



KEPUSTAKAAN

- _____, 2009, "Peraturan Bank Indonesia No. 11/11/PBI/2009 mengenai Penyelenggaraan Kegiatan Alat Pembayaran dengan Menggunakan Kartu", Bank Indonesia, Jakarta
- _____, 2009, "PT. Bank Central Asia, Tbk Annual Report 2008", Jakarta.
- _____, 2010, "PT. Bank Central Asia, Tbk Annual Report 2009", Jakarta.
- _____, 1998, "*Acquirer Best Practices Guide*", Visa International, San Francisco.
- _____, 2009, "*Asia Pacific Acquirer Benchmark Survey October 2009*", AsiaPay Solutions & Visa International, Singapore.
- April, Graham D. dan Shaun Pather, 2008, "Evaluating Service Quality Dimensions within e-commerce SMEs", *The Electronic Journal Information Systems Evaluation* vol 11 issue 3.
- Ariyanto, Taufik, 2004, "Profil Persaingan Usaha dalam Industri Perbankan Indonesia", *Perbanas Finance & Banking Journal* vol. 6 No.2, Jakarta.
- Angur, M.G., R. Nataraajan dan J.S. Jahera, 1999, "Service Quality in the Banking Industry: An Assessment in Developing Economy", *International Journal of Bank Marketing* Vol. 17 No. 3.
- Avkiran, N.K., 1994, "Developing an Instrument to Measure Customer Service Quality in Branch Banking", *International Journal of Bank Marketing*, Vol 12 No. 5.
- Blanchard, F.R. dan R.L. Galloway, 1994, "Quality in Retail Banking", *International Journal of Service Industry Management*, Vol 5 No. 4.
- Cooper, D.R. dan Pamela S. Schindler, 2008, "*Business Research Methods*", 10th ed, McGraw-Hill, New York.
- Cronin, Joseph dan Stephen A. Taylor, 1992, "Measuring Service Quality: A Reexamination and Extension", *Journal of Marketing* Vol 56 (July).
- Cronin, Joseph dan Stephen A. Taylor, 1994, "SERVPERF versus SERVQUAL: Reconciling Performance-based and Perceptions-Minus-Expectations Measurement of Service Quality", *Journal of Marketing* Vol 58 (January).
- Cui, C., Barbara R. Lewis dan Won Park, 2003, "Service Quality Measurement in the Banking Sector in South Korea", *The International Journal of Banking Marketing*, Vol 21 No. 4/5.



- Dharmayanti, Diah, 2006, "Analisis Dampak *Service Performance* dan Kepuasan sebagai Moderating Variable terhadap Loyalitas", *Jurnal Manajemen Pemasaran*, Vol 1 No. 1, April 2006.
- Ferrell, O.C., Geoffrey Hirt dan Linda Ferrell, 2008, "Business: A Changing World 6e", McGraw-Hill/Irwin, New York.
- Heizer, Jay dan Barry Render, 2008, "Operations Management", 9th ed, Pearson Prentice Hall, New Jersey.
- Irawan, Handi, 2003, "Indonesian Customer Satisfaction: Membedah Strategi Kepuasan Pelanggan Merek Pemenang ICOSA", Elex Media Komputindo, Jakarta.
- Jain, S. K. dan Garima Gupta, 2004, "Measuring Service Quality: SERVQUAL vs. SERVPERF Scales", *Vikalpa: The Journal for Decision Makers of Indian Institute of Management*, Vol. 29 No. 2, April – June 2004
- Kertajaya, H. & Stephen Liesty, 2006, "Beyond Banking: Menguak Sukses BCA dalam Perbankan Konsumer di Indonesia", MarkPlus&Co, Jakarta.
- Kjos, Ann, 2007, "The Merchant-Acquiring Side of The Payment Card Industry: Structure, Operations, and Challenges", Federal Reserve Bank of Philadelphia.
- Kotler, P. & Kevin L. Keller, 2009, "Marketing Management", 13th ed, Pearson Prentice Hall, New Jersey
- Kosiur, David, 1997, "Understanding Electronic Commerce: How Online Transactions Can Grow Your Business", Microsoft Press.
- Kuncoro, Mudrajad, 2009, "Metode Riset untuk Bisnis & Ekonomi", edisi 3, Erlangga, Jakarta.
- Ladhari, Riadh, 2009, "Assessment of the Psychometric Properties of SERVQUAL in the Canadian Banking Industry", *Journal of Financial Services Marketing*, Vol. 14 No. 1, 70-82
- Landrum, H., Victor Prybutok, Xiaoni Zhang dan Daniel Peak, 2009, "Measuring IS System Service Quality with SERVQUAL: Users' Perceptions of Relative Importance of the Five SERVPERF Dimensions", *Informing Science: the International Journal of an Emerging Transdiscipline* vol. 12.
- Lasser, M., C.M. Walfried dan R.D. Winsor, 2000, "Service Quality Perspectives and Satisfaction in Private Banking", *International Journal of Bank Marketing*, Vol 18 No. 4.
- Malhotra, Naresh K., 2002, "Marketing Research: An applied Orientation", 3rd ed, Prentice Hall, New Jersey
- Mengi, Pooja, 2009, "Customer Satisfaction with Service Quality: An Empirical Study of Public and Private Sector Banks", *The IUP Journal of Management Research*, Vol. VIII, No. 9



- Moussa, Adil, 2009, "Opportunities in Merchant Acquiring", Aite Group.
- Parasuraman, A., Valarie Zeithaml dan Leonard Berry, 1985, "A Conceptual Model of Service Quality and Its Implications for Future Research", *Journal of Marketing* Vol 9.
- Parasuraman, A., Valarie Zeithaml dan Leonard Berry, 1988, "SERVQUAL: A Multiple-item Scale for Measuring Consumer Perceptions of Service Quality", *Journal of Retailing* Vol 64 No. 1.
- Parasuraman, A., Valarie Zeithaml dan Leonard Berry, 1991, "Understanding Customer Expectations of Services", *Sloan Management Review* 32 Vol. 3.
- Parnigotan, F.S., L.R. Aritonang dan N.L.T. Hutagalung, 2008, "Dimensi-dimensi Kualitas Jasa Perbankan di Indonesia", *Finance and Banking Journal* Vol.10 No. 2, Perbanas.
- Porter, Michael E., 1985, "Competitive Advantage: Creating and Sustaining Superior Performance", FreePress, NewYork.
- Riduwan, 2008, "Metode & Teknik Menyusun Thesis", Alfabeta, Bandung.
- Tjiptono, F.dan Gregorius Chandra, 2007, "Service, Quality & Satisfaction", edisi 2, Andi Offset, Yogyakarta.
- Tjiptono, Fandi, 2008, "*Service Management Mewujudkan Layanan Prima*", Andi Offset, Yogyakarta.
- Turban, E., David King, Judy McKay, Peter Marshall, Jae Lee dan Dennis Viehland, 2008, "Electronic Commerce 2008: A Managerial Perspective", Pearson, New Jersey.
- Umar, Husein, 2002, "Metode Riset Bisnis", Gramedia Pustaka Utama, Jakarta.
- Vanniarajan, T. dan B. Anbazhagan, 2007, "Servperf Analysis in Retail Banking", *International Marketing Conference on Marketing & Society*, 8-10 April 2007.
- Velasquez, Manuel G., 2006, "Business Ethics Concepts & Cases", 6th ed, Pearson Prentice Hall, New Jersey.
- Weatherhead, Michelle, 2009, "How Can *Acquirers* Provide Added-Value Services to The Merchant?", ACI Worldwide, Nebraska.
- Zeithaml, V., Mary Jo Bitner dan Dwayne Gremier, 2008, "Service Marketing, 4th ed", McGrawHill, New York.