

DAFTAR PUSTAKA

- Al-dweeri, R. M., Obeidat, Z. M., Al-dwiry, M. A., Alshurideh, M. T., & Alhorani, A. M. (2017). The Impact of E-Service Quality and E-Loyalty on Online Shopping: Moderating Effect of E-Satisfaction and E-Trust. *International Journal of Marketing Studies*, 9(2), 92. <https://doi.org/10.5539/ijms.v9n2p92>
- Amin, M. (2016). Internet banking service quality and its implication on e-customer satisfaction and e-customer loyalty. *International Journal of Bank Marketing*, 34(3).
- Anderson, R. E., & Srinivasan, S. S. (2003). E-Satisfaction and E-Loyalty: A Contingency Framework. *Psychology and Marketing*, 20(2), 123–138. <https://doi.org/10.1002/mar.10063>
- Arcand, M., PromTep, S., Brun, I., & Rajaobelina, L. (2017). Mobile banking service quality and customer relationships. *International Journal of Bank Marketing*, 35(7), 1066–1087. <https://doi.org/10.1108/IJBM-10-2015-0150>
- Arifin, M. (2016). Impact of E-Banking User Behavior to Loyalty. *International Journal of Business and Management Invention ISSN*, 5(1), 90–97. www.ijbmi.org
- Ayinaddis, S. G., Taye, B. A., & Yirsaw, B. G. (2023). Examining the effect of electronic banking service quality on customer satisfaction and loyalty: an implication for technological innovation. *Journal of Innovation and Entrepreneurship*, 12(1). <https://doi.org/10.1186/s13731-023-00287-y>
- Bank Bca Syariah. (2024). *Produk dan Layanan BCA Syariah Mobile*. <https://www.bcasyariah.co.id/bca-syariah-mobile>
- Bank BCA Syariah Indonesia Tbk. (2023). *Laporan Tahunan Bank BCA Syariah 2023*.
- Bansal, H. S., Irving, P. G., & Taylor, S. F. (2004). A three-component model of customer commitment to service providers. *Journal of the Academy of Marketing Science*, 32(3), 234–250. <https://doi.org/10.1177/0092070304263332>
- Black, K. (2009). *Business Statistics For Contemporary Decision Making* (6th ed.).
- Creswell, J. W. (2012). *Educational research: Planning, conducting, and evaluating quantitative and qualitative research* (4th ed.).
- Elizar, C., Indrawati, R., & Syah, T. Y. R. (2020). Service Quality, Customer

- Satisfaction, Customer Trust, and Customer Loyalty in Service of Paediatric Polyclinic Over Private H Hospital of East Jakarta, Indonesia. *Journal of Multidisciplinary Academic*, 4(2), 105–111.
- Fathollah, S., Aghdaie, A., Karimi, R., & Abasaltian, A. (2015). *The Evaluation of Effect Electronic Banking in Customer Satisfaction and Loyalty*. 7(2), 90–98. <https://doi.org/10.5539/ijms.v7n2p90>
- Feyen, E., Frost, J., Gambacorta, L., Natarajan, H., & Saal, M. (2021). Fintech and the digital transformation of financial services: implications for market structure and public policy. In *BIS Papers* (Vol. 117, Issue 117).
- Garbarino, E., & Johnson, M. S. (1999). The Different Roles of Satisfaction, Trust, and Commitment in Customer Relationships. *Journal of Marketing*, 63(2), 70–87. <https://doi.org/10.1177/002224299906300205>
- Garepasha, A., Aali, S., Bafandeh Zendeh, A. R., & Irazzadeh, S. (2020). Relationship dynamics in customer loyalty to online banking services. *Journal of Islamic Marketing*, 12(4), 830–863. <https://doi.org/10.1108/JIMA-09-2019-0183>
- Gefen, D. (2002). Customer Loyalty in E-Commerce. *Journal of the Association for Information Systems*, 3(1), 27–53. <https://doi.org/10.17705/1jais.00022>
- Gefen, D., Karahanna, E., & Straub, D. W. (2003). *Trust And Tam In Online Shopping: An Integrated Model*. 27(1), 51–90. <https://doi.org/10.1021/es60170a601>
- Ghozali, I. (2005). *Applikasi Analisis Multivariate dengan program SPSS*. Universitas Diponegoro.
- Ghozali, I. (2016). *Applikasi Analisis Multivariate dengan Program IBM SPSS*.
- Giao, H. N. K., Vuong, B. N., & Quan, T. N. (2020). The influence of website quality on consumer's e-loyalty through the mediating role of e-trust and e-satisfaction: An evidence from online shopping in Vietnam. *Uncertain Supply Chain Management*, 8(2), 351–370. <https://doi.org/10.5267/j.uscm.2019.11.004>
- Gounaris, S., Dimitriadis, S., & Stathakopoulos, V. (2010). An examination of the effects of service quality and satisfaction on customers' behavioral intentions in e-shopping. *Journal of Services Marketing*, 24(2), 142–156. <https://doi.org/10.1108/08876041011031118>
- Gull, S., Tanvir, A., Shabih Zaidi, K., & Mehmood, Z. (2020). A Mediation Analysis of E-Service Quality and E-Loyalty in Pakistani E-Commerce Sector.

- Journal of the Research Society of Pakistan (JRSP)*, 57(2), 66–73.
<https://www.researchgate.net/publication/344926992>
- Hammoud, J., Bizri, R. M., & El Baba, I. (2018). The Impact of E-Banking Service Quality on Customer Satisfaction: Evidence From the Lebanese Banking Sector. *SAGE Open*, 8(3). <https://doi.org/10.1177/2158244018790633>
- Hapsari, R., Clemes, M. D., & Dean, D. (2017). The impact of service quality, customer engagement and selected marketing constructs on airline passenger loyalty. *International Journal of Quality and Service Sciences*, 9(1), 21–40. <https://doi.org/10.1108/IJQSS-07-2016-0048>
- Harazneh, I., Adaileh, M. J., Thbeitat, A., Afaneh, S., Khanfar, S., Harasis, A. A., & Elrehail, H. (2020). The impact of quality of services and satisfaction on customer loyalty: The moderate role of switching costs. *Management Science Letters*, 10(8), 1843–1856. <https://doi.org/10.5267/j.msl.2019.12.034>
- Hsu, L. C., Wang, K. Y., & Chih, W. H. (2013). Effects of web site characteristics on customer loyalty in B2B e-commerce: Evidence from Taiwan. *Service Industries Journal*, 33(11), 1026–1050. <https://doi.org/10.1080/02642069.2011.624595>
- Huang, L. (2008). Exploring the determinants of E-loyalty among travel agencies. *Service Industries Journal*, 28(2), 239–254. <https://doi.org/10.1080/02642060701842316>
- Joseph, M., & Stone, G. (2003). An empirical evaluation of US bank customer perceptions of the impact of technology on service delivery in the banking sector. *International Journal of Retail & Distribution Management*, 31(4), 190–202. <https://doi.org/10.1108/09590550310469185>
- Joudeh, J. M. M., & Dandis, A. O. (2018). Service Quality, Customer Satisfaction and Loyalty in an Internet Service Providers. *International Journal of Business and Management*, 13(8), 108. <https://doi.org/10.5539/ijbm.v13n8p108>
- Kemp, S. (2023). *Use of Online Financial Services*. We Are Social and Hootsuite. <https://datareportal.com/reports/digital-2023-global-overview-report>
- Khan, M. A., Zubair, S. S., & Malik, M. (2019). An assessment of e-service quality, e-satisfaction and e-loyalty: Case of online shopping in Pakistan. *South Asian Journal of Business Studies*, 8(3), 283–302. <https://doi.org/10.1108/SAJBS-01-2019-0016>
- Kim, D. J., Ferrlin, D. L., & Rao, H. R. (2003). Antecedents of Consumer Trust in B-to-C Electronic Commerce. *Proceedings of the Americas' Conference on*

- Information Systems, 2003, 157–167.*
- Komara, A. T. (2014). Keterkaitan E-Service Quality Dan E-Recovery Service Quality Maskapai Penerbangan Air Asia Dengan Menggunakan Structural Equation Modelling. *Jurnal Computech & Bisnis, 8(2), 101–111.*
- Komulainen, H., & Saraniemi, S. (2019). Customer centricity in mobile banking: a customer experience perspective. *International Journal of Bank Marketing, 37(5), 1082–1102.* <https://doi.org/10.1108/IJBM-11-2017-0245>
- Kotler, P., & Keller, K. L. (2012). Manajemen pemasaran edisi kedua belas jilid 1. *Penerbit: PT. Indeks. Jakarta.*
- Lichtenstein, S. (2006). Understanding Consumer Adoption of Internet Banking: an interpretive study in the Australian Banking Context. *Journal of Electronic Commerce Research, 7(2), 50–66.*
- Makanyeza, C., & Chikazhe, L. (2017). Mediators of the relationship between service quality and customer loyalty: Evidence from the banking sector in Zimbabwe. *International Journal of Bank Marketing, 35(3), 540–556.* <https://doi.org/10.1108/IJBM-11-2016-0164>
- Mariana, Y., & Fadil, J. A. (2022). Pengaruh E- Service Quality, E-Trust, E-Satisfaction Terhadap E-Loyalitas Nasabah Perbankan Indonesia. *1(1), 186–200.*
- Mashaqi, E., Al-hajri, S., Alshurideh, M., & Kurdi, B. Al. (2020). The impact of e-service quality, e-recovery services on e-loyalty in online shopping : Theoretical Foundation And Qualitative Proof. *PalArch's Journal of Archaeology of Egypt/Egyptology, 17(10), 2291–2316.* <https://archives.palarch.nl/index.php/jae/article/view/5005>
- Nasution, S. (2017). Variabel penelitian. *Raudhah, 05(02), 1–9.* <http://jurnaltarbiyah.uinsu.ac.id/index.php/raudhah/article/view/182>
- Neuman, W. L. (2014). *Social Research Methods: Qualitative and Quantitative Approaches.*
- Nicholson, W., & Synder, C. M. (2014). *Intermediate Microeconomics and Its Application* (2014th ed.). Cengage Learning.
- Oliver, R. L. (2010). Customer satisfaction. *Wiley International Encyclopedia of Marketing.* <https://doi.org/10.4337/9781800889453.ch103>
- Otoritas Jasa Keuangan. (2015). Bijak Ber-ebangking. *Bijak Ber-Ebanking, 6.* <https://www.ojk.go.id/Files/box/buku bijak ber-ebanking.pdf>.

- Otoritas Jasa Keuangan. (2023). Statistik Perbankan Syariah. *Financial Services Authority, Republic of Indonesia Department of Data Management and Statistics, December*, 19–119.
- Parasuraman, A., Berry, L. L., & Zeithaml, V. A. (2005). SERVQUAL: A multiple-item scale for measuring consumer perceptions of service quality. *Journal of Retailing*, 64(1), 12–40.
- Parasuraman, A., Zeithaml, V. A., & Berry, L. L. (1994). Reassessment of Expectations as a Comparison Standard in Measuring Service Quality: Implications for Further Research. *Journal of Marketing*, 58(1), 111. <https://doi.org/10.2307/1252255>
- Pasaribu, M., Hasibuan, A. N., & Cahyani, U. E. (2024). Pengaruh Persepsi Kegunaan dan Persepsi Kemudahan Terhadap Loyalitas Dengan Kepuasan Sebagai Variabel Intervening dalam Menggunakan BSI Mobile. *Jurnal Ilmiah Ekonomi Islam*, 10(1), 340. <https://doi.org/10.29040/jiei.v10i1.12371>
- Pengnate, S. (Fone), & Sarathy, R. (2017). An experimental investigation of the influence of website emotional design features on trust in unfamiliar online vendors. *Computers in Human Behavior*, 67, 49–60. <https://doi.org/10.1016/j.chb.2016.10.018>
- Pindyck, R., & Rubinfeld, D. (2018). Practice , Engage , and Assess with MyLab Economics ®. In Pearson Education Limited. Edinburgh Gate. Harlow. Essex CM20 2JE. England.
- Prentice, C. (2013). Service quality perceptions and customer loyalty in casinos. *International Journal of Contemporary Hospitality Management*, 25(1), 49–64. <https://doi.org/10.1108/09596111311290219>
- Priambodo, S., & Prabawani, B. (2015). Pengaruh Persepsi Manfaat, Persepsi Kemudahan Penggunaan, Dan Persepsi Risiko Terhadap Minat Menggunakan Layanan Uang Elektronik (Studi Kasus pada Masyarakat di Kota Semarang). *Jurnal Ilmu Administrasi Bisnis*, 5(2), 127–135.
- Rachmawati, D., & Syafarudin, A. (2022). Analysis of e-Service Quality and e-Trust on e-Loyalty with e-Satisfaction as an Intervening Variable in The Government e-Catalogue. *European Journal of Business and Management Research*, 7(2), 323–329. <https://doi.org/10.24018/ejbm.2022.7.2.1377>
- Rahmawaty, S., Kartawinata, B. R., Akbar, A., & Wijaksana, T. I. (2021). The effect of e-service quality and E-trust on E-customer loyalty through E-customer satisfaction as an intervening variable (Study on gopay users in bandung). *Proceedings of the International Conference on Industrial*

- Engineering and Operations Management*, 5495–5506.
<https://doi.org/10.46254/an11.20210933>
- Ranjbarian, B., Fathi, S., & Rezaei, Z. (2012). Factors Influencing on Customers' E-Satisfaction: A case Study from Iran. *Interdisciplinary Journal Of Contemporary Research In Business*, 3(9).
- Raza, S. A., Umer, A., Qureshi, M. A., & Dahri, A. S. (2020). Internet banking service quality, e-customer satisfaction and loyalty: the modified e-SERVQUAL model. *TQM Journal*, 32(6), 1443–1466.
<https://doi.org/10.1108/TQM-02-2020-0019>
- Rowley, J. (2006). An analysis of the e-service literature: Towards a research agenda. *Internet Research*, 16(3), 339–359.
<https://doi.org/10.1108/10662240610673736>
- S. Meyers et al., 2023. (2013). *Performing Data Analysis Using IBM SPSS*.
- Sekaran, U., & Bougie, R. (2016). Research methods for business: A Skill Building Approach (Seventh). John Wiley Dan Sons.
<http://repository.lppm.unila.ac.id/id/eprint/12007>
- Sethio, E. D., & Siagian, H. (2018). Pengaruh Kualitas Layanan Elektronik Terhadap Loyalitas Pelanggan Melalui Perceived Value Dan Kepuasan Pelanggan Tokopedia. *Agora*, 6(2), 1–6.
- Setiawan, M. H., Komarudin, R., & Kholifah, D. N. (2022). Pengaruh Kepercayaan, Tampilan Dan Promosi Terhadap Keputusan Pemilihan Aplikasi Marketplace. *Jurnal Infortech*, 4(2), 141.
<http://ejournal.bsi.ac.id/ejurnal/index.php/infortech139>
- Shahid Iqbal, M., Ul Hassan, M., & Habibah, U. (2018). Impact of self-service technology (SST) service quality on customer loyalty and behavioral intention: The mediating role of customer satisfaction. *Cogent Business and Management*, 5(1). <https://doi.org/10.1080/23311975.2018.1423770>
- Shankar, A., & Jebarajakirthy, C. (2019). The influence of e-banking service quality on customer loyalty: A moderated mediation approach. *International Journal of Bank Marketing*, 37(5), 1119–1142. <https://doi.org/10.1108/IJBM-03-2018-0063>
- Sheng, T., & Liu, C. (2010). An empirical study on the effect of e-service quality on online customer satisfaction and loyalty. *Nankai Business Review International*, 1(3), 273–283. <https://doi.org/10.1108/20408741011069205>
- Sugiyono. (2019). Metode Penelitian Kuantitatif Kualitatif dan R&D. In Bandung :

ALFABETA.

<http://jurnaltarbiyah.uinsu.ac.id/index.php/raudhah/article/view/182>

Swaminathan, S., Anderson, R., & Song, L. (2018). Building loyalty in e-commerce: Impact of business and customer characteristics. *Journal of Marketing Channels*, 25(1–2), 22–35. <https://doi.org/10.1080/1046669X.2019.1646184>

Ul Haq, I., & Awan, T. M. (2020). Impact Of E-Banking Service Quality On E-Loyalty In Pandemic Times Through Interplay Of E-Satisfaction. *Vilakshan - XIMB Journal of Management*, 17(1/2), 39–55. <https://doi.org/10.1108/xjm-07-2020-0039>

Widodo, A., Putra, F., Nadeak, M., & Novitasari, D. (2022). *The Role of e-Trust and e-Service Quality on e-Loyalty of e-banking Consumers in Tangerang* (pp. 301–308). <https://doi.org/10.26858/pdr.v5i2.31938>

Wina Almayanti, & Chaerudin, C. (2022). Pengaruh Mobile Banking E-Service Terhadap E-Loyalty Dimediasi Oleh E-Satisfaction Studi Kasus Pada Nasabah Pengguna Mobile Banking BCA di Wilayah Karawang. *Jurnal Sinar Manajemen*, 9(2), 241–249. <https://doi.org/10.56338/jsm.v9i2.2612>

Zhang, P., & Von Dran, G. M. (2000). Satisfiers and dissatisfiers: a two-factor model for website design and evaluation. *Journal of the American Society for Information Science and Technology*, 51(14), 1253–1268. [https://doi.org/10.1002/1097-4571\(2000\)9999:9999<::AID-ASI1039>3.0.CO;2-O](https://doi.org/10.1002/1097-4571(2000)9999:9999<::AID-ASI1039>3.0.CO;2-O)

Zhu, T., Zhang, L., Zeng, C., & Liu, X. (2022). Rethinking value co-creation and loyalty in virtual travel communities: How and when they develop. *Journal of Retailing and Consumer Services*, 69. <https://doi.org/10.1016/J.JRETCONSER.2022.103097>