

DAFTAR PUSTAKA

- Ago, G., Suharno, Mintarti, S., & Hariyadi, S. (2015). Effect Of Product Quality Perception , Trust , And Brand Image On Generic Drug Buying Decision And Consumer Satisfaction Of Hospital Patientsi In East Kalimantan. *European Journal of Business and Management*, 7(14), 50–69. www.iiste.org
- Al-Ansi, A., Olya, H. G. T., & Han, H. (2019). Effect of general risk on trust, satisfaction, and recommendation intention for halal food. *International Journal of Hospitality Management*, 83, 210–219. <https://doi.org/10.1016/j.ijhm.2018.10.017>
- Al-dweeri, R. M., Ruiz Moreno, A., Montes, F. J. L., Obeidat, Z. M., & Al-dwairi, K. M. (2019). The effect of e-service quality on Jordanian student’s e-loyalty: an empirical study in online retailing. *Industrial Management and Data Systems*, 119(4), 902–923. <https://doi.org/10.1108/IMDS-12-2017-0598>
- Alotaibi, T. S., Alkathlan, A. A., & Alzeer, S. S. (2019). Instagram shopping in Saudi Arabia: What influences consumer trust and purchase decisions? *International Journal of Advanced Computer Science and Applications*, 10(11), 605–613. <https://doi.org/10.14569/IJACSA.2019.0101181>
- Anggita, R., & Ali, H. (2017). Scholars Bulletin The Influence of Administrative Zakat Infaq and Sodaqoh Funds to Population Poor (A case study Jambi city year 2011-2016). *Scholars Bulletin*, 3(6), 261–272. <https://doi.org/10.21276/sb>
- APJII. (2022). *Profil Internet Indonesia 2022*. June, 10. apji.or.id
- Bello, K. B., Jusoh, A., & Md Nor, K. (2021). Relationships and impacts of perceived CSR, service quality, customer satisfaction and consumer rights awareness. *Social Responsibility Journal*, 17(8), 1116–1130. <https://doi.org/10.1108/SRJ-01-2020-0010>
- Ben Mansour, K. (2016). An analysis of business’ acceptance of internet banking: an integration of e-trust to the TAM. *Journal of Business and Industrial Marketing*, 31(8), 982–994. <https://doi.org/10.1108/JBIM-10-2016-271>
- Boon-itt, S. (2015). Managing self-service technology service quality to enhance e-satisfaction. *International Journal of Quality and Service Sciences*, 7(4), 373–391. <https://doi.org/10.1108/IJQSS-01-2015-0013>
- Carvalho, H. D. F., Saldanha, E. D. S., & Amaral, A. M. (2020). The Mediation Effects of Customer Satisfaction on the Relations Between Product Price, Service Quality and Purchasing Decision. *Timor Leste Journal of Business and Management*, 2(1), 14–26. <https://doi.org/10.51703/bm.v2i2i.18>

- Casidy, R., & Wymer, W. (2016). Linking prestige perception with consumption experience, loyalty, and WOM. *Marketing Intelligence and Planning*, 34(4), 540–558. <https://doi.org/10.1108/MIP-06-2015-0113>
- Chang, Y. Y., Lin, S. C., Yen, D. C., & Hung, J. W. (2020). The trust model of enterprise purchasing for B2B e-marketplaces. *Computer Standards and Interfaces*, 70(March 2019), 103422. <https://doi.org/10.1016/j.csi.2020.103422>
- Chen, H., & Liu, J. Y. (2012). *The impact of financial services quality and fairness on customer satisfaction Tsong Shin Sheu , Ming-Hsien Yang. January 2016.* <https://doi.org/10.1108/09604521211253496>
- Choi, J. (2022). Enablers and inhibitors of smart city service adoption: A dual-factor approach based on the technology acceptance model. *Telematics and Informatics*, 75, 1–11. <https://doi.org/10.1016/j.tele.2022.101911>
- Chuah, S. H., Marimuthu, M., Kandampully, J., & Bilgihan, A. (2017). What drives Gen Y loyalty ? Understanding the mediated moderating roles of switching costs and alternative attractiveness in the value-satisfaction- loyalty chain. *Journal of Retailing and Consumer Services*, 36, 124–136. <https://doi.org/10.1016/j.jretconser.2017.01.010>
- Córdova, F. M., Cifuentes, F., Castro, C., & Hinostroza, C. (2022). Analysis of the purchasing decision-making process in e-commerce using SED Method from Neuromarketing. *Procedia Computer Science*, 214(C), 704–711. <https://doi.org/10.1016/j.procs.2022.11.232>
- Creswell, W. John & Creswell, J. D. (2018). *Research Design: Qualitative, Quantitative, and Mixed Methods Approaches.* In Sage.
- Cristian Gronroos. (1984). A Service Quality Model and its Marketing Implications. *European Journal of Marketing*, 18(4), 36–44.
- 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. <https://doi.org/10.2307/249008>
- Dirwan, D., Themba, O. S., & Latief, F. (2021). Aspect Purchasing Decisions at Consumers Lazada: Trust, Price, Tagline. *Jurnal Economic Resource*, 3(2), 86–93.
- Erciş, A., Ünal, S., Candan, F. B., & Yıldırım, H. (2012). The Effect of Brand Satisfaction, Trust and Brand Commitment on Loyalty and Repurchase Intentions. *Procedia - Social and Behavioral Sciences*, 58, 1395–1404. <https://doi.org/10.1016/j.sbspro.2012.09.1124>

- Fandiyanto, R., Ghazali, A. Al, & Arief, M. Y. (2022). Pengaruh Kualitas Produk, Kepercayaan Terhadap Keputusan Pembelian Dengan Kepuasan Konsumen Sebagai Variabel Intervening Pada Bengkel Lancar Motor Klabang Bondowoso. *Jurnal Ekonomi Dan Bisnis GROWTH*, 20(1), 169–182.
- Gefen, D., Karahanna, E., & Straub, D. W. (2003). Trust and TAM in Online Shopping: An Integrated Model. *MIS Quarterly*, 27(1), 51–90.
- Gefen, D., & Straub, D. W. (2004). Consumer trust in B2C e-Commerce and the importance of social presence: Experiments in e-Products and e-Services. *Omega*, 32(6), 407–424. <https://doi.org/10.1016/j.omega.2004.01.006>
- Ghozali, I. (2017). Model Persamaan Struktural Konsep Dan Aplikasi dengan Program AMOS 24. Update Bayesian SEM. Edisi 7. In *Semarang: Badan Penerbit Universitas Diponegoro*.
- Hair, J., Black, W. C., Babin, B. J., & Anderson, R. E. (2014). Multivariate Data Analysis: Pearson New International Edition. *British Library Cataloguing-in-Publication Data*.
- Hanaysha, J. R. (2022). Impact of social media marketing features on consumer's purchase decision in the fast-food industry: Brand trust as a mediator. *International Journal of Information Management Data Insights*, 2(2), 100102. <https://doi.org/10.1016/j.jjime.2022.100102>
- Handayani, D. K., & Zuraida, L. (2021). Peran Mediasi Kepuasan Konsumen Pada Determinan Keputusan Pembelian Ulang Wedang Uwuh Halal. *Kajian Bisnis Sekolah Tinggi Ilmu Ekonomi Widya Wiwaha*, 29(1), 30–42. <https://doi.org/10.32477/jkb.v29i1.236>
- Hapsoro, B. B., & Hafidh, W. A. (2018). the Influence of Product Quality, Brand Image on Purchasing Decisions Through Brand Trust As Mediating Variable. *Journal of Advanced Research in Dynamical and Control Systems*, 11(5), 631–633. <http://www.jardcs.org/abstract.php?id=1981>
- Haron, R., Abdul Subar, N., & Ibrahim, K. (2020). Service quality of Islamic banks: satisfaction, loyalty and the mediating role of trust. *Islamic Economic Studies*, 28(1), 3–23. <https://doi.org/10.1108/ies-12-2019-0041>
- Kotler, P., & Keller, K. L. (2018). Marketing Management. In *Prentice Hall*. <https://doi.org/10.4324/9781315099200-17>
- Mahliza, F. (2020). Consumer Trust In Online Purchase Decision. *EPRA International Journal of Multidisciplinary Research (IJMR)*, 6(2), 142–149. <https://doi.org/10.36713/epra2013>

- Malathi, A., & Jasim, K. M. (2022). Validating the relationship between service quality, patient sensitivity and experience towards medical applications using SERVQUAL. *International Journal of Medical Informatics*, 168, 1–9. <https://doi.org/10.1016/j.ijmedinf.2022.104883>
- Marinkovic, V., & Kalinic, Z. (2017). Antecedents of customer satisfaction in mobile commerce: exploring the moderating effect of customization. *Online Information Review*, 41(2), 138–154. <https://doi.org/10.1108/OIR-11-2015-0364>
- Maslowska, E., Malthouse, E. C., & Viswanathan, V. (2017). Do customer reviews drive purchase decisions? The moderating roles of review exposure and price. *Decision Support Systems*, 98, 1–9. <https://doi.org/10.1016/j.dss.2017.03.010>
- Mbete, G. S., & Tanamal, R. (2020). Effect of Easiness, Service Quality, Price, Trust of Quality of Information, and Brand Image of Consumer Purchase Decision on Shopee Online Purchase. *Jurnal Informatika Universitas Pamulang*, 5(2), 100–110. <https://doi.org/10.32493/informatika.v5i2.4946>
- Miao, M., Jalees, T., Zaman, S. I., Khan, S., Hanif, N. ul A., & Javed, M. K. (2021). The influence of e-customer satisfaction, e-trust and perceived value on consumer's repurchase intention in B2C e-commerce segment. *Asia Pacific Journal of Marketing and Logistics*. <https://doi.org/10.1108/APJML-03-2021-0221>
- Mohsin Butt, M., & Aftab, M. (2013). Incorporating attitude towards Halal banking in an integrated service quality, satisfaction, trust and loyalty model in online Islamic banking context. *International Journal of Bank Marketing*, 31(1), 6–23. <https://doi.org/10.1108/02652321311292029>
- Moon, J., Song, M., Lee, W. S., & Shim, J. M. (2022). Structural relationship between food quality, usefulness, ease of use, convenience, brand trust and willingness to pay: the case of Starbucks. *British Food Journal*. <https://doi.org/10.1108/BFJ-07-2021-0772>
- Moriuchi, E., & Takahashi, I. (2022). An empirical study on repeat consumer's shopping satisfaction on C2C e-commerce in Japan: the role of value, trust and engagement. *Asia Pacific Journal of Marketing and Logistics*, 1–22. <https://doi.org/10.1108/APJML-08-2021-0631>
- Mou, J., Shin, D. H., & Cohen, J. F. (2016). Erratum to Trust and risk in consumer acceptance of e-services (Electron Commer Res, Doi 10.1007/s10660-015-9205-4). *Electronic Commerce Research*, 16(1), 141. <https://doi.org/10.1007/s10660-015-9210-7>

- Oghazi, P., Karlsson, S., Hellström, D., & Hjort, K. (2018). Online purchase return policy leniency and purchase decision: Mediating role of consumer trust. *Journal of Retailing and Consumer Services*, 41(September 2017), 190–200. <https://doi.org/10.1016/j.jretconser.2017.12.007>
- Oliver, R. L. (1980). A Cognitive Model of the Antecedents and Consequences of Satisfaction Decisions. *Journal of Marketing Research*, 17(4), 460–469.
- Panigrahi, S. K., Azizan, N. A., & Khan, M. W. A. (2018). Investigating the empirical relationship between service quality, trust, satisfaction, and intention of customers purchasing life insurance products. *Indian Journal of Marketing*, 48(1), 28–46. <https://doi.org/10.17010/ijom/2018/v48/i1/120734>
- 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), 41–50.
- Parasuraman, A., Zeithaml, V. A., & Malhotra, A. (2005). E-S-QUAL a multiple-item scale for assessing electronic service quality. *Journal of Service Research*, 7(3), 213–233. <https://doi.org/10.1177/1094670504271156>
- Putera, P., Tecoalu, M., & Wahyoedi, S. (2022). The Effect of Price, Service Quality on Customer Satisfaction Mediated by the Purchase Decision tt PT Maybank Indonesia Finance during the Covid-19 Pandemic. *Indonesian Journal of Business Analytics*, 2(2), 173–184. <https://doi.org/10.55927/ijba.v2i2.646>
- Qalati, S. A., Yuan, L. W., Iqbal, S., Hind, H., & Hussain, R. Y. (2019). Quality of Services and Satisfaction of Customer: Mediated by Consumer Buying Decision. *European Journal of Business and Management*, 11(12), 148–158. <https://doi.org/10.7176/EJBM>
- Rejali, S., Aghabayk, K., Esmali, S., & Shiwakoti, N. (2023). Comparison of technology acceptance model, theory of planned behavior, and unified theory of acceptance and use of technology to assess a priori acceptance of fully automated vehicles. *Transportation Research Part A: Policy and Practice*, 168, 1–20. <https://doi.org/10.1016/j.tra.2022.103565>
- Sahu, A. K. (2007). Measuring service quality in an academic library: An Indian case study. *Library Review*, 56(3), 234–243. <https://doi.org/10.1108/00242530710736019>
- Salem, M. Z. (2018). Effects of perfume packaging on Basque female consumers purchase decision in Spain. *Management Decision*, 56(8), 1748–1768. <https://doi.org/10.1108/MD-04-2017-0363>

- Seiler, V., Rudolf, M., & Krume, T. (2013). *The influence of socio-demographic variables on customer satisfaction and loyalty in the private banking industry*. 235–258. <https://doi.org/10.1108/IJBM-10-2012-0101>
- Sharma, M., Banerjee, S., & Paul, J. (2022). Role of social media on mobile banking adoption among consumers. *Technological Forecasting and Social Change*, 180, 1–13. <https://doi.org/10.1016/j.techfore.2022.121720>
- Tuan, V. A., Truong, N. Van, Tetsuo, S., & An, N. N. (2022). Public transport service quality : Policy prioritization strategy in the importance-performance analysis and the three-factor theory frameworks. *Transportation Research Part A*, 166(October), 118–134. <https://doi.org/10.1016/j.tra.2022.10.006>
- Tuan, V. A., Van Truong, N., Tetsuo, S., & An, N. N. (2022). Public transport service quality: Policy prioritization strategy in the importance-performance analysis and the three-factor theory frameworks. *Transportation Research Part A: Policy and Practice*, 166, 118–134. <https://doi.org/10.1016/j.tra.2022.10.006>
- Uzir, M. U. H., Al Halbusi, H., Thurasamy, R., Thiam Hock, R. L., Aljaberi, M. A., Hasan, N., & Hamid, M. (2021). The effects of service quality, perceived value and trust in home delivery service personnel on customer satisfaction: Evidence from a developing country. *Journal of Retailing and Consumer Services*, 63, 1–15. <https://doi.org/10.1016/j.jretconser.2021.102721>
- Wahyuni, S., & Praninta, A. (2021). Influence of Brand Equity and Service Quality on Purchase Decisions on Garuda Indonesia Airline Services. *Research Horizon*, 1(1), 28–38. <https://doi.org/10.54518/rh.1.1.2021.28-38>
- Yosal, J., Haryono, P. M. B., & Wahyoedi, S. (2021). The Effect of Integrated Marketing Communications and Service Quality on Purchase Decisions Mediated by Consumer Satisfaction in the Covid-19 Pandemic Era (Study at Maybank Finance Java Non Jabodetabek Area). *Konfrontasi: Jurnal Kultural, Ekonomi Dan Perubahan Sosial*, 8(4), 239–251. <https://doi.org/10.33258/konfrontasi2.v8i4.161>
- Yousaf, Z., Sahar, N., Majid, A., & Rafiq, A. (2018). The effects of e-marketing orientation on strategic business performance. *World Journal of Entrepreneurship, Management and Sustainable Development*, 14(3), 309–320. <https://doi.org/10.1108/wjemsd-12-2017-0109>
- Yuen, K. F., & Thai, V. V. (2015). Service quality and customer satisfaction in liner shipping. *International Journal of Quality and Service Sciences*, 7(2–3), 170–183. <https://doi.org/10.1108/IJQSS-02-2015-0024>

Zeithaml, V. A. (1988). Consumer Perceptions of Price , Quality , and Value : A Means-End Model and Synthesis of Evidence. *Journal of Marketing*, 52(3), 2–22.

Zhou, Q., Lim, F. J., Yu, H., Xu, G., Ren, X., Liu, D., Wang, X., Mai, X., & Xu, H. (2021). A study on factors affecting service quality and loyalty intention in mobile banking. *Journal of Retailing and Consumer Services*, 60, 1–8. <https://doi.org/10.1016/j.jretconser.2020.102424>