

DAFTAR PUSTAKA

- Akroush, M. N., Dahiyat, S. E., Gharaibeh, H. S., Abu-Lail, B. N 2011, 'Customer Relationship Management Implementation An investigation of a scale's generalizability and its relationship with business performance in a developing country context', *International Journal of Commerce and Management*, vol. 21, no. 2, pp.158-191, DOI 10.1108/10569211111144355.
- Annual Report PT Bank BTPN Tbk 2020, https://www.btpn.com/ar-2020-btpn_eng_14-april.pdf diakses pada tanggal 21 Agustus 2021.
- Annual Report PT Bank Central Asia Tbk 2020, <https://www.bca.co.id/-/media/Feature/Report/File/S8/Laporan-Tahunan/20210226AR-2020-BCAIndonesia-Medium-Res.pdf> diakses pada tanggal 21 Agustus 2021.
- Annual Report PT Bank CIMB Niaga Tbk 2020, <https://investor.cimbniaga.co.id/misc/AR/AR-2020-EN.pdf> diakses pada tanggal 21 Agustus 2021.
- Annual Report PT Bank Danamon Indonesia Tbk 2020, https://www.danamon.co.id/-/media/All-Content-About-Danamon/Laporan-Kuangan/Laporan-Tahunan/2020/En/V1/Ar-Danamon_Eng-2020_FULL.pdf diakses pada tanggal 21 Agustus 2021.
- Annual Report PT Bank Mandiri (Persero) Tbk 2020, <https://bankmandiri.co.id/documents/38265486/0/AR+2020+%23+PT+Bank+Mandiri+%28Persero%29+Tbk+%28IND%29+23042021+LR.pdf/340ba6c4-7bfd-6fd8-dd75-2412d0c3846f?t=1619503445510> diakses pada tanggal 21 Agustus 2021.
- Annual Report PT Bank Mega Tbk 2020, https://bankmega.com/media/filer_public/6f/e1/6fe15afa-41ef-4edf-8793-16287673b457/laporan_tahunan_bank_mega_2020_-_eng_fin.pdf diakses pada tanggal 21 Agustus 2021.
- Annual Report PT Bank Negara Indonesia (Persero) Tbk 2020, <https://www.bni.co.id/Portals/1/BNI/Perusahaan/HubunganInvestor/Docs/AR-BNI-TB-2020-English.pdf> diakses pada tanggal 21 Agustus 2021.
- Annual Report PT Bank OCBC NISP Tbk 2020, https://www.ocbcnisp.com/asset/media/Feature/AboutOCBC/Hubungan-Investor/Laporan-Tahunan/2020/2020_annual-report_sustainability_report.pdf diakses pada tanggal 21 Agustus 2021.

- Annual Report PT Bank Pan Indonesia Tbk 2020, https://www.panin.co.id/doc/cmsupload/documents/2021%20report/paninbank_ar2020_final637601009649486587.pdf diakses pada tanggal 21 Agustus 2021.
- Annual Report PT Bank Permata Tbk 2020, https://www.permatabank.com/sites/default/files/documents/pdf/Annual%20Report%202020%20PT%20Permata%20Bank%20Tbk%20%2812July2021%29_0.pdf diakses pada tanggal 21 Agustus 2021.
- Annual Report PT Bank Rakyat Indonesia (Persero) Tbk 2020, <https://www.ir-bri.com/misc/AR/AR2020-BBRI.pdf> diakses pada tanggal 21 Agustus 2021.
- Annual Report PT Bank Tabungan Negara (Persero) Tbk 2020, <https://www.btn.co.id/-/media/User-Defined/Document/Hubungan-Investor/eng/Annual-Report/2020/AR-2020--BTN-160221-ENG.pdf> diakses pada tanggal 21 Agustus 2021.
- Athanasopoulou, P 2009, 'Relationship Quality: A Critical Literature Review and Research Agenda'. *European Journal of Marketing*, vol. 43, pp 583-610.
- Barnes, J G 2003, 'Rahasia Manajemen Hubungan Pelanggan', Terjemahan Andreas Winardi, Yogyakarta: Andi, pp. 137-195.
- Bhat, S A & Darzi, M A 2016, 'Customer Relationship Management: An Approach to Competitive Advantage in the Banking Sector by Exploring the Mediatonal Role of Loyalty', *International Journal of Bank Marketing*, Vol. 34 No.3, pp. 388-410.
- Boschma, R & Hartog, M 2014, 'Merger and Acquisition Activity as Driver of Spatial Clustering: The Spatial Evolution of the Dutch Banking Industry, 1850-1993', *Economic Geography*, vol. 90, no. 3, pp. 247-266.
- Bohling, T, Bowman, D, LaValle, S, Mittal, V, Narayandas, D, Ramani, G, Varadarajan, R 2006, 'CRM Implementation: Effectiveness Issues and Insights', *Journal of Service Research*, vol. 9, no. 2, pp. 184-194, DOI: 10.1177/1094670506293573.
- Boulding, W, Staelin, R, Ehret, M, & Johnston, W J 2005, 'A Customer Relationship Management Roadmap: What Is Known, Potential Pitfalls, and Where to Go', *Journal of Marketing*, vol. 69 (4), pp. 155-166.
- Bozan, E, Gul, G, Tigrak, U, Demirci, E, Saribiyik, H, Aktas, MS 2020, 'Software Architecture of a System Designed for Churn Analysis and Customer Retention in Banking Industry', *International Conference on Computational Science and Its Applications (ICCSA)*, DOI: 10.1109/ICCSA50381.2020.00023.

- Charandabi, S E 2020, 'Prediction of Customer Churn in Banking Industry', https://www.researchgate.net/publication/342424673_Prediction_of_Customer_Churn_in_Banking_Industry diakses 16 Mei 2021.
- Chikako, T U & Gemedi, T H 2021, 'Assessment of Customers Relationship Management Practices on Customer Retention and Loyalty of Oromia Credit and Saving Share Company: Bule Hora City Branch'. *Advances in Operations Research*, doi:<http://dx.doi.org/10.1155/2021/5545836>.
- Cooper, D R & Schindler, P S 2014, *Business Research Methods*, 12th edn, McGraw-Hill/Irwin, New York.
- Crick, J M 2021, 'Qualitative Research in Marketing: What Can Academics Do Better?', *Journal of Strategic Marketing*, vol.29 no. 5, pp: 390-429, DOI: 10.1080/0965254X.2020.1743738
- Flick, U, Kardorff, E, & Steinke, I 2004, 'A Companion to Qualitative Research', London, England.
- Formulir Internal BSI 2020, 'Aplikasi Pendaftaran BNIDirect.'
- Formulir Internal BSI 2021, 'Formulir Permohonan Internal Pendaftaran / Perubahan / Penutupan BSI Cash Management.'
- García, D, Nebot, A, & Vellido, A. 2016, 'Intelligent Data Analysis Approaches to Churn as A Business Problem: a Survey', *Knowledge and Information Systems*, 51(3), pp:719–774, <http://doi.org/10.1007/s10115-016-0995-z>.
- Gopalsamy, S & Gokulapadmanaban, S 2021, 'Does Implementation of Customer Relationship Management (CRM) Enhance The Customer Loyalty? An Empirical Research in Banking Sector. *Iranian Journal of Management Studies*, vol. 14, no. 2, pp. 401-417.
- Hooley, G, Piercy NF, Nicoulaud, B, Rudd, JM 2017, *Marketing Strategy & Competitive Positioning*, 6th edn, Pearson Education Limited, United Kingdom.
- Kumar, V & Ramani, G 2004, 'Taking Customer Lifetime Value Analysis to the Next Level', *Journal of Integrated Communications*, pp. 27-33.
- Lindgreen, A & Wynstra, F 2005, 'Value in business markets: what do we know? Where are we going?', *Industrial Marketing Management*, vol. 34 no. 7, pp. 732-748.
- Leclercq, T, Hammedi, W, & Poncin, I 2016, 'Ten Years of Value Co-creation: An Integrative Review. *Recherche et Applications En Marketing*, 1–35. <http://doi.org/10.1177/2051570716650172>.

- Luck, I 2020, 'NPS® Guide for Financial Services Industry', <https://customergauge.com/blog/nps-guide-for-financial-services-industry> diakses pada 31 Agustus 2021.
- Martono, S S 2017, 'Studi Implementasi Program *Big Data Analytics* untuk *Customer Relationship Management* di PT. Telekomunikasi Indonesia Tbk Tahun 2015', MBA tesis, Universitas Gadjah Mada, Jakarta.
- Miles, M B & Huberman, A 2007, 'Analisis Data Kualitatif Buku Sumber tentang Metode-Metode Baru', Terjemahan Tjetjep Rohendi Rohisi, Jakarta: Universitas Indonesia.
- Muhammad, H 2020, 'Cash Management BNI Juara 1 Survei Euromoney', <https://www.republika.co.id/berita/qm3cbx380/cash-management-bni-juara-1-survei-euromoney> diakses tanggal 16 Mei 2021.
- Nie, G, Rowe, W, Zhang, L, Tian, Y, & Shi, Y 2011, 'Credit Card Churn Forecasting by Logistic Regression and Decision Tree', *Expert Systems with Applications*, vol. 38 no. 12, pp. 15273-15285.
- Ngo, V M & Vu, H M 2021, 'Can Customer Relationship Management Create Customer Agility and Superior Firms' Performance?', *International Journal of Business and Society*, vol. 22, No. 1, pp. 175-193. DOI: 10.33736/ijbs.3169.2021.
- Oztaysi, B, Sezgin, S & Ozok, AF 2011, 'A Measurement Tool for Customer Relationship Management Processes', *Industrial Management & Data Systems*, vol. 111, pp. 943-960, DOI: 10.1108/02635571111144982.
- Payne, A & Frow, P 2005, 'A Strategic Framework for Customer Relationship Management', *Journal of Marketing*, vol. 69 no. 4, pp. 652-671.
- Potters, C 2020, 'Mass Production', <https://www.investopedia.com/terms/m/mass-production.asp> diakses tanggal 2 Oktober 2021.
- Prisila, T Y D 2020, 'Pengaruh Customer Relationship Management Pada Loyalitas Pelanggan di Industri Information and Communication Technology PT XYZ', MBA Tesis, Universitas Gadjah Mada, Jakarta.
- Puspaningtyas, L & Damhuri, E 2020, '7 Alasan Pentingnya Merger Bank Syariah BUMN', <https://www.republika.co.id/berita/qi6gay440/7-alasan-pentingnya-merger-bank-syariah-bumn-part1> diakses 17 Mei 2020.
- Richards, K A & Jones, E 2008, 'Customer Relationship Management: Finding Value Drivers', *Industrial Marketing Management*, vol. 37 no. 2, pp. 120-130.

- Roberts, N 2009, 'Digitally Enhancing Customer Agility and Competitive Activity: How Firms Use Information Technology to Sense and Respond to Market Opportunities in Hypercompetitive Environments', PhD in Business Management, Clemson University.
- Shava, H 2021, 'The Relationship Between Service Quality and Customer Satisfaction in The South African Mobile Network Telecommunications Industry', *Journal of International Studies*, 14(2), 70-83. doi:10.14254/2071-8330.2021/14-2/5.
- Sin, L Y M, Tse, A C B & Yim, F H K 2005, 'CRM: Conceptualization and Scale Development', *European Journal of Marketing*, vol. 39 no. 11/12, pp. 1264-1290.
- Sumardjono, M S W 2001, 'Pedoman Pembuatan Usulan Penelitian, Sebuah Panduan Dasar', Penerbit PT. Gramedia Pustaka Utama, Jakarta, pp. 38.
- Sumber Data Internal 2021, 'Memo Unit Kerja BSU dan HCP: Standarisasi Forum Doa Pagi (FDP) di Seluruh Unit Kerja Kantor Pusat dan Regional'.
- Troncoso, C, A, M 2018, 'Predicting Customer Churn using Voice of the Customer. A Text Mining Approach', PhD in Business and Management Thesis, Alliance Manchester Business School.
- Valluri, C 2019, 'The Many Types of Churn and Their Predictive Models', Doctor of Business Administration Dissertation, Creighton University.
- Verbeke, W, Martens, D, Mues, C, & Baensens, B, 2011, 'Building Comprehensive Customer Churn Prediction Models with Advanced Rule Induction Techniques', *Expert Systems with Applications*, vol. 38 no. 3, pp. 2354-2364.
- Website Bank Syariah Indonesia, Sejarah Perseroan, 2021, https://www.ir-bankbsi.com/corporate_history.html diakses tanggal 21 Agustus 2021.
- What is Cash Management and How Can It Benefit My Business? 2021, <https://www.fieldandmain.com/blog/what-is-cash-management-and-how-can-it-benefit-my-business/> diakses tanggal 20 September 2021.
- Yin, RK 2009, 'How to Do Better Case Studies', *The SAGE Handbook of Applied Social Research Methods*, vol. 2, pp. 254-282.
- Zablah, A R, Bellenger, D N & Johnston, W J 2004, 'An Evaluation of Divergent Perspectives on Customer Relationship Management: Towards a Common Understanding of An Emerging Phenomenon', *Industrial Marketing Management*, vol. 33 no. 6, pp. 475-489.