

REFERENCES

- Barnes, James G.(2003). *Secret of Customer Relationship Management Concept and Tools*. Yogyakarta: Andi.
- Bertsimas, D., & Kallus, N. (2014). From predictive to prescriptive analytics. arXiv preprint arXiv:1402.5481.
- Buttle, Francis.(2009). *Customer Relationship Management Concept and Tools*. Oxford: Elsevier.
- Carissa,A. Onna, Achmad F., Srikandi K.(2014). Penerapan Customer Relationship Management (CRM) sebagai upaya untuk meningkatkan loyalitas nasabah. *Jurnal Administrasi Bisnis*. 15: 01.
- Cooper, Donal R. and Pamela S. Schindler. (2014).*Business Research Methods 12th Edition*. New York: McGraw Hill.
- Kotler, P; and Keller, K. L.(2016). *Marketing Management 15th Edition*. Pearson Education Limited: London.
- Nguyen, Q. K. (2016, November). Rantai blok-a financial Teknologi for future sustainable development. In 2016 3rd International conference on green Teknologi and sustainable development (GTSD) (pp. 51-54). IEEE.
- O'Brien, James A., Marakas, George M. (2016). *Sistem Informasi Manajemen edisi 9*. Yogyakarta: Andi
- Payne, A. (2012). *Handbook of CRM*. Routledge.
- Thompson, A., Peteraf, M., Gamble, J., Strickland III, A. J., & Jain, A. K. (2013). *Crafting & executing strategy 19/e: The quest for competitive advantage: Concepts and cases*. McGraw-Hill Education.
- Tunggal, Amin Widjaja. (2008). *Customer Relationship Management (Konsep & Kasus)*. Jakarta : Harvarindo
- Tunggal, Amin Widjaja. (2008). *Dasar- dasar Customer Relationship Management*. Jakarta : Harvarindo
- Website AIA Financial, <http://www.aia-financial.co.id/id/our-products/list-of-our-products.html> diakses pada tanggal 11 Januari 2020.

Website Welma BCA, <https://www.bca.co.id/welma> diakses pada tanggal 11 November 2020.

Zineldin, Mosad.(2006). The royalty of loyalty : CRM, Quality and Retention. *Journal of Customer Marketing*, 23(7): 430-437