

DAFTAR PUSTAKA

- Aaker, D. A. (2012). *Building strong brands*. New York: Simon and Schuster.
- Amihud, Y., & Mendelson, H. (1986). Asset pricing and the bid-ask spread. *Journal of Financial Economics*, 17(2), 223–249.
- Archer, M. D. (2012). *Getting Started in Currency Trading, + Companion Website: Winning in Today's Market* (Vol. 95). John Wiley & Sons.
- Arikunto, S. (2013). *Prosedur Penelitian Suatu Pendekatan Praktik*. Jakarta: Rineka cipta.
- Armstrong, M. (2021). *Performance Management*. Headquartered, London: Kogan Page Publishers.
- Assael, H. (1984). *Consumer behavior and marketing action*. Boston: Kent Publishing Company.
- Azan, M. (2022). *Pengaruh promosi Terhadap Peningkatan Jumlah nasabah Pada Produk Tabungan Emas (Studi Pada Pegadaian Syariah Cabang Palu Plaza)*. Universitas Islam Negeri Datokarama Palu.
- Bank Syariah Indonesia KCP Lumajang. (2024). Laporan Keuangan
- Bank Syariah Indonesia KCP Lumajang. (2023). Laporan Keuangan
- Bank Syariah Indonesia KCP Lumajang. (2022). Laporan Keuangan
- Barney, J. (1991). Firm resources and sustained competitive advantage. *Journal of Management*, 17(1), 99–120.
- Barney, J. B. (2001). Resource-based theories of competitive advantage: A ten-year retrospective on the resource-based view. *Journal of Management*, 27(6), 643–650.
- Baur, D. G., & Lucey, B. M. (2010). Is gold a hedge or a safe haven? An analysis of stocks, bonds and gold. *Financial Review*, 45(2), 217–229.
- Belasco, J. A., & Stayer, R. C. (2008). *Flight of the buffalo: Soaring to excellence, learning to let employees lead*. Hachette UK.
- Black, F., & Scholes, M. (1973). The pricing of options and corporate liabilities. *Journal of Political Economy*, 81(3), 637–654.
- Bodie, Z., Kane, A., & Marcus, A. (2014). *Ebook: Investments-global edition*. McGraw Hill.
- Brynjolfsson, E., & Hitt, L. M. (2003). Beyond computation: information technology, organizational transformation, and business performance. *Inventing the Organizations of the 21st Century*, 71–99.
- Clow, K. E. (2013). *Integrated advertising, promotion and marketing communications*, 4/e. Pearson Education India.
- Collins, J. (2001). Good to Great: why some companies make the leap.. and others dont. *Language*, 12(300p), 24cm.
- Creswell, J. W., & Poth, C. N. (2016). *Qualitative inquiry and research design: Choosing among five approaches*. Los Angeles, CA: SAGE Publications Sage CA.
- Davis, F. D. (1989). Perceived usefulness, perceived ease of use, and user acceptance of information technology. *MIS Quarterly*, 319–340.
- Deming, W. E. (2018). *Out of the Crisis, reissue*. MIT press.
- Deng, Z., Lu, Y., Wei, K. K., & Zhang, J. (2010). Understanding customer

- satisfaction and loyalty: An empirical study of mobile instant messages in China. *International Journal of Information Management*, 30(4), 289–300.
- Drucker, P. (2012). *Managing the non-profit organization*. Routledge.
- Duffie, D. (2010). *Dynamic asset pricing theory*. Princeton University Press.
- Fabozzi, F. J. (2016). *The handbook of mortgage-backed securities*. Oxford University Press.
- Gorton, G., & Rouwenhorst, K. G. (2006). Facts and fantasies about commodity futures. *Financial Analysts Journal*, 62(2), 47–68.
- Howard, J. A., & Sheth, J. N. (1969). The theory of buyer behavior. *New York*, 63, 145.
- Indriani, E. (2022). *Pengaruh Strategi Pemasaran dan Harga Emas Terhadap Minat Masyarakat dalam Menggunakan Produk Tabungan Emas*. Universitas Islam Indonesia.
- Kaplan, R. S., & Norton, D. P. (2007). *Balanced Scorecard*. Berlin, Heidelberg, Germany: Springer.
- Ketz, J. E. (2003). *Hidden financial risk: Understanding off-balance sheet accounting*. John Wiley & Sons.
- Koenig-Lewis, N., Marquet, M., Palmer, A., & Zhao, A. L. (2015). Enjoyment and social influence: predicting mobile payment adoption. *The Service Industries Journal*, 35(10), 537–554.
- Kotler, P. (2012). *Marketing Management*. New Jersey: Pearson Prentice Hall. Inc.
- Kotler, P., & Armstrong, G. (2017). *Principles of marketing*. New York: Boston Columbus Indianapolis.
- Kotler, P., & Keller, K. (2021). *Marketing Management (15th global edition)*. Upper Sadle River: Pearson Education Limited.
- Kotter, J. P. (1996). Leadership change. *Harvard Business School Press: Boston, MA, USA*.
- Lawrence, S. (2022). Gold Rush Archaeology. *The Oxford Handbook of Industrial Archaeology*, 95.
- LUTFIANI, N. (2022). *Pengaruh Keamanan, Persepsi Kemudahan Penggunaan Dan Gaya Hidup Terhadap Keputusan Menggunakan Mobile banking*. Jakarta: UIN Syarif Hidayatullah.
- Mago, S., & Chitokwindo, S. (2014). The impact of mobile banking on financial inclusion in Zimbabwe: A case for Masvingo Province. *Mediterranean Journal Os Social Sciences*, 5.
- McDonald, H. B. M. dan W. J. K. (1999). *Marketing Plans That Work* (1st ed.). Jakarta: Erlangga.
- McMillan, L. G. (2004). *McMillan on options* (Vol. 229). John Wiley & Sons.
- Meidi, A. R., Amir, A., & Isnaeni, N. (2024). Pengaruh Pendapatan, Pengetahuan, Promosi dan Harga Emas Terhadap Keputusan Mitra Bank Berinvestasi Emas di BSI Kota Jambi. *SANTRI: Jurnal Ekonomi Dan Keuangan Islam*, 2(4), 142–155.
- Mishkin, F. S., & Eakins, S. G. (2006). *Financial markets and institutions*. Pearson Education India.
- Mobius, M. (2012). *The little book of emerging markets: how to make money in the world's fastest growing markets* (Vol. 35). John Wiley & Sons.
- Mtewa, F. (2018). *The impact of mobile banking on financial inclusion*.

- Murphy, J. J. (1999). *Technical analysis of the financial markets: A comprehensive guide to trading methods and applications*. Penguin.
- Nielsen, J. (1993). *Usability Engineering*—Morgan Kaufmann Publishers. Inc.—1993.
- Phillips, P., & Moutinho, L. (2018). Digital strategy. In *Contemporary Issues in Strategic Management* (pp. 195–209). Routledge.
- Porteous, D. (2006). *The enabling environment for mobile banking in Africa*. DfID London.
- Porter, M. E. (2011). *Competitive advantage of nations: creating and sustaining superior performance*. New York: Free Press.
- Qualman, E. (2012). *Socialnomics: How social media transforms the way we live and do business*. John Wiley & Sons.
- Rahma, (2019). *Pengaruh biaya produksi dan biaya promosi terhadap laba bersih pada PT Indofood Sukses Makmur periode 2010-2018*.
- Rogers, E. M., Singhal, A., & Quinlan, M. M. (2014). Diffusion of innovations. In *An integrated approach to communication theory and research* (pp. 432–448). Routledge.
- Saptawati, Y. (2019). *Pengaruh Persepsi Kemudahan, Keamanan & Manfaat Mobile banking Terhadap Kepuasan Nasabah Pada PT. Bank Rakyat Indonesia (Persero) Tbk Cabang Bulukumba*.
- Saunders, A., & Allen, L. (2010). *Credit risk management in and out of the financial crisis: new approaches to value at risk and other paradigms*. John Wiley & Sons.
- Shaikh, I., & Vallabh, P. (2024). Impact of policy uncertainty on gold price in India: evidence from multi commodity exchange (MCX) India and World Gold Council prices. *Applied Economics*, 56(32), 3837–3855.
- Siddiqi, M. N. (1983). *Banking without interest* (Vol. 5). London: Islamic Foundation Leicester.
- Stanton, W., ETZEL, J. M., & WALKER, J. B. (1984). „„*Fundamentals of Marketing*”” McGraw-Hill.
- Stanton, W. J. (2004). *Prinsip Pemasaran. Edisi Ketujuh Jilid Kesatu*. Jakarta: Erlangga.
- Sugiyono, S. (2020). *Metode Penelitian Kuantitatif, Kualitatif dan Kombinasi (Mixed Methods)*. Bandung: Alfabeta.
- Tudor, C. (2023). Enhancing Sustainable Finance through Green Hydrogen Equity Investments: A Multifaceted Risk-Return Analysis. *Risks*, 11(12), 212.
- Usmani, M. M. T. (2021). *An introduction to Islamic finance* (Vol. 20). Jakarta: Idaratul Ma'arif.