

REFERENCES

- Afshar, V. (n.d.). *New Rules of Customer Engagement: Key Findings from Global Research.* Salesforce.
<https://www.salesforce.com/resources/articles/customer-engagement/>
- Aghdaie et al. (2015). The Evaluation of Effect Electronic Banking in Customer Satisfaction and Loyalty. *International Journal of Marketing Studies*, 7(2).
<http://dx.doi.org/10.5539/ijms.v7n2p90>
- Ahmed, A. M. (2020). The Influence of Electronic Banking Service Quality on Customer Satisfaction of Banks in Tripoli City, Libya. *International Journal of Innovation, Creativity and Change*, 13(1).
<https://www.researchgate.net/publication/341867721>
- Alaboodi, S. A. (2019). The Effect of Customer Satisfaction on Service Quality: The Case of Iraqi Banks. *Journal of Applied Research*, 5(1), pp 146-152.
- Albashrawi, M., and Motiwalla, L. (2019). Privacy and personalization in continued usage intention of mobile banking: An integrative perspective. *Information Systems Frontiers*, 21(5), 1031– 1043. <https://doi.org/10.1007/s10796-017-9814-7>
- Al-Otaibi et al. (2018). The satisfaction of Saudi customers toward mobile banking in Saudi Arabia and the United Kingdom. *Journal of Global Information Management*, 26(1), pp85-103. <https://doi.org/10.4018/JGIM.2018010105>

- Amin, M. (2016). Internet banking service quality and its implication on e-customer satisfaction and e-customer loyalty. *International Journal of Bank Marketing*, 34(3), pp 280-306.
- Anderson, R.E., and Srinivasan, S. S. (2003). E-satisfaction and e-loyalty: a contingency framework. *Journal of Psychology and Marketing*, 20(2), 123-38. <https://doi.org/10.1002/mar.10063>
- Anwar, A. (2009). *Statistika untuk Penelitian Pendidikan*. IAIT Kediri.
- Arcand et al. (2017). Mobile banking service quality and customer relationships. *International Journal of Bank Marketing*, 35(7). Pp1068-1089. <https://doi.org/10.1108/IJBM-10-2015-0150>
- Ariff, M. S. M., Yun, L. O., Zakuan, N., and Jusoh, A. (2012). Examining dimensions of electronic service quality for internet banking services. *Procedia-Social and Behavioral Sciences*, 65, pp 854-859.
- ArmadaBerita. (2020, September 8). *OJK dan LPS Perbarui Kerjasama Optimalkan Penanganan Perbankan*. <https://www.armadaberita.com/ekonomi-bisnis/ojk-dan-lps-perbarui-kerjasama-optimalkan-penanganan-perbankan/>
- Banerji, N. (2012). A comparative study of customers perceptions of service quality dimensions between public and private banks in India, *International Journal of Business Administration*, 3(5), p. 34.
- BCA.co.id. (n.d.). *Kebijakan Privasi dan Pengamanan – Internet Banking*. <https://manado.antaranews.com/berita/56149/bca--mobile-banking-aman-dengan-sistem-keamanan-berlapis>

- Belanger, F., Hiller, J.S. and Smith, W.J. (2002), Trustworthiness in Electronic Commerce: The Role of Privacy, Security, and Site Attributes. *Journal of Strategic Information Systems*, (11), pp. 245–270
- Bhandari, P. (2021, February 15). *An Introduction to Quantitative Research*. Scribbr. <https://www.scribbr.com/methodology/quantitative-research/>
- Binus University. (2021, April 27). *Transformasi Digital Akibat Covid-19 di Sekitar Kita*. <https://graduate.binus.ac.id/2021/04/27/transformasi-digital-akibat-covid-19-di-sekitar-kita/>
- Blut, M. (2016). E-service quality: development of a hierarchical model. *Journal of Retail*, 92(4), pp500-517.
- Bovee, C.L. and Thill, J.V. (1992). *Study guide to accompany Marketing*. McGraw-Hill
- Budiono. (2009). *Statistika Untuk Penelitian Edisi 2*. Sebelas Maret University Press.
- Casalo et al. (2008). The role of satisfaction and website usability in developing customer loyalty and positive word-of-mouth in the e-banking services. *International Journal of Bank Marketing*, 26(6), pp 399-417.
- Casalo, L., Flavian, C. and Guinaliu, M., (2007). The impact of participation in virtual brand communities on consumer trust and loyalty. *Online Information Review*, 31(6), pp. 775-792.
- Cassidy, R. and Wymer, W. (2016). Linking prestige perception with consumption experience, loyalty, and WOM. *Marketing intelligence and planning*,34, pp540-558.

- Cermati. (2015, December 25). *Mengenal Mobile Banking, Apa Keunggulan dan Kekurangannya?*. <https://www.cermati.com/artikel/mengenal-mobile-banking-apa-keunggulan-dan-kekurangannya>
- Chaerunnisa, C. (2020, December 2). *Review Permata Mobile X 2021: Fitur, Tabungan, dan KTA Permata*. Lifepal. <https://lifepal.co.id/media/permata-mobile/>
- CNN Indonesia. (2021, May 10). *BNI Bakal Tutup 96 Kantor Cabang Tahun Ini*. <https://www.cnnindonesia.com/ekonomi/20210510094419-78-640767/bni-bakal-tutup-96-kantor-cabang-tahun-ini>
- Cooper, D.R., Schindler, P. S. (2014). *Business Research Methods*. McGraw Hill Education.
- Corbitt et al. (2003). Trust and e-commerce: A study of consumer perceptions. *Electronic Commerce Research and Applications*, 2 (3). pp 203-215.
- Cox, B. and Koelzer, W. (2004). *Internet Marketing in Hospitality*. Pearson Prentice Hall.
- Davies, S. (1996). *Big Brother: Britain's web of surveillance and the new technological order*. Pan Main Market edition.
- Detik News. (2014, November 21). *BCA Sabet Enam Penghargaan di Indonesia Customer Satisfaction Award 2014*. <https://news.detik.com/adv-nhl-detikcom/d-2754296/bca-sabet-enam-penghargaan-di-indonesian-customer-satisfaction-award-2014>
- Dosen Pendidikan. (2021, May 18). *E-Banking*. <https://www.dosenpendidikan.co.id/e-banking/>

- Ejigu, S. N. (2016). E-Banking Service Quality and its Impact on Customer Satisfaction in State Owned Banks in East Gojjam Zone; Ethiopia. *Global Journal of Management and Business Research: Business Economics and Commerce*, 16(8).
- Esther et al. (2020). Security behaviour of mobile financial service users. In *Information and Computer Security*. <https://doi.org/10.1108/ICS-02-2020-0021>
- Famiyeh, S., Asante-Darko, D., and Kwarteng, A. (2018). Service quality, customer satisfaction, and loyalty in the banking sector. *International Journal of Quality and Reliability Management*, 35(8), pp 1546–1567. <https://doi.org/10.1108/ijqrm-01-2017-0008>.
- Fianto et al. (2021). Mobile banking services quality and its impact on customer satisfaction of Indonesia Islamic banks. *Jurnal Ekonomi and Keuangan Islam*, 7(1), pp59-76. <https://journal.uii.ac.id/index.php/jeki>
- Flavian, C., Guinaliu, M. and Gurrea, R. (2006). The role played by perceived usability, satisfaction and consumer trust on website loyalty. *Information and Management*, 43(1), pp. 1-14.
- Foroughi, B., Iranmanesh, M. and Hyun, S.S. (2019). Understanding the determinants of mobile banking continuance usage intention. *Journal of Enterprise Information Management*, 32(6).
- Ganguli, S. and Roy, S.K. (2011). Generic technology-based service quality dimensions in banking. *The International Journal of Bank Marketing*, 29(2), pp. 168-189.
- Ghozali, I. (2016) *Aplikasi Analisis Multivariete Dengan Program IBM SPSS 23. Edisi 8*. Badan Penerbit Universitas Diponegoro.

- Globalstats. (2021, October). *Mobile Operating System Market Share Indonesia*. Statcounter. <https://gs.statcounter.com/os-market-share/mobile/indonesia>
- Gounaris, S., Dimitriadis, S. and Stathakopoulos, V. (2010), An examination of the effects of service quality and satisfaction on customers' behavioral intentions in e-shopping. *Journal of Services Marketing*, 24 (2), pp. 142-156.
- Gritti, P. and Foss, N. (2010). Customer Satisfaction and Competencies: An econometric Study of an Italian bank. *Applied Economics Letters*, 17(18), pp. 1811-1817.
- Gronroos, C. (2000). *Service Management and Marketing: A customer Relationship Management Approach* (2nd ed.). Chichester: John Wiley and sons.
- Gupta, A., and Dev, S. (2012). Client Satisfaction in Indian Banks: An Empirical Study. *Management Research Review*, 35(7), pp. 617-636.
- Haikal, M. M. (2011, October 12). *BCA Luncurkan Mobile Banking*. Bisnis. <https://finansial.bisnis.com/read/20111012/90/49515/bca-luncurkan-mobile-banking>
- Hair et al. (2010). *Factor Analysis in Multivariate Data Analysis*. Pearson Education Inc.
- Hammoud et al. (2018). *The Impact of E-Banking Service Quality on Customer Satisfaction: Evidence from the Lebanese Banking Sector*. SAGE publishing.
- Haq, I.U. and Awan, T.M. (2020). Impact of e-banking service quality on e-loyalty in pandemic times through interplay of e-satisfaction. *Journal of Management*.

- Hayati, R. (2020). *Pengertian Snowball Sampling, Teknik Pengambilan, dan Contohnya.* Penelitianilmiah. <https://penelitianilmiah.com/snowball-sampling/>
- He, Y. and Song, H. (2009). A Mediation Model of Tourists' Repurchase Intentions for Packaged Tour Services, *Journal of Travel Research*, 47(3), pp 317-31
- Ho, C. T. B., and Lin, W. C. (2010). Measuring the service quality of internet banking: Scale development and validation. *European Business Review*, 22(1), pp 5–24. <https://doi.org/10.1108/09555341011008981>.
- Hutauruk, D. M. (2020, August 17). *Peran Perbankan Sangat Besar Dalam Menggerakkan Ekonomi Nasional.* Kontan. <https://keuangan.kontan.co.id/news/peran-perbankan-sangat-besar-dalam-menggerakkan-ekonomi-nasional>
- Investbro. (2021, May 22). *10 Manfaat Bank Bagi Masyarakat.* <https://investbro.id/10-manfaat-bank-bagi-masyarakat/>
- Itworks. (2019, May 24). *Terapkan Open Banking Platform, BRI Raih ISO 27001 Dengan BRI API.* <https://www.itworks.id/19825/terapkan-open-banking-platform-bri-raih-iso-27001-dengan-briapi.html>
- Jain, S.K. and Gupta, G. (2004). Measuring service quality: SERVQUAL vs. SERVPERF scales. *Vikalpa*, 29(2), pp. 25-38
- Jaringan Prima. (2019, September 13). *Transformasi Perbankan Digital.* <https://www.jaringanprima.co.id/id/transformasi-perbankan-digital>

- Jung, W. (2017). The Effect of Representational UI Design Quality of Mobile Shopping Applications on Users' Intention to Shop. *Journal of Enterprise Information System*, pp 166-169.
- Kampusmedan. (2021, July 23). *3,074 Kantor Cabang Bank di Indonesia Tutup*. <https://www.kampusmedan.com/3-074-kantor-cabang-bank-di-indonesia-tutup/>
- Katsikas, S. K., Lopez, J., and Pernul, G. (2005). Trust, privacy and security in e-business: Requirements and solutions. *Panhellenic Conference on Informatics*.
- Kharis, A. (2016, May 17). *Ini Dia 5 Fitur M-Banking di Indonesia*. Money. <https://www.money.id/finance/nah-ini-dia-sejarah-serta-5-fitur-m-banking-di-indonesia-160517b.html>
- Kolsaker, A. and Payne, C. (2002). Engendering trust in e-commerce: a study of gender-based concerns. *Marketing Intelligence and Planning*, 20(4), pp 206-214.
- Kompas. (2021, July 20). *CIMB Niaga Sudah Tutup 150 Kantor Cabang dalam 5 Tahun Terakhir*. <https://money.kompas.com/read/2021/07/20/191928626/cimb-niaga-sudah-tutup-150-kantor-cabang-dalam-5-tahun-terakhir>
- Kompas. (2021, July 21). *Saat Bank Menutup Kantor Cabangnya*. <https://money.kompas.com/read/2021/07/21/093114726/saat-bank-bank-menutup-kantor-cabangnya?page=all>
- Kotler, P. (2003). *Marketing Management 11th Ed.* Pearson Education.
- Kotler, P. and Keller, K. L. (2018). *Manajemen Pemasaran 12th Ed.* PT Indeks.
- Kotler, P., and Armstrong, G. (2013). *Principles of Marketing 16th Ed.* Pearson Education

- Kuncoro, M. (2009). *Metode Riset untuk Bisnis dan Ekonomi*. Jakarta: Erlangga.
- Liao, Z. and Cheung, M. T. (2002). Internet-based e-banking and consumer attitudes: an empirical study. *Information and Management*, 39(4), pp 283-295.
- Librianty, A. (2021, March 2). *Setahun Corona Covid-19, Begini Kondisi Ekonomi Indonesia*.
[Liputan6=https://www.liputan6.com/bisnis/read/4496337/setahun-corona-covid-19-begini-kondisi-ekonomi-indonesia](https://www.liputan6.com/bisnis/read/4496337/setahun-corona-covid-19-begini-kondisi-ekonomi-indonesia)
- Liebana et al. (2013). The determinants of satisfaction with e-banking. *Industrial Management and Data Systems*, 113(5), pp 750–767.
<https://doi.org/10.1108/02635571311324188>.
- Ling et al. (2016). Understanding Customer Satisfaction on Internet Banking: A Case Study in Malacca. *Procedia Economics and Finance*, 37,pp80-85.
<http://creativecommons.org/licenses/by-nc-nd/4.0/>
- Lovelock, C. and Wirtz,J. (2007). *Services Marketing: People, Technology, and Strategy 6th Ed.* Pearson Education,Inc.
- Malhotra, K. N. (2006). *The Handbook of Marketing Research*. SAGE research method. <https://methods.sagepub.com/book/the-handbook-of-marketing-research/n5.xml>
- Mandal, P. C. and Bhattacharya, S. (2013). Customer Satisfaction in Indian Retail Banking: A Grounded Theory Approach. *The Qualitative Report*, 18(28), pp. 1-21.
- Mardatila, A. (2020, April 2). *Berikut Hal yang Tak Boleh Dilakukan Selama Pandemi, Jangan Mandi Disinfektan Merdeka.*

- <https://www.merdeka.com/jateng/berikut-hal-yang-tidakbolehdilakukan-selama-pandemi-jangan-mandi-disinfektan-kln.html>
- Methlie, L.B. and Nysveen, H. (1999). Loyalty of on-line bank customers. *Journal of Information Technology*, 14(4), pp. 375-386.
- Mobarek, A. (2007). *E-banking practices and customer satisfaction-a case study in Botswana*.
- Mola, T. (2021. March 8). *Bank Mandiri Perkenalkan Livin' by Mandiri*. Finansialbisnis.
- <https://finansial.bisnis.com/read/20210308/90/1365135/bank-mandiri-perkenalkan-livin-by-mandiri>
- Mudassir, R. (2021, January 9). *Raih 47 Penghargaan, Halo BCA Jadi Best Contact Center 2020*. Finansialbisnis.
- <https://finansial.bisnis.com/read/20210109/90/1340768/raih-47-penghargaan-halo-bca-jadi-best-contact-center-2020>
- Narteh, B. and Kuada, J. (2014). Customer Satisfaction with Retail Banking Services in Ghana. *Thunderbird International Business Review*, 56(4), pp. 353-371.
- Natalia, M. (2021, June 30). *Inovasi Digital Banking, Bos BCA: Kita Belajar dari Fintech*. Okezone.
- <https://economy.okezone.com/read/2021/06/30/320/2433372/inovasi-digital-banking-bos-bca-kita-belajar-dari-fintech>
- Naveed, M. (2009). *Customer satisfaction in banking sector*. National University of Modern Languages Islamabad, pp-19. <http://www.gcb.com.gh/>

- Nguyen et al. (2020). Impact of Service Quality, Customer Satisfaction and Switching Costs on Customer Loyalty. *Journal of Asian Finance, Economics and Business*, 7(8), pp395-405.
doi:10.13106/jafeb.2020.vol7.no8.395
- O'Malley, L. and Tynan, C. (2000). Relationship marketing in consumer markets – rhetoric or reality?. *European Journal of Marketing*, 34(7), pp. 797-815.
- Octaviano, A. (2021, May 27). *Transaksi Mobile Banking Bank BCA Melonjak 37,1%* pada Kuartal I 2021. Kontan.
<https://keuangan.kontan.co.id/news/transaksi-mobile-banking-bank-bca-melonjak-371-pada-kuartal-i-2021>
- Oktriwina, A.S. (2021, March 15). *Mobile Banking dan Internet Banking, Apa Bedanya?*. Glints. <https://glints.com/id/lowongan/mobile-banking-internet-banking/#.YO7usegzY2w>
- Oliver, R. L. (1997). *Satisfaction: A behavioral perspective on the consumer*. McGraw-Hill.
- Omariba et al., (2012). Security and Privacy of Electronic Banking. *International Journal of Computer Science Issues*, 4(3), pp 432-442
- Osman, Z. (2014). Conceptual framework development for customer loyalty in Malaysian commercial banking industry. *International Journal of Management, IT and Engineering*, 4(2), pp. 197-214.
- Otoritas Jasa Keuangan. (n.d.). *Lembaga Perbankan*.
<https://www.ojk.go.id/id/kanal/perbankan/ikhtisar-perbankan/Pages/Lembaga-Perbankan.aspx>
- Parasuraman et al. (1985). A Conceptual Model of Service Quality and Its implications for Future Research. *Journal of Marketing*, 49 (4), 41-50.

- Parasuraman et al. (1988). Servqual : A Multiple-Item Scale for Measuring Consumer Perceptions of Service Quality. *Journal of Retailing*, 64(1).
- Parasuraman et al. (2002). SERVQUAL: A multiple-item scale for measuring consumer perceptions of service quality. *Retailing: Critical Concepts*, 64(1), pp140-161.
- Parasuraman, A, and Valarie, A. Zeithaml and Malhotra, A. (2005). E-S-QUAL: A multiple-item scale for assessing electronic service quality. *Journal of Service Research*, 7(3), pp 213–234. doi:10.1177/109467050427115
- Parker et al. (2004). Toward a new framework for information security, in Computer Security Handbook, 4th edition. John Wiley and Sons.
- Paybill. (n.d.). *Apakah Data Anda Aman Bersama Paybill?*.
<https://paybill.id/security.html>
- Peikari, H.R. (2010). The Influence of Security Statement, Technical Protection, and Privacy on Satisfaction and Loyalty; A Structural Equation Modeling. *Conference Paper in Communications in Computer and Information Science*, pp223-231.
- Pelajaran.co.id. (2019, May 17). *Pengertian Loyalitas, Karakteristik dan Faktor Penentu Loyalitas Menurut Para Ahli Lengkap*.
<https://www.pelajaran.co.id/pengertian-loyalitas-karakteristik-dan-faktor-penentu-loyalitas-menurut-para-ahli/>
- Perwitasari, A. S. (2012, November 2). *BRI Meluncurkan BRI Mobile*.
<https://keuangan.kontan.co.id/news/bri-meluncurkan-bri-mobile>
- Philip, G. and Cunningham, J. B. (2003). The diffusion of internet banking among Singapore consumers. *International Journal of Bank Marketing*, 21(1), pp 16-28.

- Pribadi, I.A. (2019, May 23). *BCA : Mobile Banking Aman dengan Sistem Keamanan Berlapis.* Antaranews.
<https://manado.antaranews.com/berita/56149/bca--mobile-banking-aman-dengan-sistem-keamanan-berlapis>
- Priyanath, H.M.S. (2018). Impact of Internet Banking Service Quality on Customer Satisfaction: An Empirical Investigation of Customers in Sri Lanka. *International Journal of Management, IT & Engineering*, 8(2), pp 197-198.
- Priyatno, D. 2010. *Mandiri Belajar SPSS Untuk Analisis Data dan Uji Statistik*. Mediakom.
- Putra, D. (2020, February 21). *BCA Raih 8 Penghargaan TOP Brand Award 2020*. Infobanknews. <https://infobanknews.com/snapshot/bca-raih-8-penghargaan-top-brand-award-2020/>
- Quiserto, R. (n.d.). *6 Mobile Banking Terbaik BCA, CIMB Niaga, Permata, Mandiri dan lainnya*. Duwitmu. <https://duwitmu.com/tabungan/aplikasi-mobile-banking-terbaik-2018/>
- Rahmat, M. (n.d.). *Mengapa Antar Muka BCA Mobile Sangat Kuno?*. Quora. <https://id.quora.com/Mengapa-antar-muka-BCA-Mobile-sangat-kuno>
- Raza et al. (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>
- Reichheld, F. and Schefter, P. (2000). E-loyalty: Your Secret Weapon on the Web. *Journal of Harvard Business Review*. 78(4), 105-115.
- Rini, A.S. (2020, June 10). *Strategi Bank Bertahan dari Pandemi Corona dan Masuki New Normal.* Bisnis.

- <https://finansial.bisnis.com/read/20200610/90/1250713/strategi-bank-bertahan-dari-pandemi-corona-dan-masuki-new-normal>
- Rita et al. (2019). *The impact of e-service quality and customer satisfaction on customer behavior in online shopping.*
- <https://doi.org/10.1016/j.heliyon.2019.e02690>
- Rizal, A. (2021, February 25). *Rata-Rata Orang Indonesia Habiskan 3 Jam untuk Main Media Sosial.* Infokomputer.
- <https://infokomputer.grid.id/read/122572616/rata-rata-orang-indonesia-habiskan-3-jam-untuk-main-media-sosial>
- Rotchanakitumnuai, S. and Speece, M. (2003). Barriers to Internet banking adoption: a qualitative study among corporate customers in Thailand. *International Journal of Bank Marketing*, 21(6/7), pp 312-323.
- Roy et al. (2012). Exploring customer switching intentions through relationship marketing paradigm. *International Journal of Bank Marketing*.
- Sadeghi, T. and Farokhian, S. (2011). Services quality model for online banking services by behavioral adoption theories and comparative study. *African Journal of Business Management*, 5(11), pp. 4490-4499.
- Salesforce. (n.d.). *What is Customer Service?*
- <https://www.salesforce.com/ap/products/service-cloud/what-is-customer-service/>
- Salkind, N. J. (2010). *Primary Data Source.* SAGE research method.
- <https://methods.sagepub.com/reference/encyc-of-research-design/n333.xml>
- Septiadi, A. (2020, September 14). *Optimalkan Layanan Digital, Bank Mandiri Bakal Tutup Cabang.* Kontan.

- <https://keuangan.kontan.co.id/news/optimalkan-layanan-digital-bank-mandiri-bakal-tutup-72-cabang>
- Setiawan, S.R. (2017, September 19). *Bagi Perbankan, Digitalisasi Adalah Keharusan.* Kompas.
- <https://ekonomi.kompas.com/read/2017/09/19/173340226/bagi-perbankan-digitalisasi-adalah-keharusan>
- Setyowati, D. (2021, February 11). *Transaksi Digital Bank Melonjak, Akan Bersaing Ketat dengan Fintech?.* Katadata.
- <https://katadata.co.id/desysetyowati/digital/6024eb09db45f/transaksi-digital-bank-melonjak-akan-bersaing-ketat-dengan-fintech>
- Shahriari, S. (2014). Effective Factors on Loyalty of E-Banking Customers. *International Journal of Advance Research in Computer Science and Management Studies*, 2(3). <http://www.ijarcsms.com/>
- Shankar, G. L., Urban, and Sultan, F. (2002). Online Trust: a Stakeholder Perspective, Concepts, Implications, and Future Directions. *Journal of Strategic Information Systems*, (11). pp. 325-344.
- Similarweb. (2021, August 1). *Top Rank for Finance Apps.* <https://www.similarweb.com/apps/top/google/store-rank/id/finance/top-free/>
- Singh, J. and Kaur, P. (2013). Customers attitude towards technology-based services provided by select Indian banks: empirical analysis. *International Journal of Commerce and Management*, 23(1), pp. 56-68.
- Sitanggang, L.M. (2020, November 4). *Jadi Kebutuhan Utama Selama Pandemi, Bank Berlomba Memperkaya Fitur Mobile Banking.* Kontan.

- <https://keuangan.kontan.co.id/news/jadi-kebutuhan-utama-selama-pandemi-bank-berlomba-memperkaya-fitur-mobile-banking>
- Sokhaei, S.F. and Afshari, A.J. (2014). The impact of service quality on customer satisfaction in internet banking. *The Journal of Mathematics and Computer Science*, 9(1), pp. 31-40.
- Stevano et al. (n.d.). *Influence Service Quality to Customer Satisfaction and Customer Loyalty using Self Service Technology: Internet Banking*. Universitas Surabaya.
- Sugiyono. (2017). *Metode Penelitian Kuantitatif Kualitatif dan RnD*. Alfabeta.
- Sukmadinata, N. S. (2017). *Metode Penelitian Pendidikan*. PT Remaja Rosdakarya.
- Suliyanto (2014, August 22). *Uji Asumsi Klasik*. Slideshare.
<https://www.slideserve.com/shima/uji-asumsi-klasik>
- Taleghani, M., Gilaninia, S., and Mousavian, S.J. (2011). The role of relationship marketing in customer orientation process in the banking industry with focus on loyalty (Case study: Banking industry of Iran). *International Journal of Business and Social Science*, 2(19).
- Tamara et al. (2019). Measuring customer satisfaction level of mobile banking: A study on Indonesian bank. *International Journal of Business and Management Science*, 5(5).
- Tandelilin et al. (2007). Ericsson, Western Union partner to push mobile financial services. Mobile Payments Today.
- Taylor, A. (2014). The Financial and Operating Performance of Privatized Firms during the 1990s. *Journal of Finance*.

- Taylor, S.A. and Cronin Jr, J.J. (1994). Modeling patient satisfaction and service quality. *Journal of Health Care Marketing*, 14(1).
- Thaichon, P., Lobo, A. and Mitsis, A. (2014). An empirical model of home internet services quality in Thailand. *Asia Pacific Journal of Marketing and Logistics*, 26(2), pp. 190-210.
- Thakur, R. (2014). What keeps mobile banking customers loyal?. *International Journal of Bank Marketing*, 32(7), pp. 628 – 646
- Thakur, R. (2016). Understanding customer engagement and loyalty: A case of mobile devices for shopping. *Journal of Retailing and Consumer Services*, 32, pp 151-163.
- Triatmodjo, Y. (2019, October 8). *Soal Keamanan Bank, BCA Nomor Satu di Indonesia*. Kontan. <https://keuangan.kontan.co.id/news/soal-keamanan-bca-sejajar-dengan-dbs-singapura-dan-maybank-malaysia>
- Tribunnews. (2018, November 12). *Pemuda Nasabah, BCA Luncurkan Fitur Transfer QR, Berikut Cara Menggunakannya*. <https://makassar.tribunnews.com/2018/11/12/permuda-nasabah-bca-luncurkan-fitur-transfer-qr-berikut-cara-menggunakannya>
- Turban et al. (2002). *Electronic Commerce: A Managerial Perspective*. Prentice Hall.
- Turel,O. and Connelly, C.E. (2013). Too busy to help: antecedents and outcomes of interactional justice in web-based service encounters. *International Journal of Information Management*, 33(4), pp 674-683.
- Valbury. (2019, August 14). *Bye Ribet, Inilah Kecanggihan Teknologi Perbankan Masa Kini*. <https://satutumbuhseribu.valbury.co.id/2019/08/14/kecanggihan-teknologi-perbankan-masa-kini/>

- Wardana, R. (2020, June 17). *Perkembangan Bank BCA dan Berbagai Produknya*. Lifepal. <https://lifepal.co.id/media/bank-bca/>
- Widjaja, Y. R. and Nugraha, I. (2016). *Loyalitas Merek Sebagai Dampak dari Kepuasan Konsumen*, 1(April), pp 1-13.
- Widjarjono, A. (2010). *Analisis Statistika Multivariat Terapan*. UPP STIM YKPN.
- Wilson et al. (2019). The Effect of Website Design Quality and Service Quality on Repurchase Intention in the E-commerce Industry: A Cross- Continental Analysis. *Gajah Mada International Journal of Business*, 21(2). <https://www.researchgate.net/publication/335401392>
- Wolfinbarger, M., and Gilly, M. (2003). Etailq: Dimensionalizing, measuring and predicting e-tail quality, *Journal of Retailing*. 79(3). [https://doi.org/10.1016/S0022-4359\(03\)00034-4](https://doi.org/10.1016/S0022-4359(03)00034-4)
- Wulandari, D. (2020, May 5). *Usung Konsep Super App, CIMB Niaga Luncurkan OCTO Mobile*. Mix. <https://mix.co.id/marcomm/news-trend/usung-konsep-super-app-cimb-niaga-luncurkan-octo-mobile/>
- Yuliara, I. M. (2016). *Modul Regresi Linier Berganda*. Fakultas Matematika dan Ilmu Pengetahuan Alam. Universitas Udayana.
- Yuwono, D. (2021, January 26). *Uji Validitas dan Reliabilitas Untuk Penelitian*. Statmat. <https://www.statmat.net/uji-validitas-dan-reliabilitas/>
- Zeithaml, Valarie A. (2000). Service quality, profitability, and the economic worth of customers: what we know and what we need to learn. *Journal of the academy of marketing science*, 28(1), pp. 67-85.

Zhou et al. (2009). The relative importance of website design quality and service quality in determining consumers online repurchase behavior. *Information Systems Management*, (26) pp 327–337.

