

DAFTAR PUSTAKA

- Abadiyah, R. (2016). Pengaruh Budaya Organisasi, Kompensasi terhadap Kepuasan Kerja dan Kinerja Pegawai Bank di Surabaya. *JBMP (Jurnal Bisnis, Manajemen dan Perbankan)*, 2(1), 49–66. <https://doi.org/10.21070/jbmp.v2i1.837>
- Amin, M. (2016). Internet banking service quality and its implication on e-customer satisfaction and e-customer loyalty. *International Journal of Bank Marketing*, 34(3), 280–306. <https://doi.org/10.1108/IJBM-10-2014-0139>
- Aprilia, D., Pujiastuti, E. E., & Hadi, L. (2019). PENGARUH CITRA DESTINASI, E-WOM, TERHADAP KEPUASAN WISATAWAN DAN KEPERCAYAAN (Studi Pada Wisatawan yang berkunjung Tebing Breksi Daerah Istimewa Yogyakarta). *DIALEKTIKA: Jurnal Ekonomi dan Ilmu Sosial*, 4(1), 85-95. www.google.com/search?safe==Taman
- Arikunto, S. (2019). *Prosedur Penelitian: Suatu Pendekatan Praktik* (revised edition). Rineka Cipta.
- Ascarza, E., Neslin, S. A., Netzer, O., Anderson, Z., Fader, P. S., Gupta, S., & Schrift, R. Y. (2021). In pursuit of enhanced customer retention management: Review, key issues, and future directions. *Customer Needs and Solutions*, 8(1), 31–57. <https://doi.org/10.1007/s40547-020-00134-9>
- Babić Rosario, A., de Valck, K., & Sotgiu, F. (2020). Conceptualizing the electronic word-of-mouth process: What we know and need to know about eWOM creation, exposure, and evaluation. *Journal of the Academy of Marketing Science*, 48(3), 422–448. <https://doi.org/10.1007/s11747-019-00706-1>
- Berger, J. (2020). Word of mouth and interpersonal communication: A review and directions for future research. *Journal of Consumer Psychology*, 24(4), 586–607. <https://doi.org/10.1002/jcpy.1173>
- Berger, L. A., & Berger, D. R. (2020). *The Compensation Handbook* (6th ed.). McGraw-Hill Education.
- Blunch, N. J. (2021). *Introduction to Structural Equation Modeling Using IBM SPSS Statistics and Amos* (3rd ed.). SAGE Publications.
- Bordens, K. S., & Abbott, B. B. (2019). *Research Design and Methods: A Process Approach* (10th ed.). McGraw-Hill Education.

- Bove, L. L. (2019). Empathy for service: benefits, unintended consequences, and future research agenda. *Journal of Services Marketing*, 33(1), 31–43. <https://doi.org/10.1108/JSM-10-2018-0289>
- Britten, C. (2022). *Methodology in Business Research*. Routledge.
- Brun, I., Rajaobelina, L., & Ricard, L. (2021). Digital trust and its impact on online customer loyalty in the context of electronic banking. *Journal of Financial Services Marketing*, 26(2), 116–128. <https://doi.org/10.1057/s41264-020-00080-y>
- Carlson, J., & O’Cass, A. (2020). Examining the effects of electronic banking channels on customer-reported financial performance in financial services firms. *Journal of Retailing and Consumer Services*, 53, 101979. <https://doi.org/10.1016/j.jretconser.2019.101979>
- Caruana, A. (2018). Service loyalty: The effects of service quality and the mediating role of customer satisfaction. *European Journal of Marketing*, 36(7/8), 811–828. <https://doi.org/10.1108/03090560210430818>
- Consiglio, I., De Angelis, M., & Costabile, M. (2020). The effect of social density on word of mouth. *Journal of Consumer Research*, 47(3), 394–411. <https://doi.org/10.1093/jcr/ucaa005>
- Feehery, A. (2023). *Mastering Partial Least Squares Structural Equation Modeling (PLS-SEM) with SmartPLS in 38 Hours*. Independent Publisher.
- Ghozali, I. (2021a). *Aplikasi Analisis Multivariate Dengan Program IBM SPSS 26* (10th ed.). Badan Penerbit Universitas Diponegoro.
- Ghozali, I. (2021b). *Structural Equation Modeling: Metode Alternatif dengan Partial Least Square (PLS)* (4th ed.). Universitas Diponegoro.
- Gremler, D. D., & Brown, S. W. (2018). Service loyalty: Its nature, importance, and implications. Dalam B. Edvardsson (Ed.), *Advancing Service Quality: A Global Perspective* (hlm. 171–180). International Service Quality Association.
- Hair, J. F., Hult, G. T. M., Ringle, C. M., & Sarstedt, M. (2021). *Partial Least Squares Structural Equation Modeling (PLS-SEM) Using R*. Springer.
- Hair, J. F., Hult, G. T. M., Ringle, C. M., & Sarstedt, M. (2022). *A Primer on Partial Least Squares Structural Equation Modeling (PLS-SEM)* (3rd ed.). SAGE Publications.

- Hennig-Thurau, T., Wiertz, C., & Feldhaus, F. (2019). Does Twitter matter? The impact of microblogging word of mouth on consumers' adoption of new movies. *Journal of the Academy of Marketing Science*, 47(3), 375–394. <https://doi.org/10.1007/s11747-014-0388-3>
- Hoffmann, A. O., Hiropoulos, A., & Mika, J. (2020). Customer loyalty and firm performance: Insights from business banking. *Journal of Banking & Finance*, 118, 105949. <https://doi.org/10.1016/j.jbankfin.2020.105949>
- Hollebeek, L. D., Clark, M. K., Andreassen, T. W., Sigurdsson, V., & Smith, D. (2020). Virtual reality through the customer journey: Framework and propositions. *Journal of Retailing and Consumer Services*, 55, 102056. <https://doi.org/10.1016/j.jretconser.2020.102056>
- Jalilvand, M. R., & Samiei, N. (2018). Perceived value and destination image in medical tourism: Towards a comprehensive model. *Journal of Travel & Tourism Marketing*, 35(5), 619–632. <https://doi.org/10.1080/10548408.2018.1444021>
- Kannan, P. K., & Li, H. A. (2017). Digital marketing: A framework, review and research agenda. *International Journal of Research in Marketing*, 34(1), 22–45.
- Kartikasari, A., & Albari, A. (2019). The influence of product quality, service quality and price on customer satisfaction and loyalty. *Asian Journal of Entrepreneurship* <http://perwiraindonesia.com/ajefb/index.php/jurnalAJEFB/article/view/36>
- Khan, R. U., Salamzadeh, Y., Iqbal, Q., & ... (2022). The impact of customer relationship management and company reputation on customer loyalty: The mediating role of customer satisfaction. ... *of Relationship Marketing*. <https://doi.org/10.1080/15332667.2020.1840904>
- Koch, T. W., & MacDonald, S. S. (2020). *Bank Management* (8th ed.). Cengage Learning.
- Kotler, P., & Keller, K. L. (2020). *Marketing management* (15th ed.). Pearson.
- Kumar, V., & Reinartz, W. (2020). *Customer relationship management: Concept, strategy, and tools*. Springer. <https://doi.org/10.1007/978-3-662-62371-0>
- Lamb, T. L., Winter, S. R., Rice, S., Ruskin, K. J., & Vaughn, A. (2020). Factors that predict passengers willingness to fly during and after the COVID-19

- pandemic. *Journal of Air Transport Management*, 89. <https://doi.org/10.1016/j.jairtraman.2020.101897>
- Latifah, L., & Ritonga, I. (2020). Systematic Literature Review (SLR): Kompetensi Sumber Daya Insani Bagi Perkembangan Perbankan Syariah Di Indonesia. *Al Maal: Journal of Islamic Economics and Banking*, 2(1), 63. <https://doi.org/10.31000/almaal.v2i1.2763>
- Lestari, M. D., Sambul, Sofia. A., & Walangitan, O. F. C. (2020). Knowledge Management dan Pengembangan Sumber Daya Manusia terhadap Kinerja Karyawan Bank Mandiri KC Tahuna. *Productivity*, 1(4), 334–338. <https://ejournal.unsrat.ac.id/v3/index.php/productivity/article/view/30071>
- Lovelock, C., & Wirtz, J. (2021). *Services marketing: People, technology, strategy* (9th ed.). World Scientific Publishing Company.
- Magfira, A. Y., Nurbaiti, N., & ... (2022). The Role of Marketing Management Through Social Media Instagram on Scarf By Miwa in Aceh Singkil. ... *Ekonomi, Manajemen* <https://penerbitadm.pubmedia.id/index.php/jurnalemak/article/view/365>
- Mandiri, A., Yanto, E., & Metekohy, E. (2021). PENGARUH KUALITAS LAYANAN DAN KEPERCAYAAN TERHADAP KEPUASAN NASABAH DALAM MENGGUNAKAN BRI MOBILE (BRIMO). *account*, 8(1). <https://doi.org/10.32722/ACC.V8I1.3874>
- Marinković, V., Đorđević, A., & Kalinić, Z. (2020). An empirical study on the impact of mobile banking service quality on customer satisfaction and loyalty. *Information Technology & People*, 33(4), 1200–1227. <https://doi.org/10.1108/ITP-07-2019-0325>
- Marinković, V., & Obradović, V. (2022). Trustworthiness of e-banking services: An integrative model of trust formation. *Total Quality Management & Business Excellence*, 33(3–4), 350–368. <https://doi.org/10.1080/14783363.2020.1765508>
- Mishkin, F. S. (2019). *The economics of money, banking, and financial markets*. Pearson Education.
- Moin, S. M. A., Devlin, J. F., & McKechnie, S. (2020). Trust in financial services: the influence of demographics and dispositional characteristics. *Journal of Financial Services Marketing*, 25(1), 76–88. <https://doi.org/10.1057/s41264-020-00074-w>

- Monje Amor, A., Abeal Vázquez, J. P., & Faíña, J. A. (2020). Transformational leadership and work engagement: Exploring the mediating role of structural empowerment. *European Management Journal*, 38(1), 169–178. <https://doi.org/10.1016/j.emj.2019.06.007>
- Muis, M. R., Fahmi, M., Prayogi, M. A., Al-Zu'bi, H. A., & Ahmad, A. M. K. (2021). Model Peningkatan Loyalitas Nasabah Internet Banking Berbasis Persepsi Resiko, Persepsi Privasi dimediasi Kepercayaan dan Kepuasan Nasabah. *Jurnal Bisnis dan Manajemen*, 8(1), 22–37. <https://doi.org/10.26905/JBM.V8I1.5042>
- Mundakir, & Zainuri. (2018). Pengaruh Kompensasi Dan Motivasi Terhadap Kinerja Pegawai Negeri Sipil Dengan Kepuasan Kerja Sebagai Variabel Intervening. *Business Management Analysis Journal (BMAJ)*, 1(1), 37–48.
- Nastasoiu, A., & Vandenbosch, M. (2019). Competing with loyalty: How to design successful customer loyalty reward programs. *Business Horizons*. <https://www.sciencedirect.com/science/article/pii/S0007681318301873>
- Neuman, W. L. (2022). *Social Research Methods: Qualitative and Quantitative Approaches* (8th ed.). Pearson.
- Nienaber, A. M., Rudolph, D., & Hofmann, J. (2019). Predictors of mobile banking adoption: a systematic literature review. *International Journal of Bank Marketing*, 37(5), 1100–1122. <https://doi.org/10.1108/IJBM-02-2018-0037>
- Parasuraman, A., & Colby, C. L. (2015). An Updated and Streamlined Technology Readiness Index: TRI 2.0. *Journal of Service Research*, 18(1), 59–74. <https://doi.org/10.1177/1094670514539730>
- Parasuraman, A., Zeithaml, V. A., & Berry, L. L. (2019). A conceptual model of service quality and its implications for future research. *Journal of Marketing*, 49(4), 41–50. <https://doi.org/10.1177/002224298504900403>
- Parasuraman, A., Zeithaml, V. A., & Malhotra, A. (2019). E-S-QUAL: A multiple-item scale for assessing electronic service quality. *Journal of Service Research*, 7(3), 213–233. <https://doi.org/10.1177/1094670504271156>
- Pratama, D. R., & Ali, H. (2024). Pengaruh Strategi Pemasaran, Kualitas Produk dan Kualitas Layanan terhadap Keunggulan Bersaing Perusahaan. *Jurnal Siber Transportasi dan Logistik*. <https://research.e-siber.org/JSTL/article/view/98>

- Pratiwi, R. D., Putra, R. S. P., Hasbiah, S., Astuty, S., & ... (2023). MANAJEMEN PEMASARAN. *Penerbit Tahta*
<http://tahtamedia.co.id/index.php/issj/article/view/212>
- Rahmatulloh, M. Z. A., & Melinda, T. (2021). Analysis of the Effect of Service Quality and Customer Satisfaction on the Repurchase Intention, Word of Mouth and Customer Retention for Party Equipment Rental *KnE Social Sciences*. <https://knepublishing.com/index.php/KnE-Social/article/view/8797>
- Rilas, A., Wiska, M., & Resty, F. (2022). Pengaruh Kualitas Pelayanan Dan Kepuasan Nasabah Terhadap Loyalitas Nasabah Pada Oto Bank Nagari Cabang Koto Baru (Studkasus Mahasiswa Universitas Dharmasndonesia) (2021). *Jurnal Manajemen Universitas Bung Hatta*, 17(1).
- Roberts, J. A., & David, M. E. (2020). Boss phubbing, trust, job satisfaction and employee performance. *Personality and Individual Differences*, 155. <https://doi.org/10.1016/j.paid.2019.109702>
- Saban, D., Basalamah, S., Gani, A., & Rahman, Z. (2020). Impact Of Islamic Work Ethics, Competencies, Compensation, Work Culture On Job Satisfaction And Employee Performance: The Case Of Four Star Hotels. *European Journal of Business and Management Research*, 5(1), 1–8. <https://doi.org/10.24018/ejbmr.2020.5.1.181>
- Sandra, J. (2022). PADA PT RHB SEKURITAS KANTOR PUSAT WISMA MULIA. 11(2014). <https://doi.org/10.34127/jrlab.v11i2.538>
- Sholihin, M., & Ratmono, D. (2021). *Analisis SEM-PLS dengan WarpPLS 7.0 untuk Hubungan Nonlinier dalam Penelitian Sosial dan Bisnis* (2nd ed.). Universitas Gadjah Mada.
- Siahaan, S., & Bahri, S. (2019). Pengaruh Penempatan, Motivasi, Dan Lingkungan Kerja Terhadap Kinerja Pegawai. *Maneggio: Jurnal Ilmiah Magister Manajemen*, 2(1), 16–30. <https://doi.org/10.30596/maneggio.v2i1.3402>
- Singgih, E., Iskandar, J., Goestjahjanti, F. S., Fahlevi, M., Nadeek, M., Fahmi, K., Anwar, R., Asbari, M., & Aguspurwanto. (2020). The role of job satisfaction in the relationship between transformational leadership, knowledge management. *Solid State Technology*, 63(2), 1–27.
- Solomon, M. R. (2020). *Consumer Behavior: Buying, Having, and Being* (13th ed.). Pearson.

- Sugiyono. (2019). *Metode Penelitian Kuantitatif, Kualitatif, dan R&D* (revised edition). Alfabeta.
- Sweeney, J. C., & Soutar, G. N. (2001). Consumer perceived value: The development of a multiple item scale. *Journal of Retailing*, 77(2), 203–220. [https://doi.org/10.1016/S0022-4359\(01\)00041-0](https://doi.org/10.1016/S0022-4359(01)00041-0)
- Sweeney, J., Soutar, G., & Mazzarol, T. (2021). Word of mouth: measuring the power of individual messages. *European Journal of Marketing*, 46(1/2), 237–257. <https://doi.org/10.1108/03090561211189310>
- Tandiwijaya, R., & Rini, Y. P. (2022). Pengaruh Gaya Hidup, Kualitas Pelayanan, dan Kepercayaan Terhadap Loyalitas Pelanggan Tiket Hotel pada Aplikasi Pegipegi (Studi Kasus pada Pelanggan di Kota Tangerang). *Prosiding: Ekonomi dan Bisnis*, 2(2).
- Thaichon, P., Liyanaarachchi, G., Quach, S., Weaven, S., & Chen, Y. (2020). Online relationship marketing: evolution and theoretical insights into online relationship marketing. *Marketing Intelligence & Planning*, 38(6), 676–698. <https://doi.org/10.1108/MIP-04-2019-0232>
- Tjiptono, F. (2019). *Pemasaran Jasa: Prinsip, Penerapan, dan Penelitian*. Andi Offset.
- Topan. (2020). *Pengaruh Lingkungan Kerja Dan Penempatan Kerja Terhadap Kinerja Karyawan Yang Dimediasi Oleh Kepuasan Kerja Karyawan Pada PT. BPRS Bangun Drajat Warga (BDW) Yogyakarta* (Vol. 2017, Nomor 1) [niversitas Pembangunan Nasional “Veteran” Yogyakarta]. <http://190.119.145.154/handle/20.500.12773/11756>
- Torabi, M. H. R., Kyani, A., & Falakinia, H. (2016). An Investigation of the Impact of Knowledge Management on Human Resource Performance in Management of Keshavarzi Bank Branches in Tehran. *Procedia - Social and Behavioral Sciences*, 230(May), 471–481. <https://doi.org/10.1016/j.sbspro.2016.09.059>
- Utami, M., Handayani, T., & Pusporini. (2019). Pengaruh Kualitas Layanan dan Kepercayaan Nasabah Terhadap Loyalitas Nasabah. *Conference on Islamic Management, Accounting, and Economics (CIMAEE) Proceeding*, 2, 170–178.
- Vargo, S. L., & Lusch, R. F. (2004). Evolving to a New Dominant Logic for Marketing. *Journal of Marketing*, 68(1), 1–17. <https://doi.org/10.1509/jmkg.68.1.1.24036>

- Widayati, C. C., Anah, S., & Usman, M. (2022). Pengaruh Knowledge Management, Skill, Dan Attitude Terhadap Kinerja Karyawan (Studi Kasus Pt Sun Life Syariah Di Jakarta). *Jurnal Manajemen Pendidikan Dan Ilmu Sosial*, 3(1), 128–138. <https://doi.org/10.38035/jmpis.v3i1.848>
- Wiharto, FX. B. (2019). *Manajemen dan Strategi Pemasaran* (Nomor 2, hlm. 1–64).
- Wirtz, B. W., & Daiser, P. (2018). *E-Government: Strategy, Implementation and Practice*. Springer. <https://doi.org/10.1007/978-3-319-77680-6>
- Zeithaml, V. A., Bitner, M. J., & Gremler, D. D. (2018). *Services marketing: Integrating customer focus across the firm*. McGraw-Hill Education.
- Zeithaml, V. A., Bitner, M. J., & Gremler, D. D. (2020). *Services marketing: Integrating customer focus across the firm* (8th ed.). McGraw-Hill Education.

