

## DAFTAR PUSTAKA

- Afwab, dkk. (2023). *Pengaruh Kualitas Layanan dan Kemudahan Terhadap Loyalitas Nasabah Mobile Banking BSI Dengan Kepuasan Sebagai Variabel Intervening*. Universitas Islam Negeri Sumatera Utara.
- Agarwal, R., & Dhingra, S. (2023). Factors influencing cloud service quality and their relationship with customer satisfaction and loyalty. *Heliyon*, 9, e15177. <https://doi.org/10.1016/j.heliyon.2023.e15177>
- Anam, K. (2023). Ramai transaksi mobile banking, bank mana yang tumbuh tinggi? *CNBC Indonesia*. Retrieved from <https://www.cnbcindonesia.com>
- Arcand, M., PromTep, S., Brun, I., & Rajaobelina, L. (2017). Mobile banking service quality and customer relationships. *International Journal of Bank Marketing*, 35(7), 1068–1089. <https://doi.org/10.1108/IJBM-10-2015-0150>
- Baabdullah, A. M., Alalwan, A. A., Rana, N. P., Kizgin, H., & Patil, P. (2019). Consumer use of mobile banking (M-banking) in Saudi Arabia: Towards an integrated model. *International Journal of Information Management*, 44, 38–52. <https://doi.org/10.1016/j.ijinfomgt.2018.09.002>
- Bank Mandiri. (2023). *Laporan Tahunan Bank Mandiri 2023*. Jakarta: PT Bank Mandiri (Persero) Tbk.
- Chaterine, Amalia, Gui, & Shahaudin. (2023). Digital banking and customer satisfaction: A review on mobile banking in Indonesia. *Journal of Digital Finance*, 10(2), 45-67.

- Cronin, J. J., Brady, M. K., & Hult, G. T. M. (2000). Assessing the effects of quality, value, and customer satisfaction on consumer behavioral intentions in service environments. *Journal of Retailing*, 76(2), 193–218. [https://doi.org/10.1016/S0022-4359\(00\)00028-2](https://doi.org/10.1016/S0022-4359(00)00028-2)
- Creswell, J. W., & Creswell, J. D. (2018). *Research design: Qualitative, quantitative, and mixed methods approaches* (5th ed.). Sage Publications.
- Debi, dkk. (2021). *Peran Layanan Mobile Banking dalam Meningkatkan Loyalitas Nasabah Bank Syariah*. Bank Syariah Mandiri Cabang Tomang.
- DeLone, W. H., & McLean, E. R. (2003). The DeLone and McLean model of information systems success: A ten-year update. *Journal of Management Information Systems*, 19(4), 9–30.
- Hair, J. F., Black, W. C., Babin, B. J., Anderson, R. E., & Tatham, R. L. (2010). *Multivariate data analysis* (7th ed.). Pearson Prentice Hall.
- Javia, S. (2017). Perbankan nasional dituntut perkuat sistem digitalisasi. *Indonesia Satu*.
- Jun, S., & Palacios, M. (2016). The impact of mobile banking service quality on customer satisfaction. *Journal of Financial Services Marketing*, 21(3), 155–169.
- Kotler, P., & Keller, K. L. (2016). *Marketing management* (15th ed.). Pearson.
- Lee, K. C., & Chung, N. (2009). Understanding factors affecting trust in and satisfaction with mobile banking in Korea: A modified DeLone and McLean's model perspective. *Interactive Computing*, 21(5–6), 385–392.

- Luarn, P., & Lin, H. H. (2005). Toward an understanding of the behavioral intention to use mobile banking. *Computers in Human Behavior*, 21(6), 873–891.  
<https://doi.org/10.1016/j.chb.2004.03.003>
- McKnight, D. H., Choudhury, V., & Kacmar, C. (2002a). The impact of initial consumer trust on intentions to transact with a website: A trust-building model. *Journal of Strategic Information Systems*, 11, 297–323.
- Norman, D. (2013). *The design of everyday things*. Basic Books.
- Parasuraman, A., Zeithaml, V. A., & Berry, L. L. (1985). A conceptual model of service quality and its implications for future research. *Journal of Marketing*, 49, 41–50. <https://doi.org/10.1177/002224298504900403>
- Rahmi, dkk. (2023). *Pengaruh Kualitas Layanan Mobile Banking terhadap Kepuasan Nasabah Bank BCA*. Kota Bandung.
- Rizqi, R., Ahmad, S., & Siti, M. (2023). Determinants of consumer adoption of mobile banking services in Indonesia. *International Journal of Bank Marketing*, 41(5), 320-335.
- Rezky, M. A., & Zulfikry, R. (2022). Pengaruh kualitas layanan mobile banking terhadap loyalitas nasabah Bank BUMN di Makassar. *Jurnal Manajemen Perbankan*, 15(3), 210-225.
- Schindler, P. S. (2022). *Business research methods* (14th ed.). McGraw Hill.
- Shaikh, A. A., & Karjaluoto, H. (2015). Mobile banking adoption: A literature review. *Telematics and Informatics*, 32(1), 129–142.  
<https://doi.org/10.1016/j.tele.2014.05.003>
- Tjiptono, F. (2002). *Prinsip-prinsip total quality service*. Andi Publisher.

Wazid, M., Zeadally, S., & Das, A. K. (2019). Mobile banking security: Issues, challenges, and solutions. *Future Generation Computer Systems*, 91, 668–680.

Zhou, Q., Lim, F. J., Yu, H., Xu, G., Ren, X., Liu, S., Wang, X., Mai, X., & Xu, H. (2021). A study on factors affecting service quality and loyalty intention in mobile banking. *Journal of Retailing and Consumer Services*.