

## DAFTAR PUSTAKA

- Ajitabs, D., (Juni 2, 2022), Journal: Mediating Effect of Firm's Customer centricity and Market Orientation on The Relationship between The Knowledge Management and Business Performance, Jaipuria Institute of Management Indore, India, Publish by: [www.emerald.com](http://www.emerald.com)
- Aligntoday, (March, 2024), Customer-Centric Leadership: Putting The customer at the heart of your decesion, <https://sales-staging/aligntoday.com/blog>
- Allard C.R. Van Riel, Tom W. Andreassen, Line Lervik-Olsen et al., (November 2021), Journal: A Customer-Centric Five Actor Model for Sustainability and Service Innovation, Journal of Bussiness Research Volume 136, p. 16-20published by Science Direct
- Anthony Larson, Yamit Viitaoja,(Sept, 2017), Journal: Building customer loyalty in digital banking: study of bank staff's perspectives on the challenges of digital CRM and loyaltty, Internasional Jouttrnal of Banking Marketing, ISSN:0265-2323, [www.emerald.com](http://www.emerald.com)
- Ariyantyo, Aris., Ghozali, Zein., (2024), Manajemen Layanan Pelanggan, Penerbit Widina Media Utama.
- Asian Banking School, (Sept, 2024), Digital Transformation: Banking is Necessari, Banks are Not, Asian Banking School, <https://www.asianbankingschool.com/our-programmes/public-programmes/digital-banking/digital-transformation-banking-is-necessary-banks-are-not>
- Baran, Roger J., Galka. Robert J., (2017), Customer Realtionship Management The Foundation of Contemporary Marketing Strategy, Second Edition, Routledge Taylor & Francis Group.
- Believe Banking, Article (october 15,2020) Building Customer-Centricity in Banking, <https://believeinbanking.com/building-customer-centricity-in-banking/>
- Bhangu, S., Provost, F., & Casduff, C . (2023) Introduction to qualitative research methods- Part 1. Perspectives in clinical reserach, 39.
- Botha, Chantel., (2020), Customer Journey Mapping: your field guide to get from "novice" to "next level" in just 60 minutes, Copyright@2020 Chantel Botha.
- Brown, C.L., (August 14, 2024), Ten barriers to building a customer centric culture and how to overcome the, MarketCultureBlog, <https://blog.marketculture.com/tag/customer-centric-leadership/>

- Cabarcos, M.A.L., Srinivasan, S., and Rodriguez,PV., (April, 2020), Journal: The role of product innovation and customer centricity in transforming tacit and explicit knowledge into profitability, Journal of Knowledge Management, p. 13 , [www.emeraldgrouppublishing.com/licensing/reprints.htm](http://www.emeraldgrouppublishing.com/licensing/reprints.htm)
- Catherine, C., (Januari, 2022), Strategi Disrupsi. Kewirausahaan dan Inovasi:Apa itu disrupsi kelas bawah, Harvard Bussines Schoo, <https://online.hbs.edu/blog/post/low-end-disruption>
- Christensen, H.K., (September 7, 2010), Journal: Defining Customer Values as The Driver of Competitive Advantage, ISSN: 1087-8572, published by: [www.emerald.com](http://www.emerald.com). <https://www.emerald.com/insight/content/doi/10.1108/10878571011072048/full/html>
- Chumming, Thomas G., Worley, Christopher G., Organization Development and Change, South-Western Cengage Learning, 2009.
- CNBC Indonesia. (July 25, 2024), Artikel Berita: Dana Pihak Ketiga BRI tumbuh 11,61 %, di Topang Dana Murah, <https://www.cnbcindonesia.com/market/20240725093224-17-557484/>
- Colleoni, E., Bonaiuto, F., Laura, I., et al., (May 5, 2021), Journal: Computer-Assisted Concept Analysis of Customer centricity: Review of The Literatura on Employee Engagement, Culture. Ledership and Indentity Co-Cretion, p. 10, Published bay: MDPI
- Court, David., Elzinga, Dave., (2009), McKinsey Quarterly: The Consumer Decesion Journey, Marketingy and Sales Practice, Mvkinsey.com
- David Fred R. (2011), Strategic management Concepts and Cases, Thirteenth Edition, Pearson Education, Inc.,Prentice Hall, ISBN 13:978-0-13-612098-8
- Denise, L. Y., (October 02, 2018), Six Ways to Build Customer Centric Culture, Harvard Business Review, <https://hbr.org/2018/10/6-ways-to-build-a-customer-centric-culture>
- Drummond-Dunn, D., (February 25, 2015), Winning Customer centricity: Putting Customer at The Heart of Your Business-One Day at Time, C3Centricity.
- Dwitya Putra, (October 2022), Biaya dana murah jadi kunci pertumbuhan perbankan, artikel CNBC Indonesia, <https://www.cnbcindonesia.com/news/20221006000152-4-377550/>
- Earnix Team, (March2, 2022), Gain a Competitive Advantage Trough a Superior Banking Customer Experience (CX), earnix.com, <https://earnix.com/blog/gain-a-competitive-advantage-through-a-superior-banking-customer-experience-cx/>
- Edersheim, E.H., (2017), The Definitive Drucker, McGraw Hill, New York.

- Elfriedwan, S.E. (Sept 11, 2020), Cara Menghitung CASA atau Current Account Saving Account, Blog Elfriedwan, <https://www.elfriedwan.com/2020/09/>
- EY Global, (2024), Ernst & Young Global Ltd: How both banks and customers can seize the upside of disruption, <https://www.ey.com/en-id/insight/banking-capital-markets/>
- Fader, Peter., (2018), Customer centricity: Focus on The Right Customer for Strategic Advantage, Wharton Scholl Press, Philadelphia
- Fader, Peter., Tom, Sarah., (2018), The Customer centricity Playbook: Implementing a Winning Strategy Driven by Customer Lifetime Value, p. 1-3, Wharton School Press, Philadelphia
- Ferrika Lukmana Sari, (April 28, 2024), Perbankan incar dana murah nasabah di tengah tren suku bunga tinggi, Katadata.co.id, <https://katadata.co.id/finansial/keuangan/662de5cc51851/>
- Ginting, Anatha., (01 Maret 2023), Cara Mengelola dan Pentingnya Feedback Customer pada Bisnis, Equio.com, <https://www.equiperp.com>
- Grapphie.co.id, (14 Juli 2021), Panduan Lengkap Umpan Balik Pelanggan (Customer Feedback), Grapphie.co.id, <https://grapphie.co.id>
- Gregory G. Dess., G.T. Lumpkin., Alan B. Eishner., Gerry Mc Namara. (2014), Strategic Management: text and cases, seventh edition, Published by Mc Graw-Hill Edition.
- Hyken, Shep., Amaze Every Customer Everytime, 52 Tolls for Delivering The Most Amazing Customer Service in the Planet, Greenleaf Book Group Press, 2013.
- Investor.Id, (October 23, 2024), Artikel Berita: Rasio Dana Murah BCA (BBCA) capai 82 % dari DPK, <https://investor.id/finance/377714/>
- Jagdish N. Sheth, Varsha Jain, Anupama Ambika, (Januari, 2024), Journal: Designing an emphatic user-centric customer support organisation: practitioner's perspectives, p. 7, European Journal of Marketing, Emerald Published Limited, <https://emerald.com/insight/0309-0566.htm>
- Jagdish N.Sheth, Varsha Jain, Anupama Ambika, (September, 2023), Journal: The growing importance of customer-centric support services for improving customer experience, Journal of Business Research, publish by ScienceDirect, <https://doi.org/10/1016/j.jbusres.2023.113943>
- Janakiraman, B., (Juni 2018), Journal: Impact of CASA Deposit Growth on The Profitability of Banks-Study of Syndicate Bank, p.1, Asian Journal of Management, 9(2), [https://ajmjournal.com/ShowPDF\\_Paper.aspx](https://ajmjournal.com/ShowPDF_Paper.aspx)

- Jennifer, Radianto W.E.D, & Kohardinata C. (2021), Journal: Determinant Effect of CASA and NPM on Market Ratio of Banks Listed in IDX, p. 232, Faculty of Business and Economic, Universitas Surabaya, <https://www.researchgate.net/publication/368776396>
- JurisTech & Tris Ang, (23rd April 2024), Article: How to Achieve Customer centricity in Banking, by JurisTech.net, <https://juristech.net/juristech/how-to-achieve-customer-centricity-in-banking>
- Klimontowicz, M., (Januari, 2014), Customer centricity Evolution as a Foundation of Bank's Competitive Strategy, Journal of Economic & Management, University of Economics Katowice, <https://www.researchgate.net>
- Kontan.Co.Id. (August 13, 2024), Artikel Berita: Buah Manis Digitalisasi: Rasio CASA Bank Mandiri tembus 79.7% di kuartal II 2024.
- Kotler Philip & Armstrong Gary, (2018), Principles of Marketing 18th edition, Pearson Global Edition.
- Kumar, V. Reinartz, Warner., Cutomer Relationship[ Management Concept Strategy and Tools, Third Edition, Springer, 2018. P. 38.
- Loshin, David., Reifer, Abie., (2013) Customer centricity Analytics and Information Utilization, Morgan Kaufman Elsevier Ins. All rights reserved.
- Luciana, FD., Joao, LS., Helena, BS., et al., (November, 2020), journal: Customer centricity: A Bibliometric Analysis of Academic Production, p. 14-15, Brazilian Journal of Management, FDC Fundacao Dom Cabral.
- Lukas Frank, Rouven Poll et al. (December 31, 2019), Journal: Design Heuristic for Customer Centric Business Processes,p.9 , <https://www.emerald.com/insight/1463-7154.htm>
- Lumley, L., (August 30, 2023), Article: Bank are Necessary, bank building are not, The Banker <https://www.thebanker.com/Banks-are-necessary-bank-buildings-are-not-1693380586>
- Manisha Khandelwal, April 7, 2023, Top Ten Effective Ways to Build a Customer-Centric Culture, CX Strategy, <https://www.surveysensum.com/blog/how-to-build-customer-centric-culture>
- Manning,H., Bodine, K., (2022), The power of putting customer at the center of your business, Forrester Reesearch. Inc., Houghton Mifflin Harcourt, [www.hmhbooks.com](http://www.hmhbooks.com), Publishing by arrangement with Amazon Publishing.
- Marous, J., ( April, 2024), Four Priorities for Increased Customer centricity in Banking, The Financial Brand Forum, <https://thefinancialbrand.com/news/banking-trends-strategies/4-priorities-for-increased-customer-centricity-in-banking-158662>

- Martijn, R., 2016, Building Customer-centric Organizatios: shaping factors and barriers, Article in Journal of Creating Values, p.18, <https://www.researchgate.net/publication/304713939>, July 2016
- McKinsey, (May 30,2023), Article: What is Personalization, McKinsey & Company, <https://www.mckinsey.com/~media>
- Mohan, H., Six Ways Companies Can Build a Customer Centric Culture, SupportBee Inc, <https://supportbee.com/blog/how-companies-can-build-a-customer-centric-culture/>
- Nuryanto, H., (2021), Market Share: Pengertian, Fungsi, Jenis, Hingga Cara Meningkatkannya, Gramedia.com, <https://www.gramedia.com/literasi/market-share/>
- O'Hara, paul., (November, 2015), Harvard Business Review, 7 Steps Mapping The Customer Experienmce Journey, EVP Business Development at Teleperformance, <https://www.linkedin.com/pulse/>
- Panggabean, M.P.H., Panggabean, S.B., (2019), Key Determinants of Indonesia's Banks Finansial Perfomance, Jurnal Akuntansi dan Keuangan, 21(2), 58-67, <https://doi.org/10.9744/jak.21.2.58-67>
- Pennington, Alan., (2016), The Customer Experience Book How to Design, Measure and Improve Cusomer Experience in Business, Pearson Education Limited.
- Philip, B., (December, 2022), The 5 Elements of a Customer-Centricity Model, Insight CRM Trends and News Alalysis, [www.destinationCRM.com](http://www.destinationCRM.com),
- Porter Michael E.,(Janury, 1998) Competitive Advantage: Creating and Sustaining Superior Performance, The Free Press.
- Quang Thiu, T.N., Ly Thi,H.H, Dat Thanh, N., (July, 2023), Journal: Digitalization and bank profitability: Evidence from an emerging country, p. 18-19, The University of Danang Vietnam, <https://www.emerald.com/insight/0265-2323.htm>
- Reichheld, Fred., Markey, Rob., (2011), The Ultimate Question 2.0: how Net Promoter Companies Thrive in a Customer-Driven Word,Harvard Business Review Press, Boston, Massachusetts.
- Robert C. Ford., Keenan D. Yoho, (July23, 2024), Journal: Design Thinking: Executing Your Organization's Commitmen to Customer centricity, p.11-17, Published by: ScienceDirect, [www-sciencedirect-com.proxy.undip.ac.id](http://www-sciencedirect-com.proxy.undip.ac.id)
- Robert K. Yin, (2016), Qualitative Research From Start to Finish (second edition), The Guilford Press, New York.

- SAB Digital Marketing Agency (Dec 23, 2023), Sales Leads Conversion: Strategi, Metrik dan Rumus Cara Menghitung, SAB, <https://www.sab.id>.
- Salsabela, L., (September, 2024), Mengenal Era Disrupsi (Disruption Era) dan Strategi Menghadapinya, <https://www.ruangkerja.id/blog/perhatikan-hal-hal-ini-untuk-bertahan-di-era-disrupsi-disruption-era>
- Sekaran Uma., Bougie Roger., et al., (2016), Research Methods for Business, Seventh Edition, John Wiley & Sons
- Soklaridis, S., M. Alexander, G., & Sebastian, K., Journal Key Kharakteristic of Perceived Customer centricity in The Passaenger Air line Industry: a Systematic Literature Review, published by: [www.elsevier.com](http://www.elsevier.com), content lists available at ScienceDirect.
- Timko, Marisa., (2023), The Difference Between Vold, Warm and Hot Leads, Call Rail, <https://www.callrail.com/blog/>
- TH Insight Team (September 29, 2023), What Customer Centric Banking and How Can it be Practiced, TransformHub, <https://blog.transformhub.com/what-is-customer-centric-banking-and-how-can-it-be-practiced>
- Tuovila, A., Anderson, S., Petrick, B., (March 10, 2024), Current Account Savings Account (CASA): Definition and Formula, [investopedia.com/terms/c/current-account-saving-account.asp](https://investopedia.com/terms/c/current-account-saving-account.asp)
- Wahyudi, S., August 10, 2017, Building a Culture That Embraces The Customer's Point of View, SLC Marketing, INC, <https://slcmarketinginc.com>
- Watts Swati., Watts Nitin., (March 09, 2024), Futuristic Strategies in Indian Banking 2025, Interdisciplinary Journal of management Studies (IJMS), Inline ISSN:2345-3745.
- William J. Stanton, (1984), Fundamentals of Marketing, New York: McGraw-Hill, ISSN 2691-4433
- World Economic Forum, (2024), The Global Risk Report 2024 19th Edition: Insight Report, [www3.weforum.org/docs/WEF\\_The\\_Global\\_Risk\\_Report\\_2024.pdf](http://www3.weforum.org/docs/WEF_The_Global_Risk_Report_2024.pdf)