

DAFTAR PUSTAKA

- Ajzen, I. (2005). *Attitudes, Personality, and Behavior. 2nd Edition. New York: Open University Press.*
- Awasthi, P. &. (2013). The importance of value and context for mobile CRM services in banking. *Business Process Management Journal* 19(6), 864–891. Retrieved from <https://doi.org/10.1108/BPMJ-06-2012-0067>.
- Bandura, A. (1982, February). Self-Efficacy Mechanism in Human Agency. *American Psychologist*, 122-14.
- Bank Mandiri. (2023). *Corporate Presentations Bank Mandiri*. Retrieved from <https://www.bankmandiri.co.id/web/ir/corporate-presentations>.
- Cooper, D. R. (2015). *Metode Riset Bisnis, Volume 1*. Balikpapan: PT Media Global Edukasi.
- Danar. (2022, Mei). *Transformasi Digital Perbankan*. Retrieved from <https://www.krjogja.com/opini-2/read/485222/transformasi-digital-perbankan>.
- Davis, F. D. (1989). Perceived Usefulness, Perceived Ease of Use and User Acceptance of Infomation Technology. *MIS Quarterly Vol 13, No. 3*, 319-340.
- Dewantara, S. (n.d.). *repository.stiedewantara.ac.id*. Retrieved from <http://repository.stiedewantara.ac.id/1213/4/BAB%20II.pdf>
- Dharmmesta, B. S. (1999). LOYALITAS PELANGGAN: SEBUAH KAJIAN KONSEPTUAL. *LOYALITAS PELANGGAN: SEBUAH KAJIAN KONSEPTUAL*, 3.
- Dipa Mulia, H. U. (2021). The Role of Customer Intimacy in Increasing Islamic Bank Customer Loyalty in Using E-banking and M-banking. *Journal of Islamic Marketing Vol 12 No 6*, pp 1097-1123.
- Etta Mamang Sangadji, S. (2013). *Perilaku Konsumen : Pendekatan Praktis disertai himpunan jurnal penelitian*. Yogyakarta: Andi.
- Ferrinadewi, E. (2005). *Pengaruh Tipe Keterlibatan Konsumen Terhadap Kepercayaan Merek dan Dampaknya Pada Keputusan Pembelian*. *Modus*, Vol. 17, No. 1.
- Ghozali, I. (2015). *Structural Equation Modeling: Teori, Konsep dan Aplikasi dengan Program Lisrel 9.10, Edisi 4*. Semarang: Badan Penerbit UNDIP.

- Griffin, J. (2005). *Customer Loyalty: Menumbuhkan dan Mempertahankan Kesetiaan Pelanggan*. Diterjemahkan oleh: Dwi Kartini Yahya. Jakarta: Erlangga.
- Hair et al. (2010). *Multivariate Data Analysis*. Pearson Prentice Hall.
- Hariato, E. F. (2023). The Influence of Perceived Usefulness, Trust, and Risk on Loyalty in the TikTok Shop: Test of Consumer Satisfaction as a Mediation Variable. *Journal of Entrepreneurship & Business, Vol. 04, No. 01*.
- Hill T, S. N. (1987, May). Role of Efficacy Expectations in Predicting the Decision to Use Advanced Technologies: The Case of Computers. *Journal of Applied Psychology, 307-313*.
- Hoang, D. P. (2019). The Central Role of Customer Dialogue and Trust In Gaining Bank Loyalty: An Extended SWICS Model. *International Journal of Bank Marketing. doi:10.1108/ijbm-03-2018-0069*.
- Infobank. (2023). *Peta Persaingan Bank Menuju Digital*. Retrieved from <https://infobanknews.com/peta-persaingan-bank-menuju-digital/>
- Job, J. (2005). *How Is Trust In Government Created? It Begin at Home, But Ends In TheParliament*. Australian Review Of Public Affair. Volume 6, 1' 1-23
- Kamel, S. &. (2003). *Assessing the Introduction of Electronic Banking in Egypt Using the Technology Acceptance Model*. Idea Group Publishing.
- Kotler, P. d. (2016). *Marketing Management. Edisi ke 15*. Penerbit Pearson Education Limited.
- Leninkumar, V. (2017). The Relationship between Customer Satisfaction and Customer Trust on Customer Loyalty. *International Journal of Academic Research in Business and Social Sciences, Vol. 7, No. 4*.
- Lin, L. &. (2003). A CUSTOMER LOYALTY MODEL FOR E-SERVICE CONTEXT. *Journal of Electronic Commerce Research, VOL. 4, NO. 4*.
- Lovelock, C. e. (2012). *Pemasaran Jasa, Edisi 7, Jilid 2*. Balikpapan: Erlangga.
- Marso. (2022). The Effect of Perceived Ease of Use and Perceived Usefulness on Trust, Loyalty of E-Commerce Customers. *Proceedings of the 19th International Symposium on Management (INSYMA 2022)*.
- Maryanto, R. H. (2021). Customer Loyalty as an Impact of Perceived Usefulness to Grab Users, Mediated by Customer Satisfaction and Moderated by Perceived Ease of Use. *Binus Business Review.*, 12(1), 31-39.

- Mowen & Minor. (2012). *Perilaku Konsumen. Jilid 1. Edisi. Kelima (terjemahan)*. Jakarta: Erlangga.
- Mowen, J. a. (1998). *Consumer Behavior*. Prentice-Hall, Inc., Upper Saddle River.
- Nangin, M. A. (2020). The Effects of Perceived Ease of Use, Security, and Promotion on Trust and Its Implications on Fintech Adoption. *Journal of Consumer Sciences, Vol. 05, No. 02.*, 124-138.
- Ngubelanga, A. &. (2021). Modeling mobile commerce applications' antecedents of customer satisfaction among millennials: An extended tam perspective. *Sustainability (Switzerland), 13(11)*. Retrieved from <https://doi.org/10.3390/su13115973>
- Oliver, R. (1997). *Satisfaction A Behavioral Perspective on The Consumer*. United States of America: The Mc Graw-Hill Companies, Inc.
- Paul, P. J. (2013). *Consumer Behaviour: Perilaku Konsumen dan Strategi Pemasaran*. Jakarta: Erlangga.
- Pfeffer, J. (1982). *Organizations and Organization Theory*, Boston, MA: Pitman.
- Rachman, V. (2021). *Bisnis Perbankan Digital Makin Menggiurkan*. Retrieved from <https://swa.co.id/swa/trends/bisnis-perbankan-digital-makin-menggiurkan>.
- Radner, R. &. (1975). On the Allocation of Effort. *ournal of Economic Theory*,, 358-376. Retrieved from [http://dx.doi.org/10.1016/0022-0531\(75\)90006-X](http://dx.doi.org/10.1016/0022-0531(75)90006-X).
- Rahadi, D. (2013). Pengaruh Karakteristik Website Terhadap Kepuasan Pelanggan. *Jurnal Manajemen dan Bisnis, Vol. 5, No. 7*.
- Report, I. D. (2021). *Hootsuite (We are Social)*. Retrieved from <https://andi.link/hootsuite-we-are-social-indonesian-digital-report-2021/>
- Rogers, M. (n.d.). *Managing Customer Relationships: A Strategic Framework*. 2004: New Jersey: John Wiley & Sons, Inc.
- Sekaran, U. a. (2016). *Research Methods for Business: A Skill-Building Approach. 7th Edition, John Wiley & Sons, Haddington*.
- Sleiman, K. A. (2021). User Trust levels and Adoption of Mobile Payment Systems in China: An Empirical Analysis. *SAGE Open, 11(4)*.
- Stephen P Robbins, M. C. (2016). *Management*. London: Pearson Education.

- Sugiyono. (2017). *Metode Penelitian Kuantitatif Kualitatif dan R&D*. Bandung: Alfabeta.
- Suhail A. Bhat, M. A. (2018). Antecedents of Customer Loyalty in Banking Sector: A Mediatonal Study. *VIKALPA The Journal for Decision Makers*, 92-15.
- Suryatenggara, G. M. (2022). Pengaruh Perceived Usefulness, Perceived Ease of Use dan Perceived Price Terhadap Customer Loyalty pada Gojek melalui Customer Satisfaction (Studi Pengguna Aplikasi Gojek di Jabodetabek). *Jurnal of Business & Applied Management*. Vol. XV (No. 2): 171-185.
- Suyanto, T. (2019). Faktor yang Mempengaruhi Tingkat Kepercayaan Penggunaan FinTech pada UMKM Dengan Menggunakan Technology Acceptance Model (TAM). *Jurnal Akuntansi & Manajemen Akmenika* Vol. 16 No. 1 Tahun 2019.
- Tabrani, M. A. (2018). Trust, Commitment, Customer Intimacy and Customer Loyalty In Islamic Banking Relationships. *International Journal of Bank Marketing*, Vol. 36 Issue: 5, pp.823-848.
- Taherdoost, H. (2018). A Review of Technology Acceptance and Adoption Models and Theories. *Procedia Manufacturing*, 22, 960-967.
- Tertia, S. &. (2022). Perceived Ease of Utilization, Usefulness, Security, and Trust in Mobile Banking. *Economics and Business Quarterly Reviews*, 5(2), 76-82.
- Tjiptono, F. (2015). *Strategi Pemasaran. Edisi 4*. Yogyakarta: Penerbit Andi.
- Tranter, B. S. (2009). Trust and Confidence: A Study of Young Queenslanders. *Australian Journal of Political Science*, 659-678.
- Walfajri, M. (2021). *Jaga loyalitas nasabah di tengah gempuran bank digital, ini strategi Bank Mandiri*. Retrieved from keuangan.kontan.co.id: <https://keuangan.kontan.co.id/news/jaga-loyalitas-nasabah-di-tengah-gempuran-bank-digital-ini-strategi-bank-mandiri>
- Wiedenfels, G. (2009). *Trust of Potential Buyers in New Entrepreneurial Ventures*. Wiesbaden: Gabler.
- Wilson, N. K. (2021). The Role of Perceived Usefulness and Perceived Ease-of-Use Toward Satisfaction and Trust which Influence Computer Consumers' Loyalty in China. *Gajah Mada International Journal of Business*, Vol. 23, No. 3., 2.