

## DAFTAR PUSTAKA

- Aboobucker, I., & Bao, Y. (2018). What obstruct customer acceptance of internet banking? Security and privacy, risk, trust and website usability and the role of moderators. *Journal of High Technology Management Research*, 29(1), 109–123. <https://doi.org/10.1016/j.hitech.2018.04.010>
- Abror, A., Patrisia, D., Engriani, Y., Evanita, S., Yasri, Y., & Dastgir, S. (2020a). Service quality, religiosity, customer satisfaction, customer engagement and Islamic bank's customer loyalty. *Journal of Islamic Marketing*, 11(6), 1691–1705. <https://doi.org/10.1108/JIMA-03-2019-0044>
- Abror, A., Patrisia, D., Engriani, Y., Evanita, S., Yasri, Y., & Dastgir, S. (2020b). Service quality, religiosity, customer satisfaction, customer engagement and Islamic bank's customer loyalty. *Journal of Islamic Marketing*, 11(6), 1691–1705. <https://doi.org/10.1108/JIMA-03-2019-0044>
- Ajzen, I. (1991). The theory of planned behavior. *Organizational Behavior and Human Decision Processes*, 50(2), 179–211. [https://doi.org/10.1016/0749-5978\(91\)90020-T](https://doi.org/10.1016/0749-5978(91)90020-T)
- 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>
- Alzaydi, Z. (2023). Examining the mediating effect of multi-channel integration quality in the relationship with service quality, customer satisfaction and customer loyalty in the Saudi banking sector. *Management & Sustainability: An Arab Review*. <https://doi.org/10.1108/msar-12-2022-0061>
- APJII. (2020). “Laporan survei internet APJII 2019–2020 (Q2).
- Asnawi, N., Sukoco, B. M., & Fanani, M. A. (2020). The role of service quality within Indonesian customers satisfaction and loyalty and its impact on Islamic banks. *Journal of Islamic Marketing*, 11(1), 192–212. <https://doi.org/10.1108/JIMA-03-2017-0033>
- Asosiasi Penyelenggara Jasa Internet Indonesia. (2024, March 10). *Penetrasi Internet di Indonesia Capai 79% pada 2024*.
- Boonlertvanich, K. (2019). Service quality, satisfaction, trust, and loyalty: the moderating role of main-bank and wealth status. *International Journal of Bank Marketing*, 37(1), 278–302. <https://doi.org/10.1108/IJBM-02-2018-0021>
- Chang, C. C., & Hung, J. S. (2018). The effects of service recovery and relational selling behavior on trust, satisfaction, and loyalty. *International Journal of Bank Marketing*, 36(7), 1437–1454. <https://doi.org/10.1108/IJBM-07-2017-0160>
- Chrismastianto, I. A. W. (2017). ANALISIS SWOT IMPLEMENTASI TEKNOLOGI FINANSIAL TERHADAP KUALITAS LAYANAN PERBANKAN DI INDONESIA. *Jurnal Ekonomi Dan Bisnis*, Volume 20 No. 1, 133–144.
- Christabel, A. (2021, July 29). *Genjot pengembangan digital banking, ini strategi Bank Mandiri*.

- Darsono, A. S. E. S. S. A. dan A. D. (2017). *Masa Depan Keuangan Syariah di Indonesia* (M. S. S. RH. Z. dan F. S. R. Antonio, Ed.; Pertama). Tazkia Publishing & Bank Indonesia.
- Davis, F. D. (1993). Perceived usefulness, perceived ease of use, and user acceptance of information technology. *MIS Quarterly*, 13, 319–340.
- Dehghanpouri, H., Soltani, Z., & Rostamzadeh, R. (2020). The impact of trust, privacy and quality of service on the success of E-CRM: the mediating role of customer satisfaction. *Journal of Business and Industrial Marketing*, 35(11), 1831–1847. <https://doi.org/10.1108/JBIM-07-2019-0325>
- Donovan, R. J., Rossiter, J. R., Marcolyn, G., & Nesdale, A. (1994). Store atmosphere and purchasing behavior. *Journal of Retailing*, 70(3), 283–294. [https://doi.org/10.1016/0022-4359\(94\)90037-X](https://doi.org/10.1016/0022-4359(94)90037-X)
- Famiyeh, S., Kwarteng, A., & Asante-Darko, D. (2018). Service quality, customer satisfaction and loyalty in automobile maintenance services: Evidence from a developing country. *Journal of Quality in Maintenance Engineering*, 24(3), 262–279. <https://doi.org/10.1108/JQME-10-2016-0056>
- Ferdinand, A. (2014). *Metode Penelitian Manajemen* (Edisi 5). Badan Penerbit Universitas Diponegoro.
- Fishbein, M., & Ajzen, I. (1975). Belief, Attitude, Intention, and Behavior: An Introduction to Theory and Research (Addison Wesley, Reading, Mass). *Journal of Marketing*.
- Fusva, A., Dean, D., Suhartanto, D., Syarief, M. E., Arifin, A. Z., Suhaeni, T., & Rafdinal, W. (2020). Loyalty formation and its impact on financial performance of Islamic banks – evidence from Indonesia. *Journal of Islamic Marketing*, 12(9), 1872–1886. <https://doi.org/10.1108/JIMA-12-2019-0258>
- Garcia, J. M., Freire, O. B. D. L., Santos, E. B. A., & Andrade, J. (2020). Factors affecting satisfaction and loyalty to online group buying. *Revista de Gestao*, 27(3), 211–228. <https://doi.org/10.1108/REGE-02-2018-0037>
- Ghozali, I. (2016). *Desain Penelitian Kuantitatif dan Kualitatif*. Yoga Pratama.
- Ghozali, I. (2017). *Model Persamaan Struktural Konsep Dan Aplikasi Program AMOS 24*. Badan Penerbit Universitas Diponegoro.
- Ghozali, I. (2018). *Aplikasi Analisis Multivariate Dengan Program IBM SPSS 25* (Edisi 9). Badan Penerbit Universitas Diponegoro.
- Google. (2020). *Google, temasek, bain and company e-Economy SEA 2020 report*.
- 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>
- Hoq, M. Z., Amin, M., & Sultana, N. S. (2010). The Effect of Trust, Customer Satisfaction and Image on Customers' Loyalty in Islamic Banking Sector. *SSRN Electronic Journal*. <https://doi.org/10.2139/ssrn.1851427>
- Kartika, T., Firdaus, A., & Najib, M. (2020). Contrasting the drivers of customer loyalty; financing and depositor customer, single and dual customer, in Indonesian Islamic bank. *Journal of Islamic Marketing*, 11(4), 933–959. <https://doi.org/10.1108/JIMA-04-2017-0040>
- Kataria, S., & Saini, V. (2020). The mediating impact of customer satisfaction in relation of brand equity and brand loyalty: An empirical synthesis and re-

- examination. *South Asian Journal of Business Studies*, 9(1), 62–87. <https://doi.org/10.1108/SAJBS-03-2019-0046>
- Khan, A., & Turowski, K. (2016). A perspective on industry 4.0: From challenges to opportunities in production systems. *IoTBD 2016 - Proceedings of the International Conference on Internet of Things and Big Data*, 441–448. <https://doi.org/10.5220/0005929704410448>
- Khan, S. M., Ali, M., Puah, C. H., Amin, H., & Mubarak, M. S. (2023). Islamic bank customer satisfaction, trust, loyalty and word of mouth: the CREATOR model. *Journal of Islamic Accounting and Business Research*, 14(5), 740–766. <https://doi.org/10.1108/JIABR-01-2022-0017>
- Kotler, P., & Keller, K. L. (2012). *Marketing Management* (14th Edition).
- Kotler, P., & Keller, K. L. (2016). *Marketing Management* (15th ed.).
- Kusnandar, V. B. (2022, August 2). *Ada 20,8 Juta Pengguna BCA Mobile, Ini Komposisi Volume Transaksi Kuartal II 2022*.
- Lee, J. Y., & Panteli, N. (2010). Business Strategic Conflict in Computer-mediated Communication. *European Journal of Information Systems*, 19, 196–208.
- Lin, S.-W., & Lo, L. Y.-S. (2016). Evoking online consumer impulse buying through virtual layout schemes. *Behaviour & Information Technology*, 35(1), 38–56. <https://doi.org/10.1080/0144929X.2015.1056546>
- Loehlin, J. C. (1998). *Latent Variable Models: An Introduction to Factor, Path, and Structural Analysis*. Lawrence Erlbaum Associates, Mahwah, NJ.
- Lorenzo-Romero, C., Alarcón-del-Amo, M.-C., & Gómez-Borja, M.-Á. (2016). Analyzing the User Behavior toward Electronic Commerce Stimuli. *Frontiers in Behavioral Neuroscience*, 10. <https://doi.org/10.3389/fnbeh.2016.00224>
- Meesala, A., & Paul, J. (2018). Service quality, consumer satisfaction and loyalty in hospitals: Thinking for the future. *Journal of Retailing and Consumer Services*, 40, 261–269. <https://doi.org/10.1016/j.jretconser.2016.10.011>
- Miranda, S., Tavares, P., & Queiró, R. (2018). Perceived service quality and customer satisfaction: A fuzzy set QCA approach in the railway sector. *Journal of Business Research*, 89, 371–377. <https://doi.org/10.1016/j.jbusres.2017.12.040>
- Mohd-Any, A. A., Mutum, D. S., Ghazali, E. M., & Mohamed-Zulkifli, L. (2019). To fly or not to fly? An empirical study of trust, post-recovery satisfaction and loyalty of Malaysia Airlines passengers. *Journal of Service Theory and Practice*, 29(5–6), 661–690. <https://doi.org/10.1108/JSTP-10-2018-0223>
- MRI. (2020). *Riset pemasaran Indonesia*.
- Ndubisi, N. O. (2006). A structural equation modelling of the antecedents of relationship quality in the Malaysia banking sector. *Journal of Financial Services Marketing*, 11(2), 131–141. <https://doi.org/10.1057/palgrave.fsm.4760033>
- Novandy, M. I., & Rastini, N. M. (2017). PERAN KEPUASAN PELANGGAN DALAM MEMEDIASI PENGARUH KUALITAS LAYANAN TERHADAP LOYALITAS PELANGGAN (STUDIKASUS : USAHA EKSPEDISI TIKI DI KOTA DENPASAR). *E-Jurnal Manajemen Universitas Udayana*, 7(1), 412. <https://doi.org/10.24843/ejmunud.2018.v7.i01.p16>

- Ofori, K. S., Boateng, H., Okoe, A. F., & Gvozdanovic, I. (2017). Examining customers' continuance intentions towards internet banking usage. *Marketing Intelligence and Planning*, 35(6), 756–773. <https://doi.org/10.1108/MIP-11-2016-0214>
- Oke, A. O., Kamolshotiros, P., Popoola, O. Y., Ajagbe, M. A., & Olujobi, O. J. (2015). Consumer Behavior towards Decision Making and Loyalty to Particular Brands. *International Review of Management and Marketing*, 6.
- Oliver, R. L. (1999). Whence Consumer Loyalty? *Journal of Marketing*, 63, 34. <https://doi.org/10.2307/1252099>
- Omoriegie, O. K., Addae, J. A., Coffie, S., Ampong, G. O. A., & Ofori, K. S. (2019). Factors influencing consumer loyalty: evidence from the Ghanaian retail banking industry. *International Journal of Bank Marketing*, 37(3), 798–820. <https://doi.org/10.1108/IJBM-04-2018-0099>
- Parasuraman, A. , V. A. Zaithaml. , L. L. B. (1988). SERVQUAL: A multiple-Item Scale for measuring consumer perceptions of service quality. *Journal of Retailing*, 64 (1), 12–40. <https://www.researchgate.net/publication/225083802>
- Parasuraman, A., Zeithml, V. A., & Berry, L. L. (1990). Delivering quality service: balancing customer perceptions and expectations. *Choice Reviews Online*, 28(01). <https://doi.org/10.5860/CHOICE.28-0390>
- Pleshko, L. P., & Heiens, R. A. (2015). Customer satisfaction and loyalty in the Kuwaiti retail services market: why are satisfied buyers not always loyal buyers? *International Review of Retail, Distribution and Consumer Research*, 25(1), 55–71. <https://doi.org/10.1080/09593969.2014.880936>
- Pooya, A., Abed Khorasani, M., & Gholamian Ghouzhdhi, S. (2020). Investigating the effect of perceived quality of self-service banking on customer satisfaction. *International Journal of Islamic and Middle Eastern Finance and Management*, 13(2), 263–280. <https://doi.org/10.1108/IMEFM-12-2018-0440>
- Rahayu, E. M. (2021, May 15). *Peringkat Teratas World's Best Banks 2021 di Indonesia oleh Forbes*. <Https://Swa.Co.Id/Swa/Trends/>.
- Sachro., S. R. P. (2013). The Effect Service Quality to Customer Satisfaction and Customer Loyalty of Argo Bromo Anggrek Train Jakarta-Surabaya in Indonesia. *IOSR Journal of Business and Management (IOSR-JBM)*, 12(1), 33–38. [www.iosrjournals.orgwww.iosrjournals.org](http://www.iosrjournals.orgwww.iosrjournals.org)
- Sativa, A., Astuti, R. T., & Manajemen, J. (2016). Analisis Pengaruh E-Trust dan E-Service Quality terhadap E-Loyalty dengan E-Satisfaction sebagai Variabel Intervening (Studi pada Pengguna E-Commerce C2C Tokopedia). *DIPONEGORO JOURNAL OF MANAGEMENT*, 5(3), 1–10. <http://ejournal-s1.undip.ac.id/index.php/dbr>
- Schoorman, F. David. , M. R. C. , dan D. J. H. (2007). *An Integrative model of organizational trust: past, present, and future: Vol. 32 No. 2*. The Academy of Management Review.
- Sharma, S. K., & Sharma, M. (2019). Examining the role of trust and quality dimensions in the actual usage of mobile banking services: An empirical investigation. *International Journal of Information Management*, 44, 65–75. <https://doi.org/10.1016/j.ijinfomgt.2018.09.013>

- Sherman E., M. A. , & S. R. B. (1997). Store environment and consumer purchase behavior: Mediating role of consumer emotions. *Psychology and Marketing*, 14(4), 361–378.
- Shun Wang, Y., Yu-Min Wang, Hsin-Hui Lin, & Tzung-I Tang. (2003). Determinants of User Acceptance of Internet Banking: An Empirical Study. *International Journal of Service Industry Management*, 14, 501–519.
- Siagian, H., & Cahyono, E. (2014). ANALISIS WEBSITE QUALITY, TRUST DAN LOYALTY PELANGGAN ONLINE SHOP. *Jurnal Manajemen Pemasaran*, 8(2). <https://doi.org/10.9744/pemasaran.8.2.55-61>
- Slack, N. J., & Singh, G. (2020). The effect of service quality on customer satisfaction and loyalty and the mediating role of customer satisfaction: Supermarkets in Fiji. *TQM Journal*, 32(3), 543–558. <https://doi.org/10.1108/TQM-07-2019-0187>
- Sugiyono. (2016). *Metode Penelitian Kuantitatif dan R&D*. Alfabeta.
- Suhartanto, D., Gan, C., Sarah, I. S., & Setiawan, S. (2020). Loyalty towards Islamic banking: service quality, emotional or religious driven? *Journal of Islamic Marketing*, 11(1), 66–80. <https://doi.org/10.1108/JIMA-01-2018-0007>
- Tabrani, M., Amin, M., & Nizam, A. (2018). Trust, commitment, customer intimacy and customer loyalty in Islamic banking relationships. *International Journal of Bank Marketing*, 36(5), 823–848. <https://doi.org/10.1108/IJBM-03-2017-0054>
- Tegambwage, A. G., & Kasoga, P. S. (2022). Antecedents of customer loyalty in Islamic banking: evidence from Tanzania. *Journal of Islamic Accounting and Business Research*, 13(4), 701–713. <https://doi.org/10.1108/JIABR-10-2021-0288>
- Tjiptono, F. dan A. D. (2003). *Total Quality Management* (Edisi Revisi). Andi Offset.
- Tjiptono, F. dan G. C. (2019). *Service, quality & customer satisfaction* (5th ed.). ANDL.
- Wahid. (2023, January 26). *Hasil Survey Top Brand Fase – I Tahun 2023*.
- Walfajri, M. (2022, August 12). *BI: Nilai Transaksi Mobile Banking Naik 43,8% Hingga Mei 2022*.
- Wibowo, A. (2006). *Kajian Tentang Perilaku Pengguna Sistem Informasi Dengan Pendekatan Technology Acceptance Model (TAM)*. Program Studi Sistem Informasi, Fakultas Teknologi Informasi Universitas Budi Luhur.
- Yahyapour, N. (2008). *Determining Factors Affecting Intention to Adopt Banking Recommender System, Case of Iran*, Thesis, Lulea University of Technology Division of Industrial Marketing and E-commerce.
- Yilmaz, V., Ari, E., & Gürbüz, H. (2018). Investigating the relationship between service quality dimensions, customer satisfaction and loyalty in Turkish banking sector: An application of structural equation model. *International Journal of Bank Marketing*, 36(3), 423–440. <https://doi.org/10.1108/IJBM-02-2017-0037>
- Zeithaml, V. A., Berry, L. L., & Parasuraman, A. (1996). The behavioral consequences of service quality. *Journal of Marketing*, 60(2), 31–46. <https://doi.org/10.2307/1251929>