

DAFTAR PUSTAKA

- Bank Syariah Mandiri, *Manual Pembiayaan Gadai Emas*. 2016, Jakarta.
- Bank Syariah Mandiri, *Revisi Standar Prosedur Operasional Pembiayaan Gadai Emas*. 2012, Jakarta.
- Bank Syariah Mandiri. *Annual Report*. 2016. Jakarta.
- Bitner, M. J. (1992). Servicescapes: The impact of physical surroundings on customers and employees. *the Journal of Marketing*, 57-71.
- Bitner, M. J., & Brown, S. W. (2008). The service imperative. *Business Horizons*, 51(1), 39-46.
- Bitner, Mary Jo, Ostrom Amy L, Morgan Felicia N, (2007). Service Blueprint: A Practical Technique for Service Innovation, *Center for Service Leadership, Arizona State University*, 3-5.
- Chelliah, J. (2010). The psychodynamics of the client-consultant relationship. *International Journal of Business and information*, 5(2), 135.
- Davenport, T. H. (1993). *Process innovation: Reengineering Work Through Information Technology*: Harvard Business Press.
- Frontier. (2017). Presentasi Hasil Survei: Riset Bisnis Gadai dan Cicil Emas. Jakarta
- Grover, V., Jeong, S. R., Kettinger, W. J., & Teng, J. T. (1995). The implementation of business process reengineering. *Journal of Management Information Systems*, 12(1), 109-144.
- Hammer, M., & Champy, J. (2006). *Reengineering The Corporations*, Harper Business, New York.
- Haugen, Margrethe. (2013). Service Blueprints: Persisten Qualities and Future Potential, *Department of Product Design, Norwegian University of Science and Technology*, 7.
- Hoq, M. Z., Sultana, N., & Amin, M. (2010). The Effect of Trust, Customer Satisfaction and Image on Customers' Loyalty in Islamic Banking Sector. *South Asian Journal of Management*, 17(1), 70.
- Howcroft, J. B. (1991). Customer Satisfaction in Retail Banking. *Service Industries Journal*, 11(1), 11-17.

Infonews.com (2017). CAR Meningkat, Ketahanan Perbankan Syariah Terjaga. Tersedia di <http://infobanknews.com/car-meningkat-ketahanan-perbankan-syariah-terjaga>. Diakses pada tanggal 15 Juli 2017.

Johnston, R., & Michel, S. (2008). Three Outcomes of Service Recovery: Customer Recovery, Process Recovery and Employee Recovery. *International Journal of Operations & Production Management*, 28(1), 79-99.

Karwan, K. R., & Markland, R. E. (2006). Integrating Service Design Principles and Information Technology to Improve Delivery and Productivity in Public Sector Operations: The Case of The South Carolina DMV. *Journal of operations management*, 24(4), 347-362.

Kontan.co.id (2018). OJK: Aset Bank Syariah Tumbuh Lebih Tinggi. Tersedia di <https://keuangan.kontan.co.id/news/ojk-aset-bank-syariah-tumbuh-lebih-tinggi>. Diakses pada tanggal 15 Juli 2018.

Meyer, C., & Schwager, A. (2007). Understanding Customer Experience. *Harvard Business Review*, 116-126.

Otoritas Jasa Keuangan. *Annual Report*. 2014. Jakarta

Patrício, L., Fisk, R. P., Falcão e Cunha, J., & Constantine, L. (2011). Multilevel Service Design: From Customer Value Constellation to Service Experience Blueprinting. *Journal of Service Research*, 14(2), 180-200.

Republik Indonesia. (1998). Undang-undang No. 10 Tahun 1998 tentang Perubahan Atas Undang-undang Nomor 7 Tahun 1992 Tentang Perbankan. Jakarta.

Republik Indonesia. (2008). Undang-undang No. 21 Tahun 2008 tentang Perbankan Syariah. Jakarta

Schmenner, R. W. (1986). How Can Service Businesses Survive and Prosper? *Sloan Management Review (1986-1998)*, 27(3), 21.

Schmenner, R. W. (2004). Service Businesses and Productivity. *Decision Sciences*, 35(3), 333-347.

Seyring, M., Dornberger, U., Suvelza, A., & Byrnes, T. (2009). Service Blueprinting Handbook. *International SEPT Program. University of Leipzig*.

Shahin, A. (2010). Service Blueprinting: An Effective Approach for Targeting Critical Service Process – With a Case Study in a Four-Star Interational Hotel.

Macrothink Institute. *Journal of Management Research. Department of Management, University of Isfahan.* 2(2), 3.

Shahin, A., & Zeinali, Z. (2010). Developing a Matrix Framework for The Relationship Between Organizational Learning and Innovativeness-With a Case Study in a Manufacturing Company. *International Journal of Business and Management*, 5(7), 187-188.

Shostack, G. L. (1982). How to Design a Service. *European Journal of Marketing*, 16(1), 49-63.

Shostack, G. L. (1984). Designing Service That Deliver. *Harvard Business Review*, 134.

Stewart, D. M. (2003). Piecing Together Service Quality: A Framework for Robust Service. *Production and Operations Management*, 12(2), 246-265.