116. Strickland, L. H. (1958). "Surveillance and trust." Journal of Personality and Social Psychology 26: 200-215.
117. Taylor, S., P. Todd (1995). "Decomposition and crossover effects in the theory of planned behavior: A study of consumer adoption intentions" International Journal of Research in Marketing 12(2): 137-155.
118. Taylor, S., P. A. Todd (1995). "Understanding Information Technology Usage: A Test of Competing Models." Information Systems Research 6(2): 144.
119. Wang, Y.-S., Y.-M. Wang, et al. (2003). "Determinants of user acceptance of Internet banking: an empirical study." International Journal of Service Industry Management 14(5): 501.
120. Wiley, D. E. (1973). The identification problem for structural equation models with unmeasured variables. Structural equation models in the social science. A. S. Goldberger and O. D. Duncan. New York, Academic: 69-83.
121. Wrightsman, L. S. (1991). Interpersonal trust and attitudes toward human nature. Measures of personality and social psychological attitudes. J. P. Robinson, P. R. Shaver and L. S. Wrightsman. San Diego, Academic Press. 1.
122. Zucker, L. G. (1986). "Production of Trust: Institutional Sources of Economic Structure, 1840-1920" CT, JAI Press.
123. Zucker, L. G., M. R. Darby, et al. (1996). Collaboration structure and information dilemmas in biotechnology: Organizational boundaries as trust production. Trust in organizations: Frontiers of theory and research. R. M. Kramer and T. R. Tyler. Thousand Oaks, CA, Sage: 90-113.