

DAFTAR PUSTAKA

Abdillah, W., & Hartono, J. (2015). Alternatif Structural Equation Modeling (SEM)

Dalam Penelitian Bisnis. In *Yogyakarta* (Vol. 22). Andi.

Al-Dweeri, R. M., Obeidat, Z. M., Al-Dwiry, M. A., Alshurideh, M. T., & Alhorani, A. M. (2017). The Impact of E-Service Quality and E-Loyalty on Online Shopping: Moderating Effect of E-Satisfaction and E-Trust. *Pdfs.Semanticscholar.Org*, 9(2), 92–103.

<https://doi.org/10.5539/ijms.v9n2p92>

APJII. (2020). *Asosiasi Penyelenggara Jasa Internet*. <https://apjii.or.id/survei>

Arcand, M., PromTep, S., Brun, I., & Rajaobelina, L. (2017). Mobile Banking Service Quality and Customer Relationships. *International Journal of Bank Marketing*, 35(7), 1066–1087. <https://doi.org/10.1108/IJBM-10-2015-0150>

Awad, N., & Soliman, S. S. (2017). Studying the Impact of Egyptian Hotels' Websites Marketing on Customers' E-Satisfaction. *International Journal of Tourism and Hospitality Management in the Digital Age*, 1(2), 53–63.

<https://doi.org/10.4018/IJTHMDA.2017070105>

Bestari, N. P. (2022, March 29). *Kasus Uang Tabungan Ratusan Juta Hilang di BCA*. CNBC Indonesia.

<https://www.cnbcindonesia.com/tech/20220329115726-37-326864/kasus-uang-tabungan-ratusan-juta-hilang-di-bca>

Boonlertvanich, K. (2019). Service quality, satisfaction, trust, and loyalty: the moderating role of main-bank and wealth status. *International Journal of Bank*

Marketing, 37(1), 278–302. <https://doi.org/10.1108/IJBM-02-2018-0021>

Budiman, A., Yulianto, E., & Saifi, M. (2020). Pengaruh E-Service Quality terhadap E-Satisfaction dan E-Loyalty Nasabah Pengguna Mandiri Online. *Benefits: Journal of Business Administration*, 14(1), 1–11. <https://doi.org/10.21776/UB.PROFIT.2020.014.01.1>

Citradi, T. (2019, November 8). *Digital Banking, Benarkan Bank Tidak Butuh Cabang Lagi?* Cnbcindonesia.Com <https://www.cnbcindonesia.com/tech/20191108163942-37-113840/digital-banking-benarkah-bank-tidak-butuh-cabang-lagi>

Darmawan, A. K., Siahaan, D. O., Susanto, T. D., Hoiriyah, Umam, B. A., & Anwari. (2020). E-Service Quality Assesment of Mobile-based Smart Regency with M-S-QUAL Approach. *2020 3rd International Conference on Information and Communications Technology, ICOIACT 2020*, 212–217. <https://doi.org/10.1109/ICOIACT50329.2020.9331965>

Deasy, R., & Afriapollo, S. (2022). Analysis of e-Service Quality and e-Trust on e-Loyalty with e-Satisfaction as an Intervening Variable in The Government e-Catalogue. *European Journal of Business and Management Research*, 7(2), 323–329. <https://doi.org/10.24018/EJBMR.2022.7.2.1377>

Fadliansyah, M. E. (2020). Pengguna Digital Banking BCA Melonjak Signifikan Selama Pandemi Corona. *Katadata.Co.Id*. <https://katadata.co.id/happyfajrian/finansial/5ee75fb0a01c4/pengguna-digital-banking-bca-melonjak-signifikan-selama-pandemi-corona>

Farah, M. F., Hasni, M. J. S., & Abbas, A. K. (2018). Mobile-Banking Adoption:

Empirical Evidence from the Banking Sector in Pakistan. *International Journal of Bank Marketing*, 36(7), 1386–1413. <https://doi.org/10.1108/IJBM-10-2017-0215>

Ghozali, I., & Hengky, L. (2015). *Partial Least Squares, Konsep, Teknik Dan Aplikasi Menggunakan Program Smartpls 3.0 untuk penelitian empiris*. Semarang: Badan Penerbit UNDIP.

Giao, H. N. K., Vuong, B. N., & Quan, T. N. (2020). The Influence of Website Quality on Consumer's E-Loyalty Through the Mediating Role of E-Trust and E-Satisfaction: An Evidence from Online Shopping in Vietnam. *Uncertain Supply Chain Management*, 8(2), 351–370.

<https://doi.org/10.5267/J.USCM.2019.11.004>

Gull, S., Tanvir, A., Zaidi, K. S., & Mehmood, Z. (2020). A Mediation Analysis of E-Service Quality and E-Loyalty in Pakistani E-Commerce Sector. *Journal of the Research Society of Pakistan*, 57(2), 66–73.

<https://www.researchgate.net/publication/344926992>

Gusti, I., Ayu, A., Suariedewi, M., Wayan, N., & Suprapti, S. (2020). Effect of Mobile Service Quality to E-Trust to Develop E-Satisfaction and E-Loyalty Mobile Banking Services. *International Research Journal of Management*, 7(1), 185–196. <https://doi.org/10.21744/irjmis.v7n1.836>

Hair, J. F., Sarstedt, M., Hopkins, L., & Kuppelwieser, V. G. (2014). Partial Least Squares Structural Equation Modeling (PLS-SEM): An Emerging Tool in Business Research. *European Business Review*, 26(2), 106–121. <https://doi.org/10.1108/EBR-10-2013-0128/FULL/XML>

Hasnah, F., & Suyanto, A. (2020). Analisis Perbandingan E-Service Quality di Industri Mobile Banking (Studi Kasus Pada Bank BCA dan Bank Mandiri). *Jurnal Mitra Manajemen*, 4(7), 1014–1024.

<https://doi.org/10.52160/ejmm.v4i7.419>

Hendartyo, M., & Setiawan, K. (2022, March 11). Pengguna BCA Mobile Tumbuh 50 Persen Jadi 18 Juta. *Tempo.Co*.

<https://bisnis.tempo.co/read/1569632/pengguna-bca-mobile-tumbuh-50-persen-jadi-18-juta/full&view=ok>

Hur, Y., Ko, Y. J., & Valacich, J. (2011). A Structural model of the relationships between sport website quality, e-satisfaction, and e-loyalty. *Journal of Sport Management*, 25(5), 458–473. <https://doi.org/10.1123/JSM.25.5.458>

Husein, U. (2013). *Metode Penelitian Untuk Skripsi Dan Tesis Bisnis*.

Hussein, A. S. (2015). Penelitian Bisnis dan Manajemen Menggunakan Partial Least Squares dengan SmartPLS 3.0. *Universitas Brawijaya*, 1, 1–19.

<https://doi.org/10.1023/A:1023202519395>

Juliandi, A., Irfan, & Manurung, S. (2014). *Metodologi Penelitian Bisnis Konsep dan Aplikasi* (F. Zulkarnain (Ed.); 1st ed.). UMSU PRESS.

Khan, M. A., Zubair, S. S., & Malik, M. (2019). An Assessment of E-Service Quality, E-Satisfaction and E-Loyalty: Case of Online Shopping in Pakistan. *South Asian Journal of Business Studies*, 8(3), 283–302

<https://doi.org/10.1108/SAJBS-01-2019-0016/FULL/XML>

Kotler, P. dan Keller, K. L. (2016). *Marketing Management*. Fifteenth Edition. New York: Pearson. In *Soldering & Surface Mount Technology* (Vol. 13, Issue 3).

Kurniawan, A. W., & Puspitaningtyas, Z. (2016). *Metode Penelitian Kuantitatif* (1st ed.). Pandiva Buku.

Machmudi, M. I. Al. (2020, October 13). *Pandemi Buat Perbankan Semakin Tergantung pada Teknologi*. Media Indonesia. <https://mediaindonesia.com/ekonomi/352433/pandemi-buat-perbankan-semakin-tergantung-pada-teknologi>

Mahmod, R., Alshamayleh, H., Ghane, S., Fathian, M., & Gholamian, M. R. (2011). Full Relationship Among E-Satisfaction, E-Trust, E-Service Quality, and E-Loyalty: The Case of Iran E-Banking. *Journal of Theoretical and Applied Information Technology*, 15(1), 1–6.

Majid, M. K., Bakri, N., & Md Ariff, M. S. (2015). Electronic Service Quality of Malaysia Airline Industries (Low Cost Carrier). *Journal of Advanced Research Design*, 11(1), 11–22.

Martínez, P., & De Leaniz, G. (2013). CSR and Customer Loyalty: The Roles of Trust, Customer Identification with the Company and Satisfaction. *International Journal of Hospitality Management*, 35, 89–99. <https://doi.org/10.1016/j.ijhm.2013.05.009>

Mashabi, S. (2022). Kasus Omicron Tersebar di 34 Kecamatan di DKI Jakarta. *Kompas.Com*.

Media Digital. (2022, March 11). BCA Terus Kembangkan Layanan Solusi Digital Perbankan. *Media Digital*.

<https://finansial.bisnis.com/read/20220311/90/1509706/bca-terus-kembangkan-layanan-solusi-digital-perbankan>

- Mendoza, M. C. O., Santos, R. R. C., & Magdaraog, J. E. H. (2020). Assessment of E-Service Quality Dimensions and Its Influence on Customer Satisfaction: A Study on the Online Banking Services in the Philippines. *2020 IEEE 7th International Conference on Industrial Engineering and Applications, ICIEA 2020*, 1076–1081. <https://doi.org/10.1109/ICIEA49774.2020.9101940>
- Mindy Jeon, M., & Jeong, M. (2017). Customers' Perceived Website Service Quality and Its Effects on E-Loyalty . *International Journal of Contemporary Hospitality Management*, 29(1), 438–457. <https://doi.org/10.1108/IJCHM-02-2015-0054>
- Moneter, D. K. E. (2020). Tinjauan Kebijakan Moneter Juni 2020. In *Bank Indonesia*. <https://www.bi.go.id/id/publikasi/laporan/Pages/Tinjauan-Kebijakan-Moneter-Juni-2020.aspx>
- Nasution, H., Fauzi, A., & Rini, E. S. (2019). The Effect of E-Service Quality on E-Loyalty through E-Satisfaction on Students of OVO Application Users at the Faculty of Economics and Business, University of North. *European Journal of Management and Marketing Studies*, 4(1), 146–162. <https://doi.org/10.46827/EJMMS.V0I0.603>
- Nemati, B., Gazor, H., Mirashrafi, N., & Ameleh, K. N. (2012). Analyzing e-service quality in service-based website by E-SERVQUAL. *Management Science Letters*, 2, 727–734. <https://doi.org/10.5267/j.msl.2011.12.002>
- Noor, J. (2014). Analisis Data Penelitian Ekonomi dan Manajemen. In *Jakarta: Gramedia*. Grasindo.
- Park, J., Park, J., & Ezell, S. (2017). The Impact of Customers' Direct and Indirect

Experience on E-Trust. *Developments in Marketing Science: Proceedings of the Academy of Marketing Science*, 726–732. https://doi.org/10.1007/978-3-319-50008-9_198

Priansa, D. J. (2017). *Perilaku Konsumen Dalam Persaingan Bisnis Kontemporer*. In *Alfabeta*. Alfabeta: Bandung.

Rahmawaty, S., Kartawinata, B. R., Akbar, A., & Wijaksana, T. I. (2021). The Effect of E-Service Quality and E-Trust on E-Customer Loyalty through E-Customer Satisfaction as an Intervening Variable (Study on Gopay Users in Bandung). *Proceedings of the International Conference on Industrial Engineering and Operations Management*, 5495–5506. <http://www.ieomsociety.org/singapore2021/papers/933.pdf>

Santouridis, I., Trivellas, P., & Tsimonis, G. (2012). Using E-S-QUAL to Measure Internet Service Quality of E-Commerce Web Sites in Greece. *International Journal of Quality and Service Sciences*, 4(1), 86–98. <https://doi.org/10.1108/17566691211219751>

Sihombing, P. R., & Arsani, A. M. (2022). *Aplikasi SmartPLS Untuk Statistisi Pemula* (A. Rasyid (Ed.); Issue March). PT. Dewangga Energi Internasional.

Sugiyono. (2016). *Metode Penelitian Kuantitatif, Kualitatif dan R&D* (22nd ed., Issue April). Alfabeta: Bandung.

Suwondo, A., & Marjan, F. I. (2017). Analisis Pengaruh E-Kepuasan pelanggan terhadap E-Loyalitas pelanggan KAI Access Berdasarkan E-SERVQUAL pada PT Kereta Api Indonesia (Persero) DAOP IV Semarang. *SentriNov*, 3, 338–360.

- Ting, O. S., Ariff, M. S. M., Zakuan, N., Sulaiman, Z., & Saman, M. Z. M. (2016). E-Service Quality, E-Satisfaction and E-Loyalty of Online Shoppers in Business to Consumer Market; Evidence form Malaysia. *IOP Conference Series: Materials Science and Engineering*, 131(1), 1–10. <https://doi.org/10.1088/1757-899X/131/1/012012>
- Tobagus, A. (2018). Effect of E-Service Quality on E-Satisfaction on Application Users. *International Journal of Social Science*, 1(6), 477–481. <https://doi.org/10.36418/sosains.v1i6.118>
- Today's Top App Store Rankings*. (2022). <https://www.data.ai/en/apps/unified-app/top/active-user/indonesia/finance/all-phone/>
- Top Brand, A. (2020). *Top Brand Award*. Topbrand-Award.Com. https://www.topbrand-award.com/top-brand-index/?tbi_find=M-BCA
- Toufaily, E., Souiden, N., & Ladhari, R. (2013). Consumer trust toward retail websites: Comparison between pure click and click-and-brick retailers. *Journal of Retailing and Consumer Services*, 20(6), 538–548. <https://doi.org/10.1016/J.JRETCONSER.2013.05.001>
- Tunjungsari, H. K., & Ginting, G. (2020). Perkembangan Dunia Usaha di Era Digital. In *Pustaka.Ut.Ac.Id*.
- Ul Haq, I., & Awan, T. M. (2020). Impact of E-Banking Service Quality on E-Loyalty in Pandemic Times through Interplay of E-Satisfaction. *Vilakshan - XIMB Journal of Management*, 17(1/2), 39–55. <https://doi.org/10.1108/XJM-07-2020-0039/FULL/PDF>
- Widarjono, A. (2015). *Analisis Multivariat Terapan dengan Program SPSS, AMOS*

dan *SMARTPLS* (2nd ed.). UPP STIM YKPN.

Yaqin, A., & Ilfitriah, A. M. (2015). Pengaruh Kualitas Pelayanan terhadap Kepuasan dan Loyalitas Nasabah Bank Pengguna E-Banking di Surabaya. *Journal of Business and Banking*, 4(2), 245. <https://doi.org/10.14414/jbb.v4i2.375>

Zavareh, F. B., Ariff, M. S. M., Jusoh, A., Zakuan, N., Bahari, A. Z., & Ashourian, M. (2012). E-Service Quality Dimensions and Their Effects on E-Customer Satisfaction in Internet Banking Services. *Procedia - Social and Behavioral Sciences*, 40, 441–445. <https://doi.org/10.1016/J.SBSPRO.2012.03.213>

Zhu, D. S., Kuo, M. J., & Munkhbold, E. (2016). Effects of E-Customer Satisfaction and E-Trust on E-Loyalty: Mongolian Online Shopping Behavior. *Proceedings - 2016 5th IIAI International Congress on Advanced Applied Informatics, IIAI-AAI 2016*, 847–852. <https://doi.org/10.1109/IIAI-AAI.2016.144>