

## **DAFTAR PUSTAKA**

### **Jurnal Utama**

Esmaeili, A., Haghgoo, I., Davidaviciene, V., & Kavaliauskiene, I.M. (2021). Customer Loyalty in Mobile Banking: Evaluation of Perceived Risk, Relative Advantages, and Usability Factors. *Inzinerine Ekonomika-Engineering Economics*, 32(1), 70-81.  
<http://dx.doi.org/10.5755/j01.ee.32.1.25286>.

### **Jurnal lain**

Achieng, B. M., & Ingari, B. K. (2015). Factors influencing the adoption of mobile banking in Kenya's commercial banks: A case of Kenya Commercial Bank (KCB) Kilindini branch. *International Journal of Scientific and Research Publications*, 5(10), 1–14. <http://www.ijsrp.org/research-paper1015.php?rp=P464742%0D>

Amin, N. F., Garancang, S., & Abunawas, K. (2023). Konsep Umum Populasi dan Sampel dalam Penelitian. *JURNAL PILAR: Jurnal Kajian Islam Kontemporer*, 14(1), 103–116.

Bevan, N. K., Kirakowski, J., & Maissel, J. (1991). *What is usability?* Proceedings of the 4th International Conference on HCI.

Bitner, M. J. (1992). Services capes: the impact of physical surroundings on

- customers and employees. *Journal of Marketing*, 56(2), 57–71. <https://doi.org/10.1177/002224299205600205>
- Burgers, A., de Ruyter, K., Keen, C., & Streukens, S. (2000). Customer expectation dimensions of voice-to-voice service encounters a scale-development study. *International Journal of Service Industry Management*, 11(2), 142–161. <https://doi.org/10.1108/09564230010323642>
- Burrell, G., & Morgan, G. (1994). *Sociological Paradigms and Organisational Analysis*. Heinemann.
- Carranza, R., Díaz, E., & Martín-Consuegra, D. (2018). The Influence of Quality on Satisfaction and Customer Loyalty with an Importance-Performance Map Analysis: Exploring the Mediating Role of Trust. *Journal of Hospitality and Tourism Technology*, 9(3), 380-396.
- Carvalho, H. D. F., Saldanha, E. D. S., & Amaral, A. M. (2020). The Mediation Effects of Customer Satisfaction on the Relations Between Product Price, Service Quality and Purchasing Decision. *Timor Leste Journal of Business and Management*, 2(1), 14–26. <https://doi.org/10.51703/bm.v2i2.18>
- Chien, L. H., & Chi, S. Y. (2019). Corporate Image as a Mediator between Service Quality and Customer Satisfaction: Difference across Categorized Exhibitors. *Heliyon*, 5(3).
- Chui, T. B., Ahmad, M. S. bin, Bassim, F. binti A., & Zaim, N. binti A. (2016). Evaluation of Service Quality of Private Higher Education Using Service

- Improvement Matrix. *Procedia -Social and Behavioral Sciences*, 114, 132–140.
- Ciputra, W., & Prasetya, W. (2020). Analisis Pengaruh E-Service Quality, Perceived Value Terhadap Customer Satisfaction, Trust, dan Customer Behavioral Intention. *COMMENTATE: Journal of Communication Management*, 1(2), 109. <https://doi.org/10.37535/103001220201>
- Davis, F. D. (1989). Perceived usefulness, perceived ease of use, and user acceptance of information technology. *MIS Quarterly*, 13(3), 319–340. <https://doi.org/10.2307/249008>
- Dias, S. N. R. F., & Dissanayake, W. D. M. B. K. (2023). The Impact of Mobile Banking Services on the Customer Satisfaction of Commercial Banks in Sri Lanka. *Wayamba Journal of Management*, 14(1), 1–15. <https://doi.org/10.4038/wjm.v14i1.7593>
- Esmaeili, A., Haghgoo, I., Davidaviciene, V., & Meidute-Kavaliauskiene, I. (2021). Customer Loyalty in Mobile Banking: Evaluation of Perceived Risk, Relative Advantages, and Usability Factors. *Inzinerine Ekonomika-Engineering Economics*, 32(1), 70–81. <https://doi.org/10.5755/j01.ee.32.1.25286>
- Fernandes, T., & Pedroso, R. (2017). The effect of self-checkout quality on customer satisfaction and repatronage in a retail context. *Service Business*, 11(1), 69–92. <https://doi.org/10.1007/s11628-016-0302-9>
- Ganguli, S., & Roy, S. (2011). Generic technology-based service quality

- dimensions in banking. *The International Journal of Bank Marketing*, 29(2), 168–189. <https://doi.org/10.1108/0265232111107648>
- Geyskens, I., Steenkamp, J. B. E. M., & Kumar, N. (1999). A meta-analysis of satisfaction in marketing channel relationships. *Journal of Marketing Research*, 36(2), 223–238. <https://doi.org/10.2307/3152095>
- Ginting, Y. M., Chandra, T., Miran, I., & Yusriadi, Y. (2023). Repurchase intention of e-commerce customers in Indonesia: An overview of the effect of e-service quality, e-word of mouth, customer trust, and customer satisfaction mediation. *International Journal of Data and Network Science*, 7(1), 329–340. <https://doi.org/10.5267/j.ijdns.2022.10.001>
- Hair, J. F., C. W., Black, B. J., Babin, R. E., Anderson, & Ronald Tatham, L. (2014). *Multivariate Data Analysis*. Pearson Education.
- Hair, J. F., Hult, G. T. M., Ringle, C. M., & Sarstedt, M. (2017). *A Primer on Partial Least Squares Structural Equation Modeling (Second Edi)*. SAGE Publications, Inc.
- Hariani, D., Nurcahyanto, H., & Adipurnawati, D. M. (2019). Relative Advantage Dalam Inovasi Lapor Hendi Di Kota Semarang. *Collaborative Governance Dalam Pengembangan Pariwisata Di Indonesia*, 01(01), 440–452.
- Japarianto, L., & Khomariyah. (2007). Analisa Kualitas Layana Sebagai Pengukur Loyalitas Pelanggan Hotel Majapahit Surabaya Dengan Pemasaran Relasional Sebagai Variabel Intervening. *Dimensi Manajemen Perhotelan*, 3(1), 34–42.

Jenneboer, L., Herrando, C., & Constantinides, E. (2022). The Impact of Chatbots on Customer Loyalty: A Systematic Literature Review. *Journal of Theoretical and Applied Electronic Commerce Research*, 17(1), 212–229.  
<https://doi.org/10.3390/jtaer17010011>

Johannes, V. D., Indarini, I., Margaretha, S., Manajemen, J., Bisnis, F., & Ekonomika, D. (2019). Pengaruh Usability, Customer Satisfaction, Customer Service dan Trust Terhadap Loyalty Pengguna Mobile Banking di Surabaya. *Jurnal Ilmiah Mahasiswa Universitas Surabaya*, 7(2), 2378–2388.  
<https://journal.ubaya.ac.id/index.php/jimus/article/view/3513>

Kamtarin, M. (2012). The Effect of Electronic Word of Mouth, Trust and Perceived Value on Behavioral Intention from the Perspective of Customers. *International Journal of Academic Research in Economics and Management Sciences*, 1(4).

Khairawati, S. (2020). Research in Business & Social Science Effect of customer loyalty program on customer satisfaction and its impact on customer loyalty. *International Journal of Research in Business and Social Science*, 9(1), 15–23.

Kim, K., & Prabhakar, B. (2000). Initial trust, perceived risk, and the adoption of internet banking, Proceedings of the TwentyFirst International Conference on Information Systems. *Association for Information Systems Atlanta*, 537–543.

Koenig-Lewis, N., Palmer, A., & Moll, A. (2010). Predicting young consumers'

- take up of mobile banking services. *International Journal of Bank Marketing*, 28(5), 410–432. <https://doi.org/10.1108/02652321011064917>
- Kunadi, E. F., & Wuisan, D. S. . (2021). Pengaruh E-Service Quality Dan Food Quality Terhadap Customer Loyalty Pengguna Gofood Indonesia Yang Dimediasi Oleh Perceived Value Dan Customer Satisfaction. *JMBI UNSRAT (Jurnal Ilmiah Manajemen Bisnis Dan Inovasi Universitas Sam Ratulangi)*, 8(1), 141–162. <https://doi.org/10.35794/jmbi.v8i1.33851>
- Laras, A. (2024). *Rapor Pengguna Mobile Banking Bank Jumbo Kuartal I/2024: BRI Teratas, Mandiri Melesat!* <Https://Finansial.Bisnis.Com/Read/20240529/90/1769456/Rapor-Pengguna-Mobile-Banking-Bank-Jumbo-Kuartal-I2024-Bri-Teratas-Mandiri-Melesat>.
- Lee, M. (2009). Factors influencing the adoption of internet banking: An integration of TAM and TPB with perceived risk and perceived benefit. *Electronic Commerce Research and Applications*, 8(3), 130–141. <https://doi.org/10.1016/j.elerap.2008.11.006>
- Luarn, P., & Lin, H. (2005). Toward an understanding of the behavioural intention to use mobile banking. *Computers in Human Behavior*, 21(6), 873–891. <https://doi.org/10.1016/j.chb.2004.03.003>
- Marinda, A. (2024). *Transaksi Mobile Banking Mandiri Naik Signifikan per Mei 2024.* <Https://Keuangan.Kontan.Co.Id/News/Transaksi-Mobile-Banking-Mandiri-Naik-Signifikan-per-Mei-2024>.

Mayer, R. ., Davis, J. H., & Schoorman, F. D. (1995). An Integrative Model of Organizational Trust. *Academy of Management Review*, 30(3), 709–734.

Mohammadi, H. (2015). A study of mobile banking loyalty in Iran. *Computers in Human Behavior*, 44, 35–47. <https://doi.org/10.1016/j.chb.2014.11.015>

Moorman, C., Deshpande, R., & Zaltman, G. (1993). Factors affecting trust in market research relationships. *Journal of Marketing*, 57(1), 81–101.

Morgan, R. M., & Hunt, S. D. (1994). The Commitment-Trust Theory of Relationship Marketing. *Journal of Marketing*, 58(3), 20. <https://doi.org/10.2307/1252308>

Murniati, M. P. (2013). *Alat-Alat Pengujian Hipotesis*. Penerbitan Unika Soegijapranata.

Musyafaah, N. M. (2016). *Pengaruh Usability Terhadap Satisfaction, Brand Trust dan Brand Loyalty pada Pengguna Ponsel Iphone*. Universitas Airlangga.

Nielsen, J. (2012). *Usability 101: Introduction to Usability*. All Usability.

Nielsen, J., & Hackos, J. T. (1993). *Usability Engineering*. Academic Press.

Parasuraman, A., A, V., Zeithaml, & Berry, L. L. (1998). ERVQUAL: A Multiple-Item Scale for Measuring Consumer Perceptions of Service Quality. *Retailing: Critical*, 64(1), 12–40.

Pikkarainen, T., Pikkarainen, K., Karjaluoto, H., & Pahnila, S. (2004). Consumer acceptance of online banking: An extension of the technology acceptance

- model. *Internet Research*, 14(3), 224–235.  
<https://doi.org/10.1108/10662240410542652>
- Pirie, C. R., & Tambotoh, J. J. C. (2022). Analisis kebergunaan menggunakan usefulness, satisfaction, and ease-of-use questionnaire pada perbankan digital. *Jurnal Sistemasi*, 12(1), 154–165.  
<https://sistemasi.ftik.unisi.ac.id/index.php/stmsi/article/view/2396/527>
- Pratama, R. A. P., & Kristiawati, I. (2023). Pengaruh Marketing Communication, Experiential Marketing, Dan Customer Trust Terhadap Customer Loyalty Pada Pt. Andalan Pacific Samudra. *Yos Soedarso Economic Journal (YEJ)*, 5(3), 52–69. <https://ejurnal униоис.ац.ид/index.php/ysej-server/article/view/yej5306/284>
- Rito, R., & Azzahra, F. (2021). Product Innovation on Customer Satisfaction and Brand Loyalty of Smartphone Users. *AGREGAT: Jurnal Ekonomi Dan Bisnis*, 5(2), 214–227. <https://doi.org/10.22236/agregat>
- Sauer, J., Sonderegger, A., & Schmutz, S. (2020). Usability, user experience and accessibility: towards an integrative model. *Ergonomics*, 63(10), 1207–1220.  
<https://doi.org/10.1080/00140139.2020.1774080>
- Septiana, N. A., & Nosita, F. (2020). E-Servqual, Promosi dan Loyalitas Pelanggan Marketplace. *Journal of Applied Business Administration*, 41(1), 95–118.  
[https://iba-du.edu/upload\\_images/Vol. 41\\_No.1\\_Article\\_6.pdf](https://iba-du.edu/upload_images/Vol. 41_No.1_Article_6.pdf)
- Sinurat, A. E. T., Ramli, A. H., & Purnomo, S. H. (2024). Pengaruh E-Service

- Quality, E-Trust, E-Customer Satisfaction Terhadap E-Customer Loyalty Pada Marketplace Shopee. *Jurnal Bisnisman : Riset Bisnis Dan Manajemen*, 5(3), 80–102. <https://doi.org/10.52005/bisnisman.v5i3.199>
- Siregar, M. K., & Pratomo, L. A. (2020). Antesenden dari Customer satisfaction pada Online Travel Service. *Al Tijarah*, 6(3), 21. <https://doi.org/10.21111/tijarah.v6i3.5604>
- Siregar, Y. S., Darwis, M., Baroroh, R., & Andriyani, W. (2022). Peningkatan Minat Belajar Peserta Didik dengan Menggunakan Media Pembelajaran yang Menarik pada Masa Pandemi Covid 19 di SD Swasta HKBP 1 Padang Sidempuan. *Jurnal Ilmiah Kampus Mengajar*, 2(1), 69–75. <https://doi.org/10.56972/jikm.v2i1.33>
- Sugiyono. (2019). *Metode Penelitian Kuantitatif, Kualitatif, dan R&D*. Alfabeta.
- Swan, J. E., & Oliver, R. L. (1989). Postpurchase communications by consumers. *Journal of Retailing*, 65(4), 516–533.
- Wibowo, T. (2018). The Influence of Consumer Trust and Expectation on Online Repurchase Intention through Customer Satisfaction on the Bukalapak Online Buying and Selling Site in Yogyakarta City. *Jurnal Ekobis Dewantara*, 1(12), 22–30.
- Wijaya, A. (2019). *Metode Penelitian Menggunakan Smart Pls 03*. Innosain.
- Wu, J., & S, W. (2005). What drives mobile commerce?: An empirical evaluation of the revised technology acceptance model. *Information & Management*,

42(5), 719–729. <https://doi.org/10.1016/j.im.2004.07.001>

Yeh, Y. ., & Li, Y. M. (2009). Building trust in m-commerce: contributions from quality and satisfaction. *Online Information Review*, 33(6), 1066–1086.  
<https://doi.org/10.1108/14684520911011016>

Yonatan, A. Z. (2024). *Mobile Banking Terpopuler di Indonesia 2024*.

<Https://Data.Goodstats.Id/Statistic/Mobile-Banking-Terpopuler-Di-Indonesia-2024-MdFQB>.

Yoon, S. J., & Kim, J. H. (2000). An empirical validation of a loyalty model based on expectation disconfirmation. *Journal of Consumer Marketing*, 17(2), 120–136. <https://doi.org/10.1108/07363760010317196>

Zeithaml, V. ., Bitner, M. ., & Gremler, D. . (2006). *Services Marketing : Integrating Customer focus across the firm* (4th ed.). McGraw Hill.