

DAFTAR PUSTAKA

- A. Parasuraman, Valarie A. Zeithaml, and Leonard L. Berry. 1988. "SERVQUAL: A Multiple- Item Scale for Measuring Consumer Perceptions of Service Quality". *Journal of Retailing*. Vol 64 (1) pp 12-37
- Admin. (2015). Pertumbuhan SMS/Mobile Banking di Indonesia. Retrieved from Sharing Vision: <https://sharingvision.com/pertumbuhan-smsmobile-banking-di-indonesia/>
- Admin. (2017, March 31). Berapa Pengguna Mobile Banking Bank Mandiri? . Retrieved from databoks: <https://databoks.katadata.co.id/datapublish/2017/05/08/berapa-pengguna-mobile-banking-bank-mandiri>
- Admin. (2020, May 16). Bank Mandiri Masuk Jajaran World's Best Bank 2020 . Retrieved from cnbc Indonesia: <https://www.cnbcindonesia.com/market/20200331084521-17-148629/bank-mandiri-masuk-jajaran-worlds-best-bank-2020>
- Admin. (2020). Profil Perusahaan. Retrieved from mandiri: <https://www.bankmandiri.co.id/profil-perusahaan>
- Ajzen, I. 1991. The Theory of Planned Behavior. *Organizational Behavior and Human Decision Processes*, 50: 179-211.
- Akbar, A. A., dan Djatmiko, T. (2016). Pengaruh E-Service Quality Terhadap ECustomer Satisfaction dan E-Customer Loyalty pada Lazada.co.id. Telkom University : Bandung
- Akdeniz, A. 2015. Effect of Perceived Values on The Brand Preference and The Purchase Intention. *European Scientific Journal*, August edition vol. 8, No.17 ISSN: 1857 – 7881 (Print) e - ISSN 1857- 7431.
- Albery, I. P. & Munafo, M., 2011. Psikologi Kesehatan Panduan Lengkap dan Komprehensif Bagi Studi Psikologi Kesehatan. Yogyakarta: Palmall.
- Ali Memon, Mumtaz, Hiram Ting, T Ramayah, Francis Chuah, and Jun-Hwa Cheah. 2017. "A Review of the Methodological Misconceptions and Guidelines Related to the Application of Structural Equation Modeling: A Malaysian Scenario." *Journal of Applied Structural Equation Modeling* 1 (1).
- Alkahtani Ali Hussein. (2015). Investigating Factors that Influence Employees' Turnover Intention: AReview of Existing Empirical Works. *International Journal of Business and Management*; Vol. 10, No. 12;

2015. ISSN 1833-3850 E-ISSN 1833-8119. Published by Canadian Center of Science and Education

- Alshibly, H. H. 2015. Customer Perceived Value in Social Commerce: An Exploration of Its Antecedents and Consequences. *Journal of Management Research*, 7(1), 17-37.
- Ambarwati, T., Haryono., dan Sukardjo, JS., (2014), Penerapan Metode Pembelajaran Numbered Heads Together (NHT) Dilengkapi Media Macromedia Flash Untuk Meningkatkan Kreativitas Dan Prestasi Belajar Siswa Pada Materi Hidrolisis Garam Kelas XI IPA 4 SMA Negeri 2 Karanganyar Tahun Pelajaran 2012/2013 , Jurnal Pendidikan Kimia, 3(1): 58-64
- Amelia. (2019). Pengaruh e-service quality, e-service recovery quality melalui perceived value terhadap customer loyalty studi kasus Shopee.
- Andika, Manda dan Iskandarsyah Madjid. 2012. Analisis Pengaruh Sikap, Norma Subyektif Dan Efikasi Diri Terhadap Intensi Berwirausaha Pada Mahasiswa Fakultas Ekonomi Universitas Syiah Kuala. Eco-entrepreneurship seminar & call for paper “improving performance by improving environment” 2012.
- Anton Mulyono Aziz dan Maya Irjayanti, 2014. Manajemen. Bandung, Mahardika Group.
- Arikunto, S. 2010. Prosedur Penelitian Suatu Pendekatan Praktik. Jakarta: Rineka Cipta.
- Arikunto, S., 2009. Prosedur Penelitian Suatu Pendekatan Praktik. Edisi Revisi 6. Jakarta: Rineka Cipta.
- Armistead, Colin G. dan Graham Clark. Customer Service and Support, London: Financial Times Ltd.
- Ayu, D. P., & Sulistyawati, E. (2018). PERSEPSI NILAI PELANGGAN MEMEDIASI PENGARUH KEPERCAYAAN MERK DAN KUALITAS LAYANAN TERHADAP LOYALITAS PELANGGAN BERBELANJA ONLINE. E-Jurnal Manajemen Unud Vol 7 No 5.
- Azwar, Saifuddin. 2008. Reliabilitas dan Validitas. Yogyakarta : Pustaka Pelajar.
- Bandura, A. (1986). Social foundations of thought and action. Upper Saddle River, NJ: Prentice Hall.

- Bandura, A., Adams, N. E., & Byer, J. Cognitive processes mediating behavioural change. *Journal of Personality and Social Psychology*, 1977, 35, 125-139.
- Baron, R. A & Byrne, D. (1996). Social psychology. Eight Edition. Needham Heights : Massa Chusetts
- Bougie, & Sekaran. (2016). Research Methods for Business: A skill Building Approach (7th Ed.). New York: John wiley@Sons.
- Brata, Sumadi Surya. 1983. Metodologi Penelitian. Jakarta: Rajawali.
- Bringuier, J. C. (1980). Conversations with Jean Piaget. Chicago: University of Chicago Press.
- Bronfenbrenner, U. (2005). The Bioecological Theory of Human Development (2001). In U. Bronfenbrenner (Ed.), Making human beings human: Bioecological perspectives on human development (p. 3–15). Sage Publications Ltd.
- Cetinsoz, Burcin Cevdet. (2015). The Influence of E-Service Quality on Customer Perceived Value: A Study on Domestics Tourists in Turkey. *International Journal of Science and Research*, 4(1), 1265- 1277.
- Chandra, H. S., & Hendratono, T. (2018). PENGARUH KUALITAS LAYANAN ELEKTRONIK, NILAI TERPERSEPSI PELANGGAN DAN KEPUASAN PELANGGAN TERHADAP KESETIAAN PELANGGAN ERAFONE.COM INDONESIA. *Journal of Business & Applied Management*.
- Chang, Hsin Hsin dan Hsin-Wei Wang, 2011, “The Moderating effect of Customer Perceived Value on Online Shopping Behaviour”, *Online Information Review*, Vol. 35, No. 3, pp. 333-359
- Chase, R. B., Jacobs, F. R., & Aquilano, N. J. (2006). Operations Management for Competitive Advantage. 11th Ed. New York: McGraw Hill.
- Choi Tung, Lo. (2011). The Impact of Entrepreneurship Education on Entrepreneurial Intention of Enginnering Students. (Disertasi). Cityu University of Hongkong
- Christian Gronroos, 1998. Service Management and Marketing: A Moment of Truth. Singapore: Maxwell Macmillan International.
- Daniel, Moehar .2002. Metode Penelitian Sosial Ekonomi. Jakarta : Bumi Aksara

- Darlina, D. (2016). PENGARUH CITRA PERUSAHAAN DAN KUALITAS PELAYANAN TERHADAP LOYALITAS PELANGGAN PADA JASA PERHOTELAN . JOM FISIP Vol 1 No3.
- Darmawan. 2013. Metode Penelitian Kuantitatif. Bandung: Remaja Rosdakarya.
- Davidoff, Linda L. 1991. Psikologi Suatu Pengantar Edisi Kedua Jilid Dua. Jakarta : Erlangga
- De Matos, C. A., Ituassu, T. C & Rossi, C. A. V. 2007. Consumer Attitudes Toward Counterfeits; A Review and extension. Journal of Costumer Marketing, 24 (1), 3647 Pp.20-38.
- Demirgunes, K. (2015). Determinants of Target Dividend Payout Ratio: A Panel Autoregressive Distributed Lag Analysis. International Journal of Economics and Financial Issues. Vol. 5. (No. 2), hal. 418-426.
- Efferin. et. al. (2008). Metode Penelitian Akuntansi: Mengungkap Fenomena Dengan Pendekatan Kuantitatif dan Kualitatif. Yogyakarta: Graha Ilmu
- Evanschitzky, H., Ramaseshan, B., Woisetschläger, D.M., Richelsen, V., Blut, M. & Backhaus, C. (2012). Consequences of customer loyalty to the loyalty program and to the company. Academy of Marketing Science Journal, 40, 5: 625–638.
- Fadila, Dewi dan Sari Lestari Zainal Ridho, 2013. Perilaku Konsumen. Palembang: Citrabooks Indonesia
- Fandy Tjiptono and Gregorius Chandra. 2007. Service, Quality Satisfaction. Andi Offset. Yogyakarta.
- Fandy Tjiptono dan Gregorius Chandra. 2012. Service, Quality Satisfaction. Jogjakarta: Andi Offset.
- Ferdinand. 2005. Metode Penelitian Manajemen. Edisi 2. BP Universitas Diponogoro : Semarang
- Frankel, Jack R dan Norman E. Wallen. (1993). How to design and Evaluate Research in Education. 2nd edition. New York: McGraw hill Inc.
- Gay, L. R., Mills, G. E., & Airasian, P. W. (2009). Educational research: Competencies for analysis and applications (9th edition). Upper Saddle River, New Jersey: Prentice Hall.

- Ghozali, Imam, Hengky Latan. 2015. Konsep, Teknik, Aplikasi Menggunakan Smart PLS 3.0 Untuk Penelitian Empiris. BP Undip. Semarang
- Ghozali, Imam. (2008). Structural Equation Modelling, Edisi II, Universitas Diponegoro, Semarang.
- Ghozali, Imam. 2009. "Aplikasi Analisis Multivariate dengan Program SPSS ". Semarang : UNDIP.
- Hair et al, 2017. A Primer on Partial Least Squares Structural Equation Modeling (PLS-SEM) 2nd Edition. Los Angeles, London, New Delhi, Singapore, Washington DC, Melbourne: SAGE.
- Hair, Joseph E, Jr et al, 2014. A Primer on Partial Least Squares Structural Equation Modeling (PLS-SEM) SAGE Publications, Inc. California. USA.
- Hamidi. (2005). Metode Penelitian Kualitatif, Aplikasi Praktis Pembuatan Proposal dan laporan Penelitian. Malang: Universitas Muhammadiyah Malang.
- Hart, C.W.L., Heskett, J.L., and Sasser, J.E.W., 1990. The profitable art of service recovery. Harvard Business Review, 68, 148–156.
- Hartono, Jogiyanto. (2011). Metodologi Penelitian Bisnis: Salah Kaprah dan Pengalaman- pengalaman. BPFE. Yogyakarta.
- Hendratono, Tonny. (2010). Pemulihan Layanan Pada Perusahaan Jasa. Hospitour. 1(1).
- Herdiyansyah. 2011. Kualitas Pelayanan Publik,Gava Media, Yogyakarta
- Himmah, S, A. 2019. "pengaruh service recovery terhadap loyalitas konsumen dengan kepuasan konsumen nasabah bank BRI cabang Malang. Jurnal magister manajemen. 4(2), pp: 265-273
- I Gede Nyoman Mindra Jaya dan I Made Sumertajaya, "Pemodelan Persamaan Struktural dengan Partial Least Square", Semnas Matematika dan Pendidikan Matematika, 2008
- Jacoby, W., and. Chestnut. R. (1978). Brand Loyalty: Measurement and Management, John Wiley and Sons, New York.
- K. Lorenz, Studies in Animal and Human Behaviour (Harvard University Press, Cambridge, Massachusetts, 1970), Vol. 1.
- K. Lorenz, Studies in Animal and Human Behaviour (Harvard University Press, Cambridge, Massachusetts, 1971), Vol. 2.

- Kasiram, Moh. 2008. Metodologi Penelitian. Malang: UIN-Malang Pers.
- Kerlinger. 2006. Asas–Asas Penelitian Behaviour. Edisi 3, Cetakan 7. Yogyakarta: Gadjah Mada University Press.
- Komara, A. T. (2013). PENGARUH E-SERVICE QUALITY DAN E-RECOVERY SERVICE QUALITY TERHADAP E-SATISIFACTION SERTA IMPLIKASINYA PADA E-LOYALTY PELANGGAN MASKAPAI PENERBANGAN AIR ASIA. Jurnal Ekonomi, Bisnis & Entrepreneurship.
- Kotler, P., & Keller, K. L. (2013). Marketing Management, 14th edition. New Jersey: Prentice Hall.
- Lexy J. Moleong. 2005. metodologi penelitian kualitatif, Bandung: Remaja Rosdakarya
- Loudon, D.L, dan Della Bitta, A.J, 1993, Consumer Behavior: Concepts and Application, Singapore: Mc.Grow-Hill, Inc.
- Lupiyoadi, Hamdani. (2014). Manajemen Pemasaran Jasa, Jakarta. Salemba Empat. p 244
- M. R. A. Hamid, W. Sami, and M. H. M. Sidek, “Discriminant validity assessment: use of Fornell & Larcker criterion versus HTMT criterion,” J. Phys. Conf. Ser., 2017.
- Mann, P.S. dan C.J. Lacke. 2011. Introductory Statistics, International Student Version, 7th Edition. John Wiley & Sons Inc.
- Margono, 2004, Metodologi Penelitian Pendidikan, Jakarta :Rineka Cipta.
- Messakh, H. W. (2016). PENGARUH KUALITAS E-SERVICE TERHADAP LOYALITAS PELANGGAN TRAVELOKA MELALUI KEPUASAN PELANGGAN SEBAGAI VARIABEL INTERVENING. Agora Vol 4 No 1.
- Miller, J.L., C.W. Craighead, K.R. Karwan. 2000. Service Recovery: A Framework and Empirical Investigation. Journal of Operations Management. 18: 388.
- Oliver, Riscrd L, (1997), Satisfaction A Behavioral Perspective On The Consumer. McGraw- Hill Education, Singapore.

- Parasuraman, A., Zeithaml, V. A. & Malhotra, A. (2005). E-S-QUAL –A multiple-item scale for assessing electronic service quality. *Journal of Service Research*, 7, 213-233
- Prahastuti, Lina. 2011. Analisis Pengaruh Kualitas Layanan Dan Kualitas Produk Terhadap Kepuasan Konsumen Untuk Meningkatkan Loyalitas Konsumen Indosat. Skripsi. Fakultas Ekonomi Universitas Diponegoro. Semarang
- Primus, J. (2015, September 4). Direktur BCA: Nasabah adalah Faktor Utama Kesuksesan Retrieved from kompas.com: <https://ekonomi.kompas.com/read/2015/09/04/203106926/Direktur.BCA.Nasabah.Faktor.adalah.Utama.kesuksesan>
- Purhantara, Wahyu, Metode Penelitian Kualitatif Untuk Bisnis, Yogyakarta: Graha Ilmu, 2010.
- Purwantini, & Nurseto, S. (2018). Pengaruh Citra Merek , Kualitas Produk Dan Kepuasan Pelanggan Mustika Ratu Di Fisip Undip). Ilmu Administrasi Bisnis, 7(5), 1–7.
- Pusparisa, Y. (2019, October 30). Melambat, Bank Mandiri Laba Tumbuh 12% di Kuartal III-2019. Retrieved from databoks: <https://databoks.katadata.co.id/datapublish/2019/10/30/bank-mandiri-cata-kenaikan-laba-bersih-12-persen>
- Putra, H. R., & Andjarwati, A. L. (2019). PENGARUH KUALITAS LAYANAN DAN PEMULIHAN LAYANAN TERHADAP LOYALITAS DENGAN KEPUASAN SEBAGAI VARIABEL INTERVENING (STUDI PADA NASABAH BANK MANDIRI DI SURABAYA. *Jurnal Ilmu Manajemen* Volume 7 No 1.
- Ramli, K. 2011. Skala pengukuran dan instrumen penelitian. <http://kamriantiramli.wordpress.com/2011/05/16/skala-pengukuran-dan-instrumenpenelitian/>
- Reichheld, F.F. and Schefter, P., 2000. E-loyalty: your secret weapon on the Web. *Harvard Business Review*, 78, 105– 113.
- Reichheld, F.F., Markey, R.G. Jr. and Hopton, C. (2000), “The loyalty effect – the relationship between loyalty and profits”, *European Business Journal*, Vol. 12 No. 3, pp. 134-9.
- Ronald Czaja and Johnny Blair. 2005. 2nd ed. Thousand OK, CA: Pine. Forge Press.

- Ryu, K., Han, H., & Kim, T.-H. (2008). The relationships among overall quick-casual restaurant image, perceived value, customer satisfaction, and behavioral intentions. *International Journal of Hospitality Management*.
- Sandjaja dan Heriyanto. 2006. Panduan Penelitian. Jakarta: Prestasi Pustaka.
- Santos, J. (2003). E-service quality: A model of virtual service quality dimensions. *Management Service Quality*, 13 (3): 233–246.
- Sarjono, Haryadi dan Julianita, Winda. 2015. SPSS VS LISREL : Sebuah Pengantar, Aplikasi Untuk Riset. Jakarta: Salemba.
- Schiffman dan Kanuk, 2015. Consumer Behavior. 11th Edition. Global Edition.
- Shergill, G.S. and Li, B. 2005. Internet Banking-An Empirical Investigation Of Customer's Behaviour for online Banking in New Zealand (online). Agustust 5, 2005.
- Sigmund Freud May 6, 1936. The Psychoanalytic Quarterly, 5(2), p. 147
- Skinner, B. F. (1958). Teaching Machines. Science.
- Sudarwan, I. A. (2018, Oktober 23). Bank Memburu Nasabah Milenial . Retrieved from Bisnis.com:
<https://finansial.bisnis.com/read/20181023/90/852269/bank-memburu-nasabah-milenial>
- Sudaryono. 2016. Manajemen Pemasaran Teori dan Implementasi. Yogyakarta: C.V Andi Offset.
- Sudjana, Nana. (2016). Penilaian Hasil Proses Belajar Mengajar. Bandung: Rosdikarya
- Sugiyono (2015). Metode Penelitian Kombinasi (Mix Methods). Bandung: Alfabeta.
- Sugiyono, 2001. Metode Penelitian, Bandung: CV Alfa Beta.
- Sugiyono. (2009). Metode Penelitian Kuantitatif Kualitatif, dan R & D. Bandung: Alfabeta.
- Sugiyono. (2014). Metode Penelitian Pendidikan Pendekatan Kuantitatif, Kualitatif, dan R&D. Bandung: Alfabeta.
- Sugiyono. (2017). Metode Penelitian Kuantitatif, Kualitatif, dan R&D. Bandung : Alfabeta, CV.

- Sugiyono. 2005. Memahami Penelitian Kualitatif. Bandung: CV. Alfabeta
- Sugiyono. 2007. Metode Penelitian Kuantitatif Kualitatif dan R&D. Bandung: Alfabeta.
- Sugiyono. 2010. Metode Penelitian Pendidikan Pendekatan Kuantitatif, kualitatif, dan R&D. Bandung: Alfabeta
- Sugiyono. 2011. Metode Penelitian Kuantitatif, Kualitatif dan R&D. Bandung: Alfabeta
- Sugiyono. 2012. Metode Penelitian Bisnis. Bandung : Alfabeta.
- Sugiyono. 2013. Metode Penelitian Pendidikan Pendekatan Kuantitatif, Kualitatif, dan R&D. Bandung: Alfabeta.
- Sutisna, 2003. Perilaku Konsumen dan Komunikasi Pemasaran, Cetakan Ketiga. Bandung: PT. Remaja Rosdakarya.
- Sweeney, J. C., Mazzarol, T., & Soutar, G. (2007). Factors Influencing Word-of-Mouth Effectiveness: Receiver Perspectives. *European Journal of Marketing*.
- Tama, D. A., Putra, W. H., & Wardani, N. H. (2019). Pengaruh E-Service Quality dan E-Recovery Service Quality melalui Perceived Value terhadap Loyalty Intentions (Studi Kasus: Pengguna Aplikasi Traveloka). *Jurnal Pengembangan Teknologi Informasi dan Ilmu Komputer*.
- Tatik Suryani. 2013. Perilaku Konsumen di Era Internet Implikasinya pada Strategi Pemasaran (Cetakan Pertama). Yogyakarta : Graha Ilmu
- Tianxiang Sheng & Chunlin Liu, 2010. "An empirical study on the effect of e-service quality on online customer satisfaction and loyalty," *Nankai Business Review International*, Emerald Group Publishing, vol. 1(3), pages 273-283, July.
- Tjiptono Fandy, 2008. Service Management, Mewujudkan Layanan Prima, Andy, Yogyakarta.
- Tjiptono, Fandy, 2000. Manajemen Jasa, Edisi Kedua. Andy offset, Yogyakarta.
- Tony Wijaya. (2007). Hubungan Adversity Intelligence dengan Intensi Berwirausaha. *Jurnal Manajemen dan Kewirausahaan*. Vol.9 No.2 September:117- 127.

- Triseptya, G. N., Pagulung, G., & Indrijawati, A. (2017). Pengaruh Partisipasi Anggaran, Komitmen Dan Budaya Organisasi Terhadap Kinerja Manajerial Dengan Gaya Kepemimpinan Sebagai Moderasi. *Journal of Management & Business*, 1(1), 34–45.
- Wadiyo. (2020, September 23). Analisis Laporan Keuangan Bank Mandiri, BRI, BCA dan BNI. Retrieved from Manajemen Keuangan: <https://manajemenkeuangan.net/analisis-laporan-keuangan-bank/>
- Wahyudi, E. (2019, August 2). Error Sistem Bank Mandiri, Tersisa Rp 1,7 Miliar Belum Kembali. Retrieved from tempo.co: <https://bisnis.tempo.co/read/1231568/error-sistem-bank-mandiri-tersisa-rp-17-miliar-belum-kembali>
- Wallace, R.J. and Newbold, C.J. (1992) Probiotics for Ruminants. In: Fuller, R., Ed., *Probiotics, the Scientific Basis*, Chapman and Hall, London, 317–353.
- Waspodo, A. A., Handayani, N. C., & Paramita, W. (2013). Pengaruh Kepuasan Kerja dan Stres Kerja Terhadap Turnover Intention Pada Karyawan PT Unitex Di Bogor. *JRMSI- Jurnal Riset Manajemen Sains Indonesia*, 4(1), 97–115.
- Willy, P., & Sarwono. (2014). Analisis Daya Saing Kedelai Indonesia. *JEJAK*, 100–202.
- Wirtz, J. (2018). *Designing Complaint Handling and Service Recovery Strategies: Winning in Service Markets Series* (11th ed.). Singapore: WS Professional.
- Yaqin, A., & Ilfitriah, A. M. (2014). PENGARUH KUALITAS PELAYANAN TERHADAP KEPUASAN DAN LOYALITAS NASABAH BANK PENGGUNA E-BANKING DI SURABAYA. *Journal of Business and Banking*.
- Yen, Chia-Hui dan Hsi-Peng Lu, 2008. Effects of E-Service Quality on Loyalty Intention: An Empirical Study in Online Auction. *Managing Service Quality*, 18 (2), 127-146.
- Zehir, C., & Narcikara, E. (2016). E-Service Quality and E-Recovery Service Quality: Effects on Value Perceptions and Loyalty Intentions. *Procedia Social and Behavioural Sciences*.
- Zeithaml, V. A. (1988). Consumer Perceptions of Price, Quality and Value:A Means End Model Synthesis of Evidence. *Journal of Marketing*.

Zeithaml, V. A. (1988). Consumer perceptions of price, quality, and value: A means-end model and synthesis of evidence. *Journal of Marketing*, 52(3), 2–22.

Zeithaml, V. A., Bitner, M. J. and Gremler, D. D. (2009), Services Marketing: Integrating Customer Focus Across the Firm, 5th edition, New York: McGraw-Hill. p(115-116)

Zeithaml, V.A., Parasuraman, A., & Malhotra, A. (2002). Service quality delivery through web sites: a critical review of extant knowledge. *Academy of Marketing Science Journal*, Fall, 30, 362-375.