

DAFTAR PUSTAKA

- Abdul Rehman, A. 2012. "Customer satisfaction and service quality in Islamic banking: A comparative study in Pakistan, United Arab Emirates and United Kingdom". *Qualitative Research in Financial Markets*, 4(2/3), 165-175.
- Abdul, R. G., Ihsan, G., & Shidiq, S. (2010). *Fiqh Muamalat*. Jakarta: Kencana Prenada media Group.
- Abror, A., Patrisia, D., Engriani, Y., Idris, I., & Dastgir, S. (2022). "Islamic bank trust: the roles of religiosity, perceived value and satisfaction". *Asia Pacific Journal of Marketing and Logistics*, 34(2), 368-384.
- Ajzen, I. (1991). "The theory of planned behavior". *Organizational Behavior and Human Decision Processes*, 50(2), 179-211.
- Ali Akbar, & Rizky Mulyaningtyas. (2019). "Factors influencing consumer decisions in using Islamic banking products in Indonesia". *Journal of Islamic Marketing*, 10(4), 1036-1049.
- Amin, H., Rahman, A. R. A., Sondoh, S. L., & Hwa, A. M. C. (2011). "Determinants of customers' intention to use Islamic personal financing: The case of Malaysian Islamic banks". *Journal of Islamic Accounting and Business Research*, 2(1), 22-42.
- Anggraeni, W., & Yuniarsih, T. (2017). "Dampak tata ruang kantor terhadap efektivitas kerja pegawai dinas pendidikan kota Bandung". *Jurnal Pendidikan Manajemen Perkantoran*, 2(2), 105-112.
- Ankenbrand, M. J., Keller, A., Wolf, M., Schultz, J., & Förster, F. (2015). "ITS2 database V: Twice as much". *Molecular Biology and Evolution*, 32(11), 3030-3032.
- Arndt, J. (1967). "Role of Product-Related Conversations in the Diffusion of a New Product". *Journal of Marketing Research*, 4(3), 291-295.
- Bankbsi.co.id. "Informasi lengkap tentang Jaringan Kami PT Bank Syariah Indonesia Tbk" <https://www.bankbsi.co.id/jaringan> (Januari 21, 2023)
- Berger, J., & Iyengar, R. (2013). "Communication channels and word of mouth: How the medium shapes the message". *Journal of consumer research*, 40(3), 567-579.
- Brown, J. J., & Reingen, P. H. (1987). "Social Ties and Word-of-Mouth Referral Behavior". *Journal of Consumer Research*, 14(3), 350-362.

- Chatterjee, P. (2001). "Online Reviews: Do Consumers Use Them?". *Advances in Consumer Research*, 28(1), 129-133.
- Cheng, S., Lam, T., & Hsu, C. H. (2006). "Negative word-of-mouth communication intention: An application of the theory of planned behavior". *Journal of Hospitality & Tourism Research*, 30(1), 95-116.
- Choudhury, K. (2014). "Service quality and word of mouth: a study of the banking sector". *International Journal of Bank Marketing*, Vol. 32 No. 7, pp. 612-627.
- Dafiq, B. I., Hidayati, A. N., & Habib, M. A. F. (2022). "Pengaruh literasi keuangan, literasi digital, digital marketing, brand image dan word of mouth terhadap minat generasi z pada bank syariah". *Fair Value: Jurnal Ilmiah Akuntansi dan Keuangan*, 4(11), 4971-4982.
- De Matos, C.A. and Rossi, C.A.V. (2008), "Word-of-mouth communications in marketing: a meta-analytic review of the antecedents and moderators", *Journal of the Academy of Marketing Science*, Vol. 36 No. 4, pp. 578-596.
- Fandos Roig, J. C., Garcia, J. S., & Moliner Tena, M. A. (2009). "Perceived value and customer loyalty in financial services". *The Service Industries Journal*, 29(6), 775-789.
- Ferdinand, Augusty. 2014. *Metode Penelitian Manajemen: Pedoman Penelitian Untuk Penulisan Skripsi Tesis Dan Disertasi Ilmu Manajemen*. 5th ed. Semarang: Badan Penerbit Universitas Diponegoro.
- Fiqri, A. A. A., Azzahra, M. M., Branitasandini, K. D., & Pimada, L. M. (2021). "Peluang dan tantangan merger bank syariah milik negara di Indonesia pada masa pandemi covid-19". *El Dinar: Jurnal Keuangan dan Perbankan Syariah*, 9(1), 1-18.
- García-Fernández, J., Gálvez-Ruíz, P., Fernández-Gavira, J., Vélez-Colón, L., Pitts, B., & Bernal-García, A. (2018). "The effects of service convenience and perceived quality on perceived value, satisfaction and loyalty in low-cost fitness centers". *Sport Management Review*, 21(3), 250-262.
- Hafizah Mustakim, & Mohd Azam Osman. (2018). "Investigating the effects of service quality on customer satisfaction and loyalty of bank Islam Malaysia Berhad's customers". *International Journal of Islamic Business and Management*, 1(2), 19-32.
- Hair, J. F., Black, W. C., Babin, B. J., & Anderson, R. E. (2010). *Multivariate Data Analysis (7th Edition)*. NJ: Prentice Hall.

- Hansen, H., Samuelsen, B. M., & Silseth, P. R. (2008). "Customer perceived value in BtB service relationships: Investigating the importance of corporate reputation". *Industrial Marketing Management*, 37(2), 206-217.
- Harris, P., & Khatami, N. A. (2017). "Antecedents of word of mouth behaviour among female grocery shoppers in Iran". *Journal of Islamic Marketing*, 8(1), 2-15.
- Harrison-Walker, L. J. (2001). "The measurement of word-of-mouth communication and an investigation of service quality and customer commitment as potential antecedents". *Journal of service research*, 4(1), 60-75.
- Hayati, Roh. (2020). "Pengaruh Word Of Mouth Bauran Pemasaran Kualitas Pelayanan dan Kepatuhan Syariah Terhadap Minat Menabung Masyarakat Pada Bank Syariah dengan Religiusitas Sebagai Variabel Moderasi". *Skripsi Tidak Dipublikasikan*. Institut Agama Islam Negeri Salatiga.
- Hennig-Thurau, T., Gwinner, K. P., Walsh, G., & Gremler, D. D. (2004). "Electronic word-of-mouth via consumer-opinion platforms: what motivates consumers to articulate themselves on the internet?". *Journal of interactive marketing*, 18(1), 38-52.
- Fajri, Dwi Latifatul. (2022). "Daftar 15 Bank Terbaik di Indonesia 2022 Versi Forbes" <https://katadata.co.id/agung/berita/625e7c17a1af8/daftar-15-bank-terbaik-di-indonesia-2022-versi-forbes>, diakses 20 Januari 2023.
- J.D. Power. (2020). "2020 U.S. Retail Banking Satisfaction Study" <https://www.jdpower.com/business/press-releases/2020-us-retail-banking-satisfaction-study>, diakses pada 4 Januari 2023.
- Jamshidi, D., & Kuanova, L. (2022). "Investigating the customers' drivers of Islamic credit card loyalty and word of mouth". *Journal of Islamic Marketing*, 13(4), 868-886.
- Jayawardhena, C., & Foley, P. (2000). "Changes in the banking sector—the case of Internet banking in the UK". *Internet research*, 10(1), 19-31.
- Kadarisman, H., & Ariyani, N. (2018). "Hubungan e-Word of Mouth dan Citra Merk dengan Minat Membeli pada Perbankan Syariah di Indonesia". *Management and Accounting Expose*, 1(2), 1-11.
- Katz, E., Lazarsfeld, P. F., & Roper, E. (2017). *Personal influence: The part played by people in the flow of mass communications*. Routledge.
- Otoritas Jasa Keuangan. (2018). "Statistik Perbankan Indonesia - Desember 2018" [https://ojk.go.id/id/kanal/perbankan/data-dan-statistik/](https://ojk.go.id/id/kanal/perbankan/data-dan-statistik/statistik-)

perbankan-indonesia/Pages/Statistik-Perbankan-Indonesia---Desember-2018.aspx, diakses pada 10 Januari 2023.

- Kusnandar, Viva Budy. (2021). "Sebanyak 86,88% Penduduk Indonesia Beragama Islam" <https://databoks.katadata.co.id/datapublish/2021/09/30/sebanyak-8688-penduduk-indonesia-beragama-islam>, diakses pada 15 Januari 2023.
- Kaura, V., Prasad, C. S. D., & Sharma, S. (2014). "Impact of service quality, service convenience and perceived price fairness on customer satisfaction in Indian retail banking sector". *Management and Labour Studies*, 39(2), 127-139.
- Khan, Z. (2014). "An investigation of the selection criteria of Islamic banking in Pakistan: Customers' perspective". *Research Journal of Management Sciences*, 3(6), 7-9.
- Kotler, P. (2003) *Marketing Management*. 11th Edition, Prentice-Hall, Upper Saddle River.
- Lazarsfeld, P. F., Berelson, B., & Gaudet, H. (1968). *The people's choice: How the voter makes up his mind in a presidential campaign*. Columbia University Press.
- Mahadin, B.K. and Akroush, M.N. (2019), "A study of factors affecting word of mouth (WOM) towards Islamic banking (IB) in Jordan", *International Journal of Emerging Markets*, Vol. 14 No. 4, pp. 639-667.
- Mark et al. 2019. *Synthese Research Methods for Business Students*. 8th ed. United Kingdom: Pearson.
- Maru File, K., Judd, B. B., & Prince, R. A. (1992). "Interactive Marketing: The Influence of Participation on Positive Word-of-Mouth and Referrals". *Journal of services marketing*, 6(4), 5-14.
- Mosavi, S. A., & Ghaedi, M. (2012). "A survey on the relationships between perceived value and customer advocacy behavior". *African Journal of Business Management*, 6(4), 1383.
- Mousavi, S. A., Nosratabadi, S., & Saeidi, M. R. (2015). "Effects of banking services quality on the customer word of mouth advertising". *International Journal of Economics, Commerce and Management*, 3(9), 679-690.
- Mudie, P., & Cottam, A. (1999). *The management and marketing of services*. Oxford: Routledge.
- Mudie, P., & Cottam, A. (1999). "The role of religious factors in determining the choice of bank". *International Journal of Bank Marketing*, 17(5), 201-210.

- Ng, S., David, M. E., & Dagger, T. S. (2011). "Generating positive word-of-mouth in the service experience". *Managing Service Quality: An International Journal*, 21(2), 133-151.
- Ngo Quang Thanh. (2019). "The impact of perceived value on customer loyalty in Vietnam's retail banking sector". *Journal of Asian Finance, Economics and Business*, 6(2), 185-194.
- Nielsen. (2015). "Global trust in advertising" <https://www.nielsen.com/insights/2015/global-trust-in-advertising-2015/>, diakses pada 20 Januari 2023.
- Nielsen. (2015). "Rekomendasi word of mouth masih menjadi iklan paling dipercaya oleh konsumen asia tenggara" <https://www.nielsen.com/id/news-center/2015/rekomendasi-word-of-mouth-masih-menjadi-iklan-paling-dipercaya-oleh-konsumen-asia-tenggara/> diakses pada 1 Februari 2023.
- Otoritas Jasa Keuangan. (2021). "Roadmap Pengembangan Perbankan Syariah Indonesia 2020-2025" <https://www.ojk.go.id/id/kanal/syariah/berita-dan-kegiatan/publikasi/Pages/Roadmap-Pengembangan-Perbankan-Syariah-Indonesia-2020-2025.aspx> diakses pada 15 Januari 2023.
- Otoritas Jasa Keuangan. "Sejarah Perbankan Syariah" <https://www.ojk.go.id/id/kanal/syariah/tentang-syariah/pages/Sejarah-Perbankan-Syariah.aspx> diakses pada 2 Januari 2023
- Otoritas Jasa Keuangan. "Statistik Perbankan Syariah Januari 2018 – Januari 2022" <https://www.ojk.go.id/id/kanal/syariah/data-dan-statistik/statistik-perbankan-syariah/Default.aspx> diakses pada 10 Januari 2023
- Parasuraman, A., & Grewal, D. (2000). "The impact of technology on the quality-value-loyalty chain: a research agenda". *Journal of the academy of marketing science*, 28(1), 168-174.
- 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., & Berry, L. L. (1988). "Servqual: A multiple-item scale for measuring consumer perc". *Journal of Retailing*, 64(1), 12-40.
- Permana, I. (2020). *Penerapan Kaidah-Kaidah Fiqih Dalam Transaksi Ekonomi Di Lembaga Keuangan Syariah*. Tahkim, 3(1), 17-38.
- Putri, R. (2019). "Pengaruh Pengetahuan Tentang Perbankan Syariah, Lokasi Strategis Dan Word Of Mouth (Wom) Terhadap Keputusan Menabung Di

- Bank Syariah”. *Economic Education and Entrepreneurship Journal*, 2(2), 63-73.
- Rasheed, F. A., & Abadi, M. F. (2014). “Impact of service quality, trust and perceived value on customer loyalty in Malaysia services industries”. *Procedia-Social and Behavioral Sciences*, 164, 298-304.
- Romdhoni, A. H., Tho'in, M., & Wahyudi, A. (2012). “Sistem Ekonomi Perbankan Berlandaskan Bunga (Analisis Perdebatan Bunga Bank Termasuk Riba Atau Tidak)”. *Jurnal Akuntansi dan Pajak*, 13(01).
- Rowley, J. (2005). “The four Cs of customer loyalty”. *Marketing intelligence & planning*, 23(6), 574-581.
- Saghier, N. Eldan Nathan, D. (2013) “Service Quality Dimensions and Customers’ Satisfactions of Banks in Egypt,” in *Proceedings of 20th International Business Research Conference*. Dubai, hal. 1–13
- Samudro, A., Sumarwan, U., Simanjuntak, M., & Yusuf, E. (2020). “Assessing the effects of perceived quality and perceived value on customer satisfaction”. *Management Science Letters*, 10(5), 1077-1084.
- Santoso, Singgih. 2021. *Analisis Structural Equation Modelling (SEM) Menggunakan AMOS 26*. Jakarta: Kompas Gramedia.
- Saut, Moeun, and Tithdane Saing. 2021. “Factors Affecting Consumer Purchase Intention towards Environmentally Friendly Products: A Case of Generation Z Studying at Universities in Phnom Penh.” *SN Business & Economics* 1(6): 1–20. <https://doi.org/10.1007/s43546-021-00085-2>.
- Seiders, K., Berry, L. L., & Gresham, L. G. (2000). “Attention, retailers! How convenient is your convenience strategy?”. *MIT Sloan Management Review*, 41(3), 79.
- Seiders, K., Voss, G. B., Grewal, D., & Godfrey, A. L. (2005). “Do satisfied customers buy more? Examining moderating influences in a retailing context”. *Journal of marketing*, 69(4), 26-43.
- Sekaran dan Roger Bougie. 2014. *Encyclopedia of Quality of Life and Well-Being Research Research Methods for Business : A Skill-Building Approach*. 8ed ed. Chichester: John Wiley & Sons Ltd.
- Sernovitz, A. (2009). *Word of Mouth Marketing, Revised Edition: How Smart Companies Get People Talking*. Kaplan publishing.
- Shankar, A. (2021). “How does convenience drive consumers' webrooming intention?”. *International Journal of Bank Marketing*, 39(2), 312-336.

- Shirsavar, H. A., Gilaninia, S., & Almani, A. M. (2012). "A study of factors influencing positive word of mouth in the Iranian banking industry". *Middle-East Journal of Scientific Research*, 11(4), 454-460.
- Sugiyono, D. 2013. *Metode Penelitian Kuantitatif, Kualitatif, Dan Tindakan*. Bandung: Alfabeta.
- Ulfa, A. (2021). "Dampak Penggabungan Tiga Bank Syariah di Indonesia". *Jurnal Ilmiah Ekonomi Islam*, 7(2), 1101-1106.
- Van Tonder, E., Petzer, D. J., Van Vuuren, N., & De Beer, L. T. (2018). "Perceived value, relationship quality and positive WOM intention in banking". *International Journal of Bank Marketing*.
- Woodruff, R. B. (1997). "Customer value: the next source for competitive advantage". *Journal of the academy of marketing science*, 25, 139-153.
- Yang, Z., & Peterson, R. T. (2004). "Customer perceived value, satisfaction, and loyalty: The role of switching costs". *Psychology & marketing*, 21(10), 799-822.
- 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.