## DAFTAR PUSTAKA

- Amin, Hanudin, (2007), "An Analysis Mobile Credit Card Usage Intentions," *IMCS*
- Cooper, D.R dan Emory, C.W (1995), *Bussiness Research Methods*, Fifth Edition, USA: Richard D. Irwin, Inc.
- Ferdinand A, 2004, *Structural Equation Modelling Dalam Penelitian Manajemen*, Semarang: Badan Penerbit Universitas Diponegoro.
- Hair, J.F.,Jr.,R.E. Anderson, R.L., Tatham & W.C. Black, (1995), *Multivariate Data Analysis With Readings*, Englewood Cliffs, NJ: Prentice Hall.
- Hong, Harrison, Jeffyey D Kubik, dan Jaremy C Stein, (2005), "Thy Neighbors Portfolio: Word of mouth effects in the holdings and trades of money managers," *The Journal of Finance*
- Indriantoro, Nur dan Bambang Supomo, (2009), "Metodologi Penelitian Bisnis untuk Akunlansi dan Manajemen", BPFE, Yogyakarta
- Jahangir, Nadim; dan Noorjahan Begum, (2008), "The role of perceived usefulness, perceived ease of use, security and privacy, and customer attitude," *African Journal of Bussiness Management*

- Jakpar, Shaharudin; Angelyn Goh Sze Na; Anita Johari; dan Khin Tant Myin, (2012), "Examining the product quality attributes that influences customer satisfaction most when the price was discounted: A case study in Kuching Serawak," *International Journal of Bussiness on Socual Sciences*
- John, Jessy, (2011), "An analysis on the customer loyalty at Telecom sector," African Journal of Marketing Management
- Kanyurhi, Eddy Balemba, (2013), "Evaluation of customer satisfaction wirh service of a microfinance institution: empiirical evidence from women association for social and economic gain customers in Togo," African *Journal of Marketing Management*
- Kigongo, Nakayima Juliet, (2012), "Perceived usefulness, perceived ease of use, behaviorial intention to use and actual system usage in centenary bank," International Journal of Bussiness on Socual Sciences
- Mohsan, Faizan; Muhammad Musarrat Nawaz; M Sarfraz Khan; Zeeshan Shaukat; dan Numan Aslam, (2011), "Impact of customer satisfaction on customer loyalty an intention to switch," *International Journal of Bussiness School Science*
- Parasuraman. A., Zeithaml, V.A. dan Berry, L.L (1994), "Reassessment of Expectations as a Comparison Standar in Measuring Service Quality: Implication for Further Research, "Journal of Marketing, January (58): 111-124.
- Parasuraman, A., Berry, L.L., and Zeithaml, A.V., (1985), "A Conceptual Model of Service Quality and Its Service Quality and Its Implication for Future Research," in B.M. Enis, K.K. Cox, and M.P. Mokwa (Eds), *Marketing*

Classics: A Selections of Influential Articles, 8<sup>th</sup> Ed., Engewood, Cliffs, NJ: Prentice Hall International, Inc.

----- (1988), "SERVQUAL: A Multiple Item Scale for Measuring Consumer Perceptions of Service Quality", *Journal of Retailing*, Vol. 64, No. 1, Spring, 12-40.

----- (1990), Delivery Quality Service: Balancing Customer Perceptions and Expectation, New York: The Free Press Adivision of Macmillan, Inc.

Porter, M (1993), Competitive Advantage, The Free Press: New York.

Ramayah T, dan Joshua Ignatius, (2012), "Impact of perceived usefulness, perceived ease of use, and perceived enjoyment on intention shop online," *Journal of Bussiness Research* 

Sharma, Arun; dan Thomas F Stafford, (2000), "The effect of retail atmospherics on customers perception of salespeople on customer persuasion," *Journal of Bussiness Research* 

Tahir Jan, Muhammad; Kalthom Abdullah dan Ali Shafiq, (2013), "The Impact of Customer Satisfaction on Word-of-Mouth: Conventional Banks of Malaysia Investigated," *International Journal of Information Technology & Computer Science (IJITCS)* (ISSN No: 2091-1610)

Ting, Peng Liang; Hsin Yi Chen; Timon Du; Efraim Turban; dan Yuwen Li, (2012), "Effect of personalization on the perceived usefullness of on line customer service," *Journal of Electronic Commerce Research* 

Tjiptono, F., (1997), Total Service Quality, Yogyakarta: Andi Offset.

Zeithaml, Valerie A, 1987, "Defining and Relaying Price, Perceived Quality, and Perceived Value," *Marketing Science, Institute*, Cambridge, MA Report No.87-101