

DAFTAR PUSTAKA

- Anas A. Salamah, et. al. (2022), “*Customer retention through service quality and satisfaction: using hybrid*” SEM-neural network analysis approach. Heliyon
- Anand K. Jaiswal, et.al (2018) *The effect of relationship and transactional characteristics on customer retention in emerging online markets*. Journal of Business Research 92 (25-35)
- Babbie, E (2016). *The Basics of Social Research*. Cengage Learning.
- Bank Indonesia (2023). *Laporan Statistik Sistem Pembayaran*. Retrieved from www.bi.go.id.
- Bank X (2023). *Laporan Tahunan EDC BANK X*. Jakarta: Bank X.
- Blau, P. M (1964). *Exchange and Power in Social Life*. Wiley.
- Butler, J (2000). *Customer Retention Strategies: The Key to Success*. Journal of Consumer Marketing, 17(1).
- Coase, R. H (1937). *The Nature of the Firm*. *Economica*, 4(16).
- Cohen, J (1988). *Statistical Power Analysis for the Behavioral Sciences*. Hillsdale, NJ: Lawrence Erlbaum Associates.
- Creswell, J. W (2014). *Research Design: Qualitative, Quantitative, and Mixed Methods Approaches*. SAGE Publications.
- Creswell, J. W., & Poth, C. N. (2017). *Qualitative Inquiry and Research Design: Choosing Among Five Approaches*. SAGE Publications.
- Davis, F. D. (1989). *Perceived Usefulness, Perceived Ease of Use, and User Acceptance of Information Technology*. *MIS Quarterly*, 13(3).
- Deci, E. L., & Ryan, R. M. (2000). *Intrinsic and Extrinsic Motivations: Classic Definitions and New Directions*. *Contemporary Educational Psychology*, 25(1).
- Dick, A. S., & Basu, K. (1994). *Customer Loyalty: Toward an Integrated Conceptual Framework*. *Journal of the Academy of Marketing Science*, 22(2).
- Field, A. (2013). *Discovering Statistics Using IBM SPSS Statistics*. Thousand Oaks, CA: SAGE Publications.
- Financial Times. (2023). *The Rise of Digital Payment Systems*. Retrieved from www.ft.com.

- Fowler, F. J. (2013). *Survey Research Methods*. SAGE Publications.
- Gupta, S., & Lehmann, D. R. (2005). *Managing Customers as Investments: The Strategic Value of Customers in the Long Run*. Wharton School Publishing.
- Gravetter, F. J., & Wallnau, L. B. (2017). *Statistics for The Behavioral Sciences*. Boston: Cengage Learning.
- Holbrook, M. B., & Hirschman, E. C. (1982). *The Experiential Aspects of Consumption: Consumer Fantasies, Feelings, and Fun*. *Journal of Consumer Research*, 9(2).
- J. Smith, (2024). "Significant Increase in the Use of Digital Payment Methods," *Journal of Payment Technologies*, vol. 12, no. 4.
- Kapferer, J. N. (2012). *The New Strategic Brand Management: Advanced Insights and Strategic Thinking*. Kogan Page Publishers.
- Kotler, P., & Keller, K. L. (2016). *Marketing Management* (15th ed.). Pearson.
- Kumar, V., & Shah, D. (2015). *Unifying Service Marketing and Operations with Service Experience Management*. *Journal of Service Research*, 17(4).
- Kumar, V., & Reinartz, W. (2016). *Creating Enduring Customer Value*. *Journal of Marketing*, 80(6).
- Kuswibowo, Christian & Nooranisa Andina (2020). *Pengaruh Kualitas Pelayanan Menggunakan Mesin Edc Terhadap Kepuasan Merchant Pada PT. Bank Rakyat Indonesia Jakarta Pusat*. *Prosiding Seminar Nasional Manajemen Industri dan Rantai Pasok*. Vol. 1.
- Lee, J., & Lee, Y. (2009). "The Role of Customer Satisfaction in the Relationship Between Service Quality and Customer Loyalty." *The Service Industries Journal*. 29(1).
- Lemon, K. N., & Verhoef, P. C. (2016). *Understanding Customer Experience Throughout the Customer Journey*. *Journal of Marketing*.
- Mankiw, N. Gregory. (2021). *Principles of Economics*. Cengage Learning.
- Marr, B. (2018). *How to Measure Anything in Business*. Wiley.
- Master Card. (2022). *Annual Report on Payment Trends and Innovations*. Retrieved from www.mastercard.com.
- McKinsey & Company. (2022). *Global Payments 2022: The Time Is Now*. Retrieved from www.mckinsey.com.

- Morgan, R. M., & Hunt, S. D. (1994). *The Commitment-Trust Theory of Relationship Marketing*. *Journal of Marketing*, 58(3).
- Ningsih, Supia, (2021), *Dampak Dana Pihak Ketiga Bank Konvensional dan bank Pihak Ketiga serta Pertumbuhan Ekonomi di Indonesia*. Widina Bhakti Persada : Bandung.
- Oliver, R. L. (1999). *Whence Customer Loyalty?*. *Journal of Marketing*.
- Bank Indonesia (2021). *Peraturan Bank Indonesia Nomor 23 Tahun 2021*. Bank Indonesia
- Prasetya, Adelia Hapsari. Dkk. (2024). *Exploration Of Perceptions Of Bank X Edc Machine Users (Merchants) Regarding Products And Services Related To Edc Machines At Bank X Denpasar Regional*. *International Journal of Entrepreneurship and Business Development*.
- Ramilton, Ricky. Dkk. (2019). *Analisis Kualitas Layanan Mesin EDC terhadap Kepuasan Merchant dengan Pengukuran Model Kano*. *Journal Ekonomi dan Bisnis Vol.6, No.2*.
- Sugiyono (2017). *Metode Penelitian Kuantitatif, Kualitatif, dan R&D*. Bandung : Alfabeta.
- Surat Internal. *Petunjuk Teknis Program Attacker (Low MDR) Bank X*.
- Venkatesh, V., Morris, M. G., Davis, G. B., & Davis, F. D. (2003). *User Acceptance of Information Technology: Toward a Unified View*. *MIS Quarterly*, 27(3).
- Venkatesh, V., Bala, H., & Sykes, T. A. (2010). *Impetus for Change: How Technology Innovations Are Shaping the Future of Payment Systems*. *International Journal of Electronic Commerce*, 15(4).
- Williamson, O. E. (1979). *Transaction-Cost Economics: The Governance of Contractual Relations*. *Journal of Law and Economics*, 22(2).
- Zeithaml, V. A. (1988). *Consumer Perceptions of Price, Quality, and Value: A Means-End Model and Synthesis of Evidence*. *Journal of Marketing*, 52(3).
- Zhang, Z., Xu, H., & Xu, H. (2018). *The Impact of Merchant Discount Rate on Transaction Volume in the Payment Card Industry*. *Journal of Financial Services Research*, 53(1).