

DAFTAR PUSTAKA

- 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. <https://doi.org/10.1108/APJML-10-2020-0715>
- Agag, G., & Eid, R. (2019). Examining the antecedents and consequences of trust in the context of peer-to-peer accommodation. *International Journal of Hospitality Management*, 81(May), 180–192. <https://doi.org/10.1016/j.ijhm.2019.04.021>
- Al-Jabri, brahim M., & Sohail, M. S. (2012). Mobile banking adoption: Application of diffusion of innovation theory. *Journal of Electronic Commerce Research*, 13(4), 379–391.
- Alalwan, A. A., Dwivedi, Y. K., & Rana, N. P. (2017). Factors influencing adoption of mobile banking by Jordanian bank customers: Extending UTAUT2 with trust. *International Journal of Information Management*, 37(3), 99–110. <https://doi.org/10.1016/j.ijinfomgt.2017.01.002>
- Alalwan, A. A., Dwivedi, Y. K., Rana, N. P. P., & Williams, M. D. (2016). Consumer adoption of mobile banking in Jordan: Examining the role of usefulness, ease of use, perceived risk and self-efficacy. *Journal of Enterprise Information Management*, 29(1), 118–139. <https://doi.org/10.1108/JEIM-04-2015-0035>
- Armstrong, G. (2014). *Prinsip - Prinsip Pemasaran* (12th ed.). Erlangga.
- Askari, H., Iqbal, Z., & Mirakhori, A. (2014). Challenges in Economic and Financial Policy Formulation. In *Challenges in Economic and Financial Policy Formulation*. <https://doi.org/10.1057/9781137381996>
- Baabduallah, A. M., Alalwan, A. A., Rana, N. P., Kizgin, H., & Patil, P. (2019). Consumer use of mobile banking (M-Banking) in Saudi Arabia: Towards an integrated model. *International Journal of Information Management*, 44(July 2018), 38–52. <https://doi.org/10.1016/j.ijinfomgt.2018.09.002>
- Beatty, S. E., & Holloway, B. B. (2003). Reproduced with permission of the copyright owner . Further reproduction prohibited without. *Journal of Service Research*, 6(1), 92–105. <https://doi.org/10.1177/1094670503254288>
- Berliana, C., & Sanaji. (2022). Effect Of E-Service Quality, E-Trust, And Commitment On E-Loyalty With E-Satisfaction As A Mediation Variable Pengaruh E-Service Quality, E-Trust, Dan Commitment Terhadap E-Loyalty Dengan E-Satisfaction Sebagai Variabel Mediasi. *Management Studies and Entrepreneurship Journal*, 3(4), 2397–2413. <http://journal.yrpipku.com/index.php/msej>

- Bitner, M. J. (1990). Evaluating Service Encounters: The Effects of Physical Surroundings and Employee Responses. *Journal of Marketing*, 54(2), 69. <https://doi.org/10.2307/1251871>
- Black, K. (2009). *Business Statistics For Contemporary Decision Making* (6th ed.).
- Cenfetelli, R. T., Benbasat, I., & Al-Natour, S. (2008). Addressing the what and how of online services: Positioning supporting-services functionality and service quality for business-to-consumer success. *Information Systems Research*, 19(2), 161–181. <https://doi.org/10.1287/isre.1070.0163>
- de Matos, C. A., Henrique, J. L., & de Rosa, F. (2013). Customer reactions to service failure and recovery in the banking industry: The influence of switching costs. *Journal of Services Marketing*, 27(7), 526–538. <https://doi.org/10.1108/JSM-01-2012-0019>
- DeLone, W. H., & McLean, E. R. (2003). The DeLone and McLean model of information systems success: A ten-year update. *Journal of Management Information Systems*, 19(4), 9–30. <https://doi.org/10.1080/07421222.2003.11045748>
- Fianto, B. A. (2021). Mobile banking services quality and its impact on customer satisfaction of Indonesian Islamic banks. *Jurnal Ekonomi & Keuangan Islam*, 7(1), 59–76. <https://doi.org/10.20885/jeki.vol7.iss1.art5>
- Fornell, C., & Larcker, D. F. (1981). Evaluating Structural Equation Models with Unobservable Variables and Measurement Error. *Journal of Marketing Research*, 18(1), 39. <https://doi.org/10.2307/3151312>
- Frank, R. H. (2011). *Microeconomics and Behavior* (Eighth). Hill International Edition.
- Ghozali, I. (2016). *Aplikasi Analisis Multivariete SPSS 23* (8th ed.). Badan Penerbit Universitas Diponegoro.
- Hadi, S., & Novi, N. (2015). Faktor-Faktor Yang Mempengaruhi Penggunaan Layanan Mobile Banking. *Optimum: Jurnal Ekonomi Dan Pembangunan*, 5(1), 55. <https://doi.org/10.12928/optimum.v5i1.7840>
- Hair, J. F., Ringle, C. M., Hult, G. T. M., & Sartsdet, M. (2021). A Primer on Partial Least Squares Structural Equation Modeling. In *SAGE Publications* (3rd ed., Vol. 46, Issues 1–2). <https://doi.org/10.1016/j.lrp.2013.01.002>
- Irawati. (2023). *Tembus 20,8 juta Pengguna, BSI Mobile Bakal Dikembangkan Lagi*. Infobanknews. <https://infobanknews.com/tembus-208-juta-pengguna-bsi-mobile-bakal-dikembangkan-lagi/>
- Jacoby, J., Johar, G. V., & Morrin, M. (1998). Consumer behavior: A Quadrennium. *Annual Review of Psychology*, 49(February), 319–344. <https://doi.org/10.1146/annurev.psych.49.1.319>
- Jamshidi, D., Keshavarz, Y., Kazemi, F., & Mohammadian, M. (2018). Mobile

- banking behavior and flow experience: An integration of utilitarian features, hedonic features and trust. *International Journal of Social Economics*, 45(1), 57–81. <https://doi.org/10.1108/IJSE-10-2016-0283>
- Jun, M., & Palacios, S. (2016). Examining the key dimensions of mobile banking service quality: an exploratory study. *International Journal of Bank Marketing*, 34(3), 307–326. <https://doi.org/10.1108/IJBM-01-2015-0015>
- Kamboj, S., Sharma, M., & Sarmah, B. (2022). Impact of mobile banking failure on bank customers' usage behaviour: the mediating role of user satisfaction. *International Journal of Bank Marketing*, 40(1), 128–153. <https://doi.org/10.1108/IJBM-10-2020-0534>
- Karjaluoto, H., Shaikh, A. A., Saarijärvi, H., & Saraniemi, S. (2019). How perceived value drives the use of mobile financial services apps. *International Journal of Information Management*, 47(September 2017), 252–261. <https://doi.org/10.1016/j.ijinfomgt.2018.08.014>
- Khotimah, K., & Febriansyah, F. (2018). Pengaruh kemudahan penggunaan, kepercayaan konsumen dan kreativitas iklan terhadap minat beli konsumen online-shop. *Jurnal Manajemen Strategi Dan Aplikasi Bisnis*, 1(1), 19–26. <https://doi.org/10.36407/jmsab.v1i1.16>
- Kim, G., Shin, B., & Lee, H. G. (2009). Understanding dynamics between initial trust and usage intentions of mobile banking. *Information System Journal*, 19(3), 283–311. <https://doi.org/10.1111/j.1365-2575.2007.00269.x>
- Kotler. (2012). *Manajemen Pemasaran* (12th ed.). Erlangga.
- Kotler, P., & Keller, L. K. (2000). *Manajemen Pemasaran*. PT. Prenhallindo.
- Kotler, P., & Keller, L. K. (2009). *Manajemen Pemasaran* (13th ed.). Pearson Education, Inc.
- Kurniawati, D. A., & Savitri, H. (2020). Awareness level analysis of Indonesian consumers toward halal products. *Journal of Islamic Marketing*, 11(2), 531–546. <https://doi.org/10.1108/JIMA-10-2017-0104>
- Liestyana, Y. (2009). Persepsi Nasabah Tentang Layanan Perbankan: Pengaruh Service Failure dan Strategi Service Recovery Terhadap Behavioral Intention. *Jurnal Keuangan Dan Perbankan*, 13(1), 165–175.
- Maulana, L., & Fitriana, N. (2023). *Analisis dampak Insiden BSI Eror dan Dugaan Hacking Bank Syariah Indonesia (BSI) terhadap kepercayaan dan loyalitas nasabah Bank Syariah Indonesia di Kabupaten Subang*. 7(3), 1755–1768.
- Mayer, R.C., Davis, J. H., dan Schoorman, F. D. (1995). An Integrative Model of Organizational Trust Author (s): Roger C . Mayer , James H . Davis and F . David Schoorman Published by : Academy of Management Stable URL : <http://www.jstor.com/stable/258792> REFERENCES Linked references are available on JSTOR f. *Academy of Management Review*, 20(3), 709–734.

- McKnight, D. H., & Chervany, N. L. (2002). What trust means in e-commerce customer relationships: An interdisciplinary conceptual typology. *International Journal of Electronic Commerce*, 6(2), 35–59. <https://doi.org/10.1080/10864415.2001.11044235>
- Mohammadi, H. (2015). A study of mobile banking usage in Iran. *International Journal of Bank Marketing*, 33(6), 733–759. <https://doi.org/10.1108/IJBM-08-2014-0114>
- Mukhtar, M. (2023). Evaluation of Bank BSI Error Service Quality in Increasing Customer Satisfaction. *West Science Journal Economic and Entrepreneurship*, 1(05), 69–75. <https://doi.org/10.58812/wsee.v1i02.68>
- Mustafa, S. Z., Kar, A. K., & Janssen, M. F. W. H. A. (2020a). Understanding the impact of digital service failure on users: Integrating Tan's failure and DeLone and McLean's success model. *International Journal of Information Management*, 53, 102119. <https://doi.org/10.1016/j.ijinfomgt.2020.102119>
- Mustafa, S. Z., Kar, A. K., & Janssen, M. F. W. H. A. (2020b). Understanding the impact of digital service failure on users: Integrating Tan's failure and DeLone and McLean's success model. *International Journal of Information Management*, 53(April 2019), 102119. <https://doi.org/10.1016/j.ijinfomgt.2020.102119>
- Nicholson, W., & Synder, C. M. (2014). *Intermediate Microeconomics and Its Application* (2014th ed.). Cengage Learning.
- North, D. C. (1990). *Institutions, Institutional Change and Economics Performance*. Cambridge University Press. <https://doi.org/https://doi.org/10.1017/CBO9780511808678>
- Nugroho, I. Y., & Pudjihardjo, M. (2022). Pengaruh Persepsi Kemudahan, Persepsi Kegunaan, Ketersediaan Fitur dan Literasi Keuangan Terhadap Preferensi Penggunaan BSI Mobile. *Islamic Economics and Finance in Focus*, 1(2), 135–147. <https://ieff.ub.ac.id/index.php/ieff/article/view/22>
- Pamungkas, P. T. A. (2023). ENGARUH KEPERCAYAAN KONSUMEN, KEMUDAHAN PENGGUNAAN, DAN KUALITAS INFORMASI TERHADAP KEPUTUSAN PEMBELIAN ONLINE PRODUK FASHION PADA APLIKASI TIK-TOK SHOP (Studi Kasus Mahasiswa FEBI UIN Raden Mas Said Surakarta). *Universitas Islam Negeri Raden Mas Said Surakarta*, 73.
- Pavlou, P. A., & Gefen, D. (2004). Building Effective Online Marketplaces With Institution-Based Trust. *Information System Research*, 15(1), 37–59. <https://doi.org/10.1287/isre.10401004>
- Piccoli, G., Spalding, B. R., & Ives, B. (2001). The customer-service life cycle: a framework for improving customer service through information technology. *The Cornell Hotel and Restaurant Administration Quarterly*, 42(3), 38–45.

[https://doi.org/https://doi-org.proxy.undip.ac.id/10.1016/S0010-8804\(01\)81023-5](https://doi.org/https://doi-org.proxy.undip.ac.id/10.1016/S0010-8804(01)81023-5)

- Pindyck, R., & Rubinfeld, D. (2018). Practice , Engage , and Assess with MyLab Economics ®. In *Pearson Education Limited. Edinburgh Gate. Harlow. Essex CM20 2JE. England.*
- Pratiwi, Y. N., Wardiningsih, S. S., & Sumaryanto. (2019). Pengaruh Kepercayaan, Kemudahan, dan Harga terhadap Keputusan Pembelian Melalui Situs Online Store Lazada (Survei pada Mahasiswa Universitas Slamet Riyadi Surakarta). *Jurnal Ekonomi Dan Kewirausahaan*, 19(4), 567 – 577.
- Ranganathan, C., & Ganapathy, S. (2002). Key dimensions of business-to-consumer web sites. *Information and Management*, 39(6), 457–465. [https://doi.org/10.1016/S0378-7206\(01\)00112-4](https://doi.org/10.1016/S0378-7206(01)00112-4)
- Rawashdeh, A. (2015). Factors affecting adoption of internet banking in Jordan: Chartered accountant's perspective. *International Journal of Bank Marketing*, 33(4), 510–529. <https://doi.org/10.1108/IJBM-03-2014-0043>
- Riptiono, S., Susanti, D. N., Rhamdhani, I. M., Anggraeni, A. I., & Prasetyo, A. (2021). Parsing religiosity and intention to use Islamic mobile banking in Indonesia. *Banks and Bank Systems*, 16(4), 34–44. [https://doi.org/10.21511/bbs.16\(4\).2021.04](https://doi.org/10.21511/bbs.16(4).2021.04)
- S. Meyers et al., 2023. (2013). *PERFORMING DATA ANALYSIS USING IBM SPSS*.
- Saskara, I. A. (2017). Mengenal Ekonomi Kelembagaan. In *ESBE Buku*. <https://doi.org/10.2307/1060651>
- Sekaran, U., & Bougie, R. (2017). *Metode Penelitian untuk Bisnis*. Penerbit Salemba Empat.
- Shaikh, A. A., & Karjaluoto, H. (2015). Mobile banking adoption: A literature review. *Telematics and Informatics*, 32(1), 129–142. <https://doi.org/10.1016/j.tele.2014.05.003>
- 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(October 2018), 65–75. <https://doi.org/10.1016/j.ijinfomgt.2018.09.013>
- Sholihah, E., Antari, I. S. W., Rochimawati, R. F., & Ulwiyyah. (2023). Determinants of BSI mobile banking adoption intentions: DeLone & McLean and UTAUT Model integration with religiosity. *Asian Journal of Islamic Management (AJIM)*, 5(1), 1–17. <https://doi.org/10.20885/ajim.vol5.iss1.art1>
- Sugiyono. (2019). *Metodelogi Penelitian Kuantitatif dan Kualitatif Dan R&D*. Alfabeta.
- Tam, C., & Oliveira, T. (2016). Understanding the impact of m-banking on

- individual performance: DeLone & McLean and TTF perspective. *Computers in Human Behavior*, 61, 233–244. <https://doi.org/10.1016/j.chb.2016.03.016>
- Tambunan, N., Fitri Wulandari, A., Pangesti, A. N., Anggraini, A., Tunnaja, S., Dewi Gita, A., & Rusmarhadi, I. (2023). Berita Utama Tentang Error Service Di Bank Syariah Indonesia (Bsi). *Community Development Journal*, 4(2), 5096–5098.
- Tan, C. W., Benbasat, I., & Cenfetelli, R. T. (2013). IT-Mediated Customer Service Content and Delivery in Electronic Governments: An Empirical Investigation of the Antecedents of Service Quality. *MIS Quarterly*, 37(1), 77–109. <https://www.jstor.org/stable/43825938>
- Tan, C. W., Benbasat, I., & Cenfetelli, R. T. (2016). An exploratory study of the formation and impact of electronic service failures. *MIS Quarterly: Management Information Systems*, 40(1), 1–29. <https://doi.org/10.25300/MISQ/2016/40.1.01>
- Türker, C., Altay, B. C., & Okumuş, A. (2022). Understanding user acceptance of QR code mobile payment systems in Turkey: An extended TAM. *Technological Forecasting and Social Change*, 184(July). <https://doi.org/10.1016/j.techfore.2022.121968>
- Waite, K., & Harrison, T. (2002). Consumer expectations of online information provided by bank websites. *Journal of Financial Services Marketing*, 6(4), 309–322. <https://doi.org/10.1057/palgrave.fsm.4770061>
- Wareza, M. (2021). Masuk Pasar Global, BSI Bisa Buka Kantor Cabang di Dubai. *CNBC Indonesia*. <https://www.cnbcindonesia.com/market/20211105094026-17-289202/masuk-pasar-global-bsi-bisa-buka-kantor-cabang-di-dubai>
- Wixom, B. H., & Todd, P. A. (2005). A theoretical integration of user satisfaction and technology acceptance. *Information Systems Research*, 16(1), 85–102. <https://doi.org/10.1287/isre.1050.0042>
- Xu, J. (David), Benbasat, I., & Cenfetelli, R. T. (2013). Integrating Service Quality with System and Information Quality: An Empirical Test in the E-Service Context. *Management Information Systems Research Center*, 37(3), 777–794. <https://www.jstor.org/stable/43825999>
- Yilmaz, A., & Atalay, C. G. (2009). A theoretical analyze on the concept of trust in organisational life. *European Journal of Social Sciences*, 8(2), 341–352.
- Yousafzai, S. Y., Pallister, J. G., & Foxall, G. R. (2003). A proposed model of e-trust for electronic banking. *Technovation*, 23(11), 847–860. [https://doi.org/10.1016/S0166-4972\(03\)00130-5](https://doi.org/10.1016/S0166-4972(03)00130-5)
- Zhao, J., Wang, H., Zhang, Y., & Huang, Y. (2023). Trust in sharing accommodation sector: an institution-based trust perspective. *Internet Research*, 33(4), 1399–1421. <https://doi.org/10.1108/INTR-04-2021-0261>

- Zhou, T. (2011). An empirical examination of initial trust in mobile banking. *Internet Research*, 21(5), 527–540. <https://doi.org/10.1108/10662241111176353>
- Zhou, T. (2013). An empirical examination of continuance intention of mobile payment services. *Decision Support Systems*, 54(2), 1085–1091. <https://doi.org/10.1016/j.dss.2012.10.034>
- Zhou, T., Lu, Y., & Wang, B. (2010). Integrating TTF and UTAUT to explain mobile banking user adoption. *Computers in Human Behavior*, 26(4), 760–767. <https://doi.org/10.1016/j.chb.2010.01.013>