



## DAFTAR PUSTAKA

- Abdullahi, M. S., Usman, B. M., Salisu, F. B., & Muhammad, Y. S. (2018). Investigating the Effect of Convenience, Accessibility and Reliability on Customer Satisfaction in the Nigeria Banking Industry. *Pakistan Journal of Humanities and Social Sciences*, 6(3), 296–314. <https://doi.org/10.52131/pjhss.2018.0603.0048>
- Abhilash, V. S., Vipin, H., & Pillai, S. V. (2021). A Study on the E-banking Services and Risk Perception with Reference to Trivandrum. *Asian Journal of Economics Finance and Management*, 3(4), 43–52.
- Alriani, I. M. (2016). Relationship Marketing Memoderasi Pengaruh Kualitas Pelayanan Terhadap Loyalitas Pelanggan (Study Kasus Pada Nasabah Bank Rakyat Indonesia (persero) tbk di kota semarang). *Jurnal ekonomi manajemen akuntansi*, 23(40).
- Aregawi, T. (2018). Factors Affecting Customer Loyalty : Experience from Dashen Bank Adigrat area Branch. *International Journal of Science and Research*, 7(9), 101–105. <https://doi.org/10.21275/ART2019892>
- Aziza, C., & Kassim, N. M. (2021). The Moderating Role of Consumer Characteristics on E-Loyalty in E-banking business: A Multigroup Analysis. *SHS Web of Conferences*, 124. <https://doi.org/10.1051/shsconf/202112409002>
- Bahri, Syamsul dan Zamzam, Fahkry. (2015). Model Penelitian Kuantitatif Berbasis SEMAMOS. Yogyakarta: Deepublish
- 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.
- Bradford, B., Yesberg, J., & Jackson, J. (2020). Trust and Legitimacy as Predictors of Public Support for Police Use of New Technology. *Researchgate.Net*. <https://doi.org/10.1093/bjc/azaa032>
- Busser, J. A., & Shulga, L. V. (2019). Involvement in consumer-generated advertising: Effects of organizational transparency and brand authenticity on loyalty and trust. *International Journal of Contemporary Hospitality Management*. <https://doi.org/10.1108/IJCHM-10-2017-0685>
- Butt, S. (2021). Impact of E-Banking Service Quality on Customers ' Behavior Intentions Mediating Role of Trust. *Global Management Journal for Academic & Corporate Studies*, 11(2), 1–21.
- Chaimaa, B., Najib, E., & Rachid, H. (2020). E-banking Overview: Concepts, Challenges and Solutions. *Wireless Personal Communications*. <https://doi.org/10.1007/s11277-020-07911-0>
- Chakraborty, D., Siddiqui, A., Siddiqui, M., Rana, N. P., & Dash, G. (2022). Mobile payment apps filling value gaps: Integrating consumption values with initial trust and customer involvement. *Journal of Retailing and Consumer Services*, 66. <https://doi.org/10.1016/j.jretconser.2022.102946>



Cheung, M. L., Pires, G. D., Rosenberger, P. J., & De Oliveira, M. J. (2021). Driving COBRAs: the power of social media marketing. *Marketing Intelligence and Planning*, 39(3), 361–376. <https://doi.org/10.1108/MIP-11-2019-0583>

Cheung, M. L., Pires, G., & Rosenberger, P. J. (2020). The influence of perceived social media marketing elements on consumer–brand engagement and brand knowledge. *Asia Pacific Journal of Marketing and Logistics*, 32(3), 695–720. <https://doi.org/10.1108/APJML-04-2019-0262>

Chien, S.-Y., Lewis, M., Sycara, K., Liu, J.-S., & Kumru, A. (2018). The Effect of Culture on Trust in Automation. *ACM Transactions on Interactive Intelligent Systems*, 8(4), 1–31. <https://doi.org/10.1145/3230736>

Cinaj, V., & Cavaliere, L. P. L. (2022). Challenge and Importeance of E-Banking in Albania. *3rd International CEO Communication, Economics, Organization & Social Sciences Congress*, 305–320.

Cooper, D. R., & Schindler, P. S. (2019). *Metode Penelitian Bisnis*. Salemba.

Creswell, J. W., & Creswell, J. D. (2018). *Research Design Qualitative, Quantitative, and Mixed Methods Approaches*. SAGE Publications.

Das, S. V. A., & Ravi, N. (2021). A Study on the Impact of Coffee Service Quality on Customer Loyalty. *Asian Journal of Economics, Finance and Management*, 5(1). <https://doi.org/10.21742/jarr.2021.1.1.04>

Davis, F. D., Bagozzi, R. P., & Warshaw, P. P. (1989). User Acceptanace of Computer Technology: A Comparison of Two Theoretical Models. *Management Science*, 35(8), 982–1003.

Folstad, A., Nordhiem, C. B., & Bjorkli, C. Al. (2018). What Makes Users Trust a Chatbot for Customer Service ? An Exploratory Interview Study. *Springer Nature Switzerland*, 194–208. <https://doi.org/10.1007/978-3-030-01437-7>

Ghali, Z. (2021). Motives of customers ' e-loyalty towards e-banking services : a study in Saudi Arabia. *Journal of Decision Systems*, 1–22. <https://doi.org/10.1080/12460125.2020.1870063>

Ghozali, I. (2017). *Model Persamaan Struktural Konsep dan Apliasi dengan Program AMOS* 24. Badan Penerbit Universitas Diponegoro.

Hair, J.F., Black, W.C., Babin, B.J. and Anderson, R.E. (2010). Multivariate Data Analysis. 7th Edition, Pearson, New York

Hammouri, Q., Majali, er, Almajali, D., Aloqool, A., & Ahmad Al-Gasawneh, J. (2021). Explore the Relationship between Security Mechanisms and Trust in E-Banking: A Systematic Review. *Annals of The Romanian Society for Cell Biology*, 25(6), 17083–17093. <http://annalsofrscb.ro>

Haq, I. U., & Awan, T. M. (2020). Impact of e-banking service quality on e-loyalty in pandemic times through interplay of. *Vilakshan - XIMB Journal of Managemen*, 17(1), 39–55. <https://doi.org/10.1108/XJM-07-2020-0039>



Husein, Umar. (2003). Metode Riset Perilaku Konsumen Jasa. Jakarta : Ghalia Indonesia.

Indrasari, A., Nadjmie, N., & Endri, E. (2022). International Journal of Data and Network Science Determinants of satisfaction and loyalty of e-banking users during the COVID-19 pandemic. *International Journal of Data and Network Science*, 6, 497–508. <https://doi.org/10.5267/j.ijdns.2021.12.004>

Izogo, E. E., Elom, M. E., & Mpinganjira, M. (2020). Examining Customer Willingness to Pay More for Banking Services: The Role of Employee Commitment, Customer Involvement and Customer Value. *International Journal of Emerging Markets*. <https://doi.org/10.1108/IJOEM-10-2019-0850>

Jannatin, A. R., & Puspawati, D. (2022). Pengaruh Keterikatan Kerja Terhadap Keterlibatan Kerja Dan Kinerja Dengan Dimediasi Faktor Kepercayaan Terhadap Atasan. *Egien-Jurnal Ekonomi dan Bisnis*, 10(1), 1-9.

Kartika, T., Firdaus, A., & Najib, M. (2020). Contrasting the drivers of customer loyalty; financing and depositor customer, single and dual customer, in Indonesian Islamic bank. *Journal of Islamic Marketing*, 11(4), 933–959. <https://doi.org/10.1108/JIMA-04-2017-0040>

Kaur, B., Kaur, J., Pandey, S. K., & Joshi, S. (2020). E-service Quality: Development and Validation of the Scale. *Global Business Review*, 1–19. <https://doi.org/10.1177/0972150920920452>

Kinasih, B. S., & Albari, A. (2012). Pengaruh persepsi keamanan dan privasi terhadap kepuasan dan kepercayaan konsumen online. *Jurnal Siasat Bisnis*, 16(1).

Lokshina, I., Kniezova, J., & Lanting, C. (2022). On Building Users' Initial Trust in Autonomous Vehicles. *The 12th International Conference on Emerging Ubiquitous Systems and Pervasive Networks (EUSPN 2021)*, 198, 7–14. <https://doi.org/10.1016/j.procs.2021.12.205>

Ms, M. F., Setiawan, A., Sirat, A. Y. S., Putri, R. W., & Gusti, R. U. (2021). The Influence of Credit Interest Rates , Customer Relationship Management , E- Banking Service Quality , and Company Image on Customer Loyalty ( Case Study at Bank BCA KCP Pahlawan Bandung ). *Review Of International Geographical Education*, 11(5), 3288–3298. <https://doi.org/10.48047/rigeo.11.05.219>

Msallati, A. (2021). Investigating the nexus between the types of advertising messages and customer engagement: Do customer involvement and generations matter? *Journal of Innovations in Digital Marketing*, 2(1), 1–13. <https://doi.org/10.51300/jidm-2021-31>

Mulia, D., Usman, H., & Parwanto, N. B. (2020). The Role of Customer Intimacy in Increasing Islamic Bank Customer Loyalty in Using E-Banking and M-banking. *Journal of Islamic Marketing*, 12(6), 1097–1123. <https://doi.org/10.1108/JIMA-09-2019-0190>

Mutahar, A. M., Daud, N. M., Thurasamy, R., Isaac, O., & Abdulsalam, R. (2018). The Mediating of Perceived Usefulness and Perceived Ease of Use. *International Journal of Technology Diffusion*, 9(2), 21–40. <https://doi.org/10.4018/ijtd.2018040102>



Oghazi, P., Karlsson, S., Hellström, D., & Hjort, K. (2018). Online purchase return policy leniency and purchase decision: Mediating role of consumer trust. *Journal of Retailing and Consumer Services*, 41, 190–200. <https://doi.org/10.1016/j.jretconser.2017.12.007>

Ozkan, P., Suer, S., Keser, I. K., & Kocakoc, I. D. (2020). The Effect of Service Quality and Customer Satisfaction on Customer Loyalty: The Mediation of Perceived Value of Services, Corporate Image, and Corporate Reputation. *International Journal of Bank Marketing*, 35(2), 384–405. <https://doi.org/10.1108/IJBM-03-2019-0096>

Pahlawan, M. R., Nurlia, N., Laba, A. R., Pakki, E., & Hardiyono, H. (2019). Pengaruh Kualitas Produk Dan Kualitas Pelayanan Terhadap Peningkatan Kepuasan Dan Loyalitas Pelanggan Perusahaan Daerah Air Minum (Pdam) Kota Makassar. *Journal of applied business administration*, 3(2), 228-244.

Perez, C., & Martín, F. (2018). Digitalisation and Artificial Intelligence: the New Face of the Retail Banking Sector. Evidence from France and Spain. *HAL Open Science*, 179–233. [https://www.researchgate.net/profile/Karen-JaeHrling/publication/326838243\\_Virtuous\\_circles\\_between\\_innovations\\_job\\_quality\\_and\\_employment\\_in\\_Europe\\_Case\\_study\\_evidence\\_from\\_the\\_manufacturing\\_sector\\_private\\_and\\_public\\_service\\_sector\\_QuInnE\\_Working\\_Paper\\_W](https://www.researchgate.net/profile/Karen-JaeHrling/publication/326838243_Virtuous_circles_between_innovations_job_quality_and_employment_in_Europe_Case_study_evidence_from_the_manufacturing_sector_private_and_public_service_sector_QuInnE_Working_Paper_W)

Rajamahendran, K., & Muthalagu, K. (2022). A Study on Customer Preference Towards E-Banking. *Ssrn*.

Rajaobelina, L., Brun, I., Kilani, N., & Ricard, L. (2021). Examining emotions linked to live chat services: The role of e-service quality and impact on word of mouth. *Journal of Financial Services Marketing*. <https://doi.org/10.1057/s41264-021-00119-8>

Rao, M., Andani, P., & Singh, S. (2022). Perception Towards Problems and Prospects of E-Banking. *International Journal of Research in Engineering, Science and Management*, 5(3), 60–62.

Sathiyavany, N., & Shivany, S. (2018). E-Banking Service Qualities, E-Customer Satisfaction, and e-Loyalty: A conceptual Model. *The International Journal of Social Sciences and Humanities Invention*, 5(6), 4808–4819. <https://doi.org/10.18535/ijsshi/v5i6.08>

Sekaran, U., & Bougie, R. (2017). *Metode Penelitian untuk Bisnis: Pendekatan Pengembangan-Keahlian* (6th ed.). Salemba Empat.

Seo, E. J., & Park, J. W. (2018). A study on the effects of social media marketing activities on brand equity and customer response in the airline industry. *Journal of Air Transport Management*, 66, 36–41. <https://doi.org/10.1016/j.jairtraman.2017.09.014>

Shankar, A., & Jebarajakirthy, C. (2019). The influence of e-banking service quality on customer loyalty: A moderated mediation approach. *International Journal of Bank Marketing*. <https://doi.org/10.1108/IJBM-03-2018-0063>

Shared, H. A. (2019). The Relationship between E-Service Quality and E-Customer Satisfaction: An Empirical Study in Egyptian Banks. *International Journal of Business and Management*, 14(5), 171. <https://doi.org/10.5539/ijbm.v14n5p171>



Subhashree, K., & Harshitha, S. (2020). Technology Advancement And Fraud's In Banking. *RIMS Journal of Management*, 4(2). <https://search.proquest.com/openview/00e67f16b32d46c268c6b619ac88806e/1?pq-orignsite=gscholar&cbl=4877103>

Sugiyono. (2018). Metode Penelitian Kombinasi (*Mixed Methods*). Bandung: Cv Alfabeta

Suhud, U., Wibowo, S. F., Khairi, A., & Willson, G. (2019). Applying the Theory of Acceptance Model to Consumer Acceptance of Taxi-Hailing Mobile App. *Journal of Internet and E-Business Studies*, 1–10. <https://doi.org/10.5171/2019.382593>

Talwar, S., Dhir, A., Khalil, A., Mohan, G., & Islam, A. K. M. N. (2020). Point of adoption and beyond. Initial trust and mobile-payment continuation intention. *Journal of Retailing and Consumer Services*. <https://doi.org/10.1016/j.jretconser.2020.102086>

Tan, P. (2019). An Empirical Study of How the Learning Attitudes of College Students toward English E-Tutoring Websites Affect Site Sustainability. *Sustainability*, 11(1748), 1–19. <https://doi.org/10.3390/su11061748>

Udriyah, Tham, J., & Ferdous Azam, S. M. (2019). The effects of market orientation and innovation on competitive advantage and business performance of textile smes. *Management Science Letters*, 9, 1419–1428. <https://doi.org/10.5267/j.msl.2019.5.009>

Wijanto, S. (2008). Structural Equation Modelling dengan Lisrel 8.8. Graha Ilmu, Yogyakarta

Zeithaml, V. A. (2002). Service excellence in electronic channels. *Managing Service Quality: An International Journal*, 12(3), 135–139. <https://doi.org/10.1108/09604520210429187>