

DAFTAR PUSTAKA

- Amin, M. (2015). Internet Banking Service Quality and Its Implication on E-customer Loyalty. *International Journal of Bank Marketing*, 34. doi:10.1108/IJBM-10-2014-0139
- Asad , M. M., Mohajerani, N. S., & Noursresh, M. (2016). Prioritizing Factors Affecting Customer Satisfaction in The Internet Banking System Based on Cause and Effect Relationships. *Procedia Economic and Finance*, 36, 210-219. doi:10.1016/S2212-5671(16)30032-6
- Azwar, S. (2012). *Reliabilitas dan Validitas* (4th ed.). Yogyakarta: Pustaka Pelajar.
- Cooper, D., & Schindler, P. S. (2013). *Business Research Methods* (12 th ed.). New York: McGraw Hill.
- Gefen, D., Karahanna, E., & Straub, D. W. (2013). Inexperience and Experience With Online Stores: The Importance of Trust. *Journal Management*, 50(3).
- Gong, C., & Ribiere, V. (2021). Developing a unified definition of digital transformation. *Technovation*, 102, 102-217. doi:10.1016/j.technovation.2020.102217
- Grivas, S. G., Hanne, T., & Imhof, D. (2024). An Intelligent Platform Based Tool for The Development of Digital Transformation Strategies. *Procedia Computer Science*, 237, 344-353. doi:10.1016/j.procs.2024.05.114
- Hamidi, H., & Safareeyeh, M. (2019). A Model to Analyze The Effect of Mobile Banking Adoption on Customer Interaction and Satisfaction: A Case Study of M-Banking in Iran. *Telematics and Informatics*, 38, 166-181. doi:10.1016/j.tele.2018.09.008
- Hassan, S. Q., & Rehman, D. A. (2016). The Impact of Competitive Advantage, Customer Satisfaction and Customer Relationship Management on Customer Loyalty: An Empirical Analysis of Banking Sector of Pakistan. *Singaporean Journal of Business Economics, and Management Studies*, 5(3). Retrieved from <https://www.singaporeanjbem.com>
- Herington, C., & Weaven, S. K. (2009). E-retailing by banks: e-service quality and its importance to customer satisfaction. *European Journal of Marketing*, 43, 1220-1231.

- Karimi, J., & Walter, Z. (2015). The Role of Dynamic Capabilities in Responding to Digital Disruption. *Journal of Management Information System*, 32(1), 39-81. doi:10.1080/07421222.2015.1029380
- Lenggogeni, L., & Ferdinand, A. T. (2016). Determinants of Competitive Advantage in Enhancing Consumer Purchase Decisions. *Journal of Management*, 5(3), 1-12. Retrieved from <http://ejournal-s1.undip.ac.id/index.php/dbr>
- Li, F., Lu, H., & Hou, M. (2021). Customer Satisfaction with Bank Services: The Role of Cloud Services, Security, E-Learning and Service Quality. *Technology in Society*, 64. doi:10.1016/j.techsoc.2020.101487
- Lu, R., Peng, X., & Reve, T. (2024). Firms Digital Transformation, Competitive Strategies, and Innovation: Evidence from Chinese Companies. *Journal of Management and Organization*, 1-27. doi:10.1017/jmo.2024.24
- Mareta, S. N., Wardani, D., & Hanim, A. L. (2024). Peran Transformasi Digital Terhadap Kepuasan Nasabah Green Banking. *Journal of Islamic Economic Philanthropy*, 1, 1-11. Retrieved from <https://economics.pubmedia.id/index.php/wiep>
- Ngari, N. K., & Bichanga, D. (2017). Effect of Competitive Strategies on Customer Satisfaction Among Commercial Banks in Kenya. *Journal of Management*, 4(2), 541-569. Retrieved from www.strategicjournals.com
- Oldeweme, A., Martins, J., & Westmattmann, D. (2021). The Role of Transparency, Trust, and Social Influence on Uncertainty Reduction in Times of Pandemics: Empirical Study on the Adoption of COVID-19 Tracing Apps. *Journal of Medical Research*, 23(2). doi:<https://doi.org/10.2196/25893>
- Rafli, M. (2024, September 26). *Indeks Masyarakat Digital Indonesia 2024 Meningkat*. Retrieved from [data.goodstats.id: https://data.goodstats.id/statistic/indeks-masyarakat-digital-indonesia-2024-meningkat-kPtV1](https://data.goodstats.id/statistic/indeks-masyarakat-digital-indonesia-2024-meningkat-kPtV1)
- Rodríguez, J. M., Dasi, A., & Alegre, J. (2024). Digital Transformation and Firm Performance in Innovative SMEs: The Mediating Role of Business Model Innovation. *Tecnovation*, 134. doi:10.1016/j.technovation.2024.103027
- Schallmo, D., & Williams, C. A. (2017). Digital Transformation Of Business Models Best Practice, Enablers, and Roadmap. *International Journal of Innovation Management*, 21(8). doi:10.1142/S136391961740014X

- Temelkov, Z. (2020). Differences Between Traditional Bank Model and Fintech Based Digital Bank and Neobanks Models. *Socio Brains*(74). Retrieved from WWW.SOCIOBRAINS.COM
- Thompson, A. A., Pateraf, M. A., Gamble, J. E., & III, A. S. (2022). *Crafting And Executing Strategy* (23th ed.). New York: McGrwa Hill.
- Verhoef, P., Broekhuizen, T., & Bart, Y. (2021). Digital Transformation: A Multidisciplinary Reflection and Research Agenda. *Journal of Business Research*, 122, 889-901. doi:10.1016/j.jbusres.2019.09.022
- Warner, K. S., & Wanger, M. (2019). Building dynamic capabilities for digital transformation: An ongoing process of strategic renewal. *Long Range Planning*, 52(3), 326-345. doi:10.1016/j.lrp.2018.12.001
- Zhghenti, T., & Chkareuli, V. (2021). Enhancing Online Business Sector: Digital Trust Formation Process. *Marketing and Management of Innovations*(2). doi:10.21272/mmi.2021.2-07