

F.Tjiptono & G.Chandra.2007. *Service, Quality Satisfaction*. (ed.2). Yogyakarta: Andi.

Fahrianda, Muhamad. (2019). Analisis Kualitas Pelayanan Dengan Menggunakan Metode Servqual dan Model Kano Pada Perusahaan PT Impact Byte Edukasi. *Thesis Abstract*. Program Pasca Sarjana Universitas Gajah Mada, Yogyakarta

Gupta, A., dan Chen, I. 1995."Service Quality : Implications for Management Development". *International Journal of Quality & Reliability Management*, Vol. 12 1995 : 28-35

Laporan Keuangan Publikasi Bulanan. Berbagai edisi. (diambil dari publikasi Bank Indonesia di [www.bi.go.id](http://www.bi.go.id))

Otoritas Jasa Keuangan. (2020). Panduan Penyelenggaraan Digital Branch oleh Bank Umum. Jakarta, Indonesia

Parasuraman, A., Zeithaml, V.A., dan Berry, L.L. 1985."A Conceptual Model of Service Quality and Its Implications for Future Research". *Journal of Marketing*, Vol. 49 Fall 1985 : 41-50

Parasuraman, A., Zeithaml, V.A., dan Berry, L.L. 1988. "SERVQUAL: A Multiple- Item Scale for Measuring Customer Perceptions of Service Quality". *Journal of Retailing*, Vol. 64 Spring 1988

Sekaran, U., dan Bougie, R. 2010. "Research Methods for Business". Fifth Edition.Chichester: Wiley.

Sri Yani K. Dan Lyla R. 2006. "Persaingan Perbankan di Indonesia". *Buletin Ekonomi*

Tan, K.C., dan Pawitra, T.A. 2001."Integrating SERVQUAL and Kano's Model Into QFD for Service Excellence Development". *Managing Service Quality*, Vol 11 2001: 418-430

Zeithaml, V.A., Parasuraman, A., dan Berry, L.L. 1990."Delivering Quality Service– Balancing Customer Perceptions and Expectations". New York: The Free Press.