

DAFTAR PUSTAKA

- Addai, B., Ameyaw, B., Ashalley, E., & Quaye, I. (2015). Electronic Banking and Customer Satisfaction: Empirical Evidence from Ghana. *British Journal of Economics, Management & Trade*, 9(3), 1–8. <https://doi.org/10.9734/bjemt/2015/19269>
- AlHaliq, H. A., & AlMuhirat, A. A. (2016). Customer satisfaction with electronic banking services in the Saudi banking sector. *Asian Social Science*, 12(5), 139–146. <https://doi.org/10.5539/ass.v12n5p139>
- Alkhouri, S. (2017). The Effect of Banks Website Service Quality and E-satisfaction on E-loyalty: An Empirical Study on Swedish Banks. *International Journal of Business and Management*, 13(1), 1. <https://doi.org/10.5539/ijbm.v13n1p1>
- Amin, A. N. (2021). Dampak Privasi, Keamanan, Kepercayaan, dan Pengalaman terhadap Niat Mahasiswa Akuntansi untuk Bertransaksi di E-Commerce. *AKUNSIKA: Jurnal Akuntansi Dan Keuangan*, 2(2), 85. <https://doi.org/10.31963/akunsika.v2i2.2740>
- Asiyanbi, H. B., & Ishola, A. A. (2018). E-banking services impact and customer satisfaction in selected bank branches in Ibadan metropolis, Oyo state, Nigeria. *Accounting*, 4, 153–160. <https://doi.org/10.5267/j.ac.2018.3.001>
- Ayo, C. K., Oni, A. A., Adewoye, O. J., & Eweoya, I. O. (2016). E-banking users' behaviour: e-service quality, attitude, and customer satisfaction. *International Journal of Bank Marketing*, 12(7), 1–32. <https://doi.org/10.1108/02652323199400002>
- Baabduallah, A. M., Alalwan, A. A., Rana, N. P., Patil, P., & Dwivedi, Y. K. (2019). An integrated model for m-banking adoption in Saudi Arabia. *International Journal of Bank Marketing*, 37(2), 452–478. <https://doi.org/10.1108/IJBM-07-2018-0183>
- Bapat, D. (2017). Exploring the antecedents of loyalty in the context of multi-channel banking. *International Journal of Bank Marketing*, 35(2), 174–186. <https://doi.org/10.1108/IJBM-10-2015-0155>

- Bhat, S. A., Darzi, M. A., & Parrey, S. H. (2018). Antecedents of Customer Loyalty in Banking Sector: A Mediational Study. *Vikalpa*, 43(2), 92–105. <https://doi.org/10.1177/0256090918774697>
- Bojang, I., & Ceesay, L. B. (2020). Consumer Susceptibility to E-banking Services: Evidence from Retail Banking sector of The Gambia. *European Journal of Business and Management Research*, 5(2), 1–7. <https://doi.org/10.24018/ejbm.2020.5.2.286>
- Cahaya, Y. F., & Siswanti, I. (2020). Internet Banking Service Quality in Indonesia and Its Impact on E-Customer Satisfaction and E-Customer Loyalty. *Management Research Studies Journal*, 1(1), 75–83. <http://journal.perbanas.id/index.php/mrsj/article/view/350>
- Chang, N., & Fong, C. (2010). Green product quality, green corporate image, green customer satisfaction, and green customer loyalty. *African Journal of Business Management*, 4(13), 2836–2844.
- Cooper, D. R., & Schindler, P. S. (2014). Business Research Methods 12th Edition. In *Business Research Methods* (12th ed.). McGraw-Hill/Irwin.
- Famiyeh, S., Asante-Darko, D., & Kwarteng, A. (2018). Service quality, customer satisfaction, and loyalty in the banking sector: the moderating role of organizational culture. *The Electronic Library*, 34(1), 1–5.
- Fitria. (2013). Perancangan Sistem Informasi Akuntansi Piutang Usaha Berbasis Web Menggunakan Php Dan Mysql Di PT Kereta Api Daop 2 Bandung. *Journal of Chemical Information and Modeling*, 53(9), 1689–1699.
- Ghozali, I., & Latan, H. (2014). *Partial Least Squares Konsep, Teknik dan Aplikasi Menggunakan Program SmartPLS 3.0*. Universitas Diponegoro.
- Hair, J. F., Hult, G. T. M., Ringle, C. M., & Sarstedt, M. (2017). A primer on partial least squares structural equation modeling (PLS-SEM). In *Library of Congress Cataloging-in-Publication Data* (Second Edi, Vol. 38, Issue 2). <https://doi.org/10.1080/1743727x.2015.1005806>
- Harrison McKnight, D., Choudhury, V., & Kacmar, C. (2002). The impact of initial consumer trust on intentions to transact with a web site: A trust building model. *Journal of Strategic Information Systems*, 11(3–4), 297–323.

- [https://doi.org/10.1016/S0963-8687\(02\)00020-3](https://doi.org/10.1016/S0963-8687(02)00020-3)
- Hawary, S. I. S. A.-, & Hussien, A. J. A. (2017). The Impact of Electronic Banking Services on the Customers Loyalty of Commercial Banks in Jordan. *International Journal of Academic Research in Accounting, Finance and Management Sciences*, 7(1), 50–63. <https://doi.org/10.6007/ijarafms/v7-i1/2539>
- Hussien, M. I., & Aziz, R. A. El. (2016). Simulating banking service quality websites in Egypt: A system dynamic approach. *Proceedings of the 28th International Business Information Management Association Conference - Vision 2020: Innovation Management, Development Sustainability, and Competitive Economic Growth*, 2017, 4325–4340. <https://doi.org/10.5171/2017.4325>
- Kao, T. W., & Lin, W. T. (2016). The relationship between perceived e-service quality and brand equity: A simultaneous equations system approach. *Computers in Human Behavior*, 57, 208–218. <https://doi.org/10.1016/j.chb.2015.12.006>
- Li, H., Aham-Anyanwu, N., Tevrizci, C., & Luo, R. X. (2015). *The interplay between value and service quality experience: e-loyalty development process through the etailq scale and value perception*. 51(September), 1–51.
- Ling, G. M., Fern, Y. S., Boon, L. K., & Huat, T. S. (2016). Understanding Customer Satisfaction of Internet Banking: A Case Study In Malacca. *Procedia Economics and Finance*, 37(16), 80–85. [https://doi.org/10.1016/s2212-5671\(16\)30096-x](https://doi.org/10.1016/s2212-5671(16)30096-x)
- Musaev, E., & Yousoof, M. (2015). *A Review on Internet Banking Security and Privacy Issues in Oman*. 2015, 365–369. <https://doi.org/10.15849/icit.2015.0070>
- Nustini, Y., & Fadhillah, N. (2020). Factors that Influence the Use of e-Banking and the Effect on Consumptivism. *Review of Integrative Business and Economics Research*, 9(1), 330–345. <https://search.proquest.com/docview/2303159464?accountid=17242>
- 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>
- Reddy, D. N. V. K., & Reddy, M. S. (2015). A Study On Customer's Perception And Satisfaction Towards Electronic Banking In Khammam District. *IOSR Journal of Business and Management Ver. II*, 17(12), 2319–7668.
<https://doi.org/10.9790/487X-171222027>
- Sánchez-Torres, J. A., Canada, F. J. A., Sandoval, A. V., & Alzate, J. A. S. (2018). E-banking in Colombia: factors favouring its acceptance, online trust and government support. *International Journal of Bank Marketing*, 36(1), 170–183. <https://doi.org/10.1108/IJBM-10-2016-0145>
- Sarjiyus, O., Oye, N. D., & Baha, B. Y. (2019). Improved Online Security Framework for e-Banking Services in Nigeria: A Real World Perspective. *Journal of Scientific Research and Reports*, 23(1), 1–14.
<https://doi.org/10.9734/jsrr/2019/v23i130113>
- Sayani, H. (2015). Customer satisfaction and loyalty in the United Arab Emirates banking industry Hameedah Sayani. *The Eletronic Library*, 34(1), 1–5.
- 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>
- Sleimi, M. T., Karam, A. A., & Qubbaj, I. S. (2018). The Impact Of E-Banking Services Quality On Customers Satisfaction Moderated By Customer Trust: Survey On Arab Bank In Amman, Jordan. *Journal of Al-Quds Open University for Administrative & Economic Research*, 24.
<https://doi.org/10.33977/1760-003-009-016>
- Sugiyono. (2016). *Metode Penelitian Kuantitatif, Kualitatif, dan R&D*. Alfabeta.
- Toor, A., Hunain, M., Hussain, T., Ali, S., & Shahid, A. (2016). The Impact of E-Banking on Customer Satisfaction: Evidence from Banking Sector of Pakistan. *Journal of Business Administration Research*, 5(2), 27–40.
<https://doi.org/10.5430/jbar.v5n2p27>

- 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>
- www.bankmandiri.co.id. (2020). *Antisipasi Periode Libur Natal dan Tahun Baru 2021, Mandiri Siapkan Rp15,1 Triliun.*
- www.bankmandiri.co.id. (2021a). *Lanjutkan Transformasi Digital Perbankan, Mandiri Memperkenalkan Livin' by Mandiri.*
- www.bankmandiri.co.id. (2021b). *Mandiri Digital Tingkatkan Transaksi Online Nasabah dengan Livin' By Mandiri.* <https://bankmandiri.co.id/news-detail?primaryKey=44355703&backUrl=%2Fsearch%3Fkeywords%3Dlivin%27%20by%20mandiri%26searchCategory%3D1>
- www.katadata.co.id. (2017). *Dana Nasabah Hilang, Bank Mandiri Setop Layanan Mandiri Online.* <https://katadata.co.id/marthatertia/finansial/5e9a5657e8560/dana-nasabah-hilang-mandiri-setop-layanan-mandiri-online>
- www.keuangan.kontan.co.id. (2021a). *Bank Mandiri dorong transaksi online dengan Livin' By Mandiri.*
- www.keuangan.kontan.co.id. (2021b). *Bank Mandiri targetkan 1 juta pembukaan rekening simpanan via digital di 2021.*
- www.merdeka.com. (2021). *Transaksi Livin' by Mandiri Kuartal I 2021 Tumbuh Capai Rp341 Triliun.*
- www.news.detik.com. (2020). *Pandemi dan Pemerataan Infrastruktur Telekomunikasi.* Detik.Com. <https://news.detik.com/kolom/d-5059820/pandemi-dan-pemerataan-infrastruktur-telekomunikasi>
- Yamin, Sofyan, & Kurniawan, H. (2011). *Generasi Baru Mengolah Data Penelitian dengan Partial Least Square Path Modeling.* Salemba Infotek.