

DAFTAR PUSTAKA

- Amoroso, D. L., & Magnier-Watanabe, R. (2012). Building a Research Model For Mobile Wallet Consumer Adoption: The Case Of Mobile Suica in Japan. *Journal of Theoretical and Applied Electronic Commerce Research*, 94-110.
- Bagla, R. K., & Sancheti, V. (2018). Gaps in customer satisfaction with digital wallets: challenge for sustainability.
- Ballestar, M. T., Grau-Carles, P., & Sainz, J. (2015). Consumer behavior on cashback websites: Network strategies.
- Bhaskoro, A. T. (2014, Oktober 31). *Tumbuh Pesatnya Pasar Aplikasi Mobile di Indonesia Buka Peluang Baru Bagi Pengembang*. Retrieved from <https://dailysocial.id/post/tumbuh-pesatnya-pasar-aplikasi-mobile-di-indonesia-buka-peluang-baru-bagi-pengembang>
- BI. (2009). *Indonesia Patent No. 11/12/PBI/2009*.
- Chaffey, D. (2011). *E-Business and E-Commerce Management*. New York: Pearson Financial Times Prentice Hall.
- Chaffey, D., & Smith, P. (2013). *Emarketing Excellence 4th Edition*. New York: Routledge.
- Chandon, P., Wansink, B., & Laurent, G. (2000). A benefit congruency framework of sales promotion effectiveness. *Journal of Marketing*.
- Chechen, L., Lin, H.-N., & Luo, M. M. (2016). Factors influencing Online Shoppers' Repurchase. *The Roles of Satisfaction and Regret*.
- Chesarina, A. (2017, November 8). *Digital Money: Peluang dan Tantangan bagi Bisnis Perbankan*. Retrieved from <https://www.kompasiana.com/chesarina13/5a0201daa4b06847fb7663e2/digital-money-peluang-dan-tantangan-bagi-bisnis-perbankan?page=all>

- Chiu, C.-M., Cheng, H.-L., Huang, H.-Y., & Chen, C.-F. (2013). Exploring individuals' subjective well-being and loyalty towards social network.
- Chiu, C.-M., Lin, H.-Y., Sun, S.-Y., & Hsu, M.-H. (2009). Understanding customers' loyalty intentions towards.
- David, L. (2013, April 5). *Pengaruh Perkembangan Teknologi Dalam Kehidupan Manusia*. Retrieved from <https://www.liputan6.com/citizen6/read/553984/pengaruh-perkembangan-teknologi-dalam-kehidupan-manusia>
- Dharmmesta, B. S. (2014). *Manajemen Pemasaran*. Yogyakarta: PBF E.
- Dorfleitner, G., Hornuf, L., Schmitt, M., & Weber, M. (2017). *FinTech in Germany*. Springer International Publishing.
- Elrado, M. (2014). Pengaruh Kualitas Pelayanan terhadap Kepuasan, Kepercayaan, dan Loyalitas (Survey pada pelanggan yang menginap di Jambuluwuk Batu Resort Kota Batu. *Jurnal Administrasi Bisnis*.
- Febrianigtyas, M., Arifin, & Fanani. (2014). *Pengaruh customer relationship management terhadap kepuasan dan loyalitas nasabah (survei pada nasabah bank Jawa Timur cabang gedung inbis Malang)*. Malang.
- Ghobakhloo, M. (2018). The future of manufacturing industry: a strategic roadmap toward. *Journal of Manufacturing Technology Management*.
- Giovanis, A., & Athanasopoulou, P. (2016). Consumer-brand relationships and brand loyalty in technology-mediated.
- Gitosudarmo, I. (2014). *Manajemen Pemasaran Edisi Kedua*. Yogyakarta: BPF E.
- Griffin, J. (2010). *Customer Loyalty, Menumbuhkan dan Mempertahankan Kesetiaan Pelanggan*. Jakarta: Erlangga.
- Hair, J., & Joseph, F. (2011). *Multivariate Data Analysis (5th Edition)*. New Jersey: Prentice-Hall, Inc.

- Hakim, L. (2018, Agustus 4). *Telepon Pintar, dari Kebutuhan Sekunder ke Primer*. Retrieved from <https://www.kompasiana.com/abineaisyumna/5b65374c5e137331de3f3fc3/smartphone-dari-kebutuhan-sekunder-ke-primer>
- Hawkins, D., Roger J, B., & Kenneth A, C. (2007). *Consumer Behavior*. New York: TheMcGraw–HillCompanies, Inc.
- Hsu, C.-L., & Chen, M.-C. (2018). How gamification marketing activities motivate desirable consumer behaviors: Focusing on the role of brand love.
- Huda, A. (2014). Pengaruh Pelayanan, Promosi, dan Lokasi Terhadap Kepuasan Konsumen Toko Toko Elektronik di Pati.
- Hussein, A. S. (2015). *Penelitian bisnis dan manajemen menggunakan partial least squares (PLS) dengan smart PLS 3.0*.
- Industri Aplikasi Mobile Tumbuh Pesat*. (2012, Januari 22). Retrieved from <http://marketeers.com/industri-aplikasi-mobile-tumbuh-pesat/>
- Irawan, H. (2009). *10 Prinsip Kepuasan Pelanggan*. Jakarta: Elex Media Komputindo.
- Iskandar, D., & Narsim. (2015). *Penelitian Tindakan Kelas dan Publikasinya*. Cilacap: Ihya Media.
- Kotler, P., & Keller, K. L. (2016). *Marketing Management 15e*. New Jersey: Pearson Education Limited.
- Lupiyoadi, R. (2016). *Manajemen Pemasaran Berbasis Kompetensi*. Jakarta: Salemba Empat.
- Nastasoiu, A., & Vandenbosch, M. (2018). Competing with loyalty: How to design.
- Nazir. (2014). *Metode Penelitian*. Bogor: Ghalia Indonesia.
- Nicoletti, B. (2017). *The Future of FinTech: Integrating Finance and Technology in Financial Services*. Switzerland: Springer Narure.

- Nugraha, F. (2019). *Apa itu Cashback*. Retrieved from <https://www.simulasikredit.com/apa-itu-cashback/>
- Philip, & Duncan. (2012). *Marketing Principles and Methods*. Georgetown: Richard D. Irwin. Inc.
- Sanjaya, R., & Tarigan, J. (2009). *Creative Digital Marketing*. Jakarta: Elex Media Komputindo.
- Sekaran, & Bougie. (2013). *Edisi 5, Research Methods for Business: A skill Building Approach*. New York: John Wiley.
- Smith, & Chang. (2010). Improving Customer Outcomes Through the Implementation of Customer Relationship Management Evidence From Taiwan. *Asian Review of Accounting*.
- Sreejesh, S., & Roy, S. (2015). *A New Consumer Brand Relationships Framework*. In: Fetscherin M., Heilmann T. (eds) *Consumer Brand Relationships*. New York: Palgrave Macmillan.
- Sugihartono , J. (2009). Analisis Pengaruh Citra, Kualitas Layanan Dan Kepuasan Terhadap Loyalitas Pelanggan (Studi Kasus pada PT. PUPUK KALIMANTAN TIMUR, Sales Representative Kabupaten Grobogan).
- Sugiyono. (2013). *Metode Penelitian Pendidikan Pendekatan Kuantitatif*. Bandung: Alfabeta.
- Tabachnick, B. G., & Fidell, L. S. (2013). *Using Multivariate Statistics (6th Edition)*. Pearson.
- Tjiptono, F. (2009). *Strategi Pemasaran Edisi kedua*. Yogyakarta: Andi Offset.
- Tjiptono, F., & Gregorius, C. (2016). *Service, Quality, and Satisfaction Edisi 4*. Yogyakarta: Andi.
- Tung, G.-S., Kuo, C.-J., & Kuo, Y.-T. (2010). Promotion, Switching Barriers, And Loyalty.

- Vana, P., Lambrecht, A., & Bertini, M. (2018). Cashback Is Cash Forward: Delaying a Discount to Entice Future Spending. *Journal of Marketing Research*.
- Veloutsou, C. (2015). Brand evaluation, satisfaction and trust as predictors of brand loyalty: the mediator-moderator effect of brand relationships. *Journal Of Consumer Marketing*, 405-421.
- Wan-Ping, P., & Hsieh-Hong, H. (2011). Effects of promotion on relationship quality and customer loyalty in the airline industry: The relationship marketing approach. *African Journal of Business Management Vol.5*.
- Widarjono, A. (2015). *Analisis Multivariat Terapan*. Yogyakarta: UPP STIM YKPN.
- Wilson, L. (2017). *What Digital Ministry Means (and How It Relates to Creativity)*.
- Yulistara, A. (2018, May 6). *Fenomena Bisnis Startup Indonesia yang Digandrungi Milenial*. Retrieved from <https://www.cnbcindonesia.com/fintech/20180506084414-37-13786/fenomena-bisnis-startup-indonesia-yang-digandrungi-milenial>
- Zikmund, W. G. (2013). *Business Research Methods*. London: Cengage Learning Custom Publishing.