

DAFTAR PUSTAKA

- Amijaya, G. R. (2010) Pengaruh Persepsi Teknologi Informasi, Kemudahan, Resiko, Dan Fitur Layanan Terhadap Minat Ulang Nasabah Bank Dalam Menggunakan Internet Banking. Universitas Diponegoro, Semarang.
- Anugrah, F. T. (2020). Effect of Promotion and Ease of Use on Customer Satisfaction and Loyalty on OVO Application Users. *Quantitative Economics and Management Studies*, 1(1). <https://doi.org/10.35877/454ri.qems1177>
- Boeselie, P., Hesselink, M. dan Wiele, T.V. (2002). Empirical evidence for the relationship Between Customer Satisfaction and Business Performance. *Managing Service Quality*, Vol. 12, No: 3
- Buchari, A. (2011) Manajemen Pemasaran Dan Pemasaran Jasa. CV Alfabeta.Bandung.
- Casidy, R., & Wymer, W. (2016). A risk worth taking: Perceived risk as moderator of satisfaction, loyalty, and willingness-to-pay premium price. *Journal of Retailing and Consumer Services*, 32, 189–197. <https://doi.org/10.1016/j.jretconser.2016.06.014>
- Cecchetti, S. G., dan Scoenholtz, K. L. (2015) *Money, Banking, and Financial Markets*. McGraw Hill Education. Singapore.
- Davis, F. D. (1989). Perceived Usefulness, Perceived Ease of Use, and User Acceptance of Information Technology. *MIS Quarterly*. 13(3):319-340.
- Featherman, M. S., & Pavlou, P. A. (2003). Predicting e-services adoption: A perceived risk facets perspective. *International Journal of Human Computer Studies*. [https://doi.org/10.1016/S1071-5819\(03\)00111-3](https://doi.org/10.1016/S1071-5819(03)00111-3)
- Genady, D. I. (2018). Pengaruh Kemudahan, Kemanfaatan, Dan Promosi Uang Elektronik Terhadap Keputusan Penggunaan Uang Elektronik Di Masyarakat (Studi Kasus di Provinsi DKI Jakarta). In *Skripsi* (Issue 11140850000042). <http://repository.uinjkt.ac.id/dspace/bitstream/123456789/39728/2/DIEN ILHAM GENADY-FEB.pdf>.
- Ghozali, I. (2016) Aplikasi Analisis Multivariate dengan Program SPSS. Semarang:Badan Penerbit Universitas Diponegoro.
- Hair, J. F., et.al. (2010) Multivariate Data Analysis, 7th Edition. New York:Prentice Hall International, Inc.
- Hatta, I. H., & Rachbini, W. (2018). Brand Image Analysis , Promotion, Satisfaction and Customer Loyalty. *Journal of Business and Management*, 20(12), 50–55. <https://doi.org/10.9790/487X-2012055055>
- Hidayati, S., dkk. (2006) Operasional *E-Money*. Jakarta. Bank Indonesia.
- Jogiyanto, H.M. (2007) Sistem Informasi Keperilakuan. Edisi Revisi. Yogyakarta.
- Kaligis, W. (2018). Pengaruh Perceived Risk Terhadap Customer Loyalty Melalui Switching Cost. *Jurnal Manajemen Dan Pemasaran Jasa*, 9(2), 221. <https://doi.org/10.25105/jmpj.v9i2.800>
- Koyong, M. D., Sumayku, S., & Kalangi, J. (2016). Pengaruh Promosi Terhadap Loyalitas Nasabah Di Pt. Bank Mandiri Kantor Cabang Dotulolong Lasut Manado. *Jurnal Manajemen Dan Pemasaran Jasa*, 7.
- Kurtz, D. L., & Boone, L. E. (2010). The Market Segmentation Process. In *Contemporary marketing*.
- Lupiyoadi, Rambat. Manajemen Pemasaran Jasa Teori dan Praktek. Salemba Empat. Jakarta. 2013

- Kotler, P., & Keller, K. L. (2016). Marketing Management. Global Edition (Vol. 15E). In *Global Edition*. <https://doi.org/10.1080/08911760903022556>.
- Mankiw, N. G. (2012). Principles of Economics 6th Edition. In *Cengage Learning*.
- Marakanon, L., & Panjakajornsak, V. (2017). Perceived quality, perceived risk and customer trust affecting customer loyalty of environmentally friendly electronics products. *Kasetsart Journal of Social Sciences*, 38(1), 24–30. <https://doi.org/10.1016/j.kjss.2016.08.012>
- Mishkin, F. S. (2010). *The Economics Of Money, Banking and Financial Markets*. Pearson Prentice Hall. Boston.
- Morissan, A.M. (2010). Periklanan komunikasi pemasaran terpadu, Jakarta : Penerbit Kencana.
- Parasuraman, A. Zeithaml, V. A., Berry, L. (1994). Alternative Scales For Measuring Service Quality: A Comparative Assessment Based on Psychometric and Diagnostic Criteria, *Journal of Retailing* Vol. 70, No; 3.
- Ruswanti, E. (2012). Pengaruh Service Quality dan Customer Satisfaction terhadap Customer Loyalty. *Jurnal Widya*, 29(3), 49–54.
- Sarjita. (2018). Pengaruh Pelayanan, Harga dan Promosi Terhadap Loyalitas Pelanggan pada Pengguna Go-jek di Daerah Istimewa Yogyakarta. *Jbma*, Issn : 2252-5483, 5(1), 76–92.
- Schiffman, L. G., dan Kanuk, L. L. (2011) *Consumer Behavior*. Pearson Prentice Hall. New Jersey.
- T, I. M., Nugroho, N., Kusumapradja, R., & Ruswanti, E. (2020). *Marketing Mix , Brand Image of Permata Keluarga Hospital Towards Brand Loyalty , Trust Intervening*. 9(8), 156–163. <https://doi.org/10.21275/SR20801122551>
- Tjahjaningsih, E. (2016). Pengaruh Citra Dan Promosi Terhadap Kepuasan Pelanggan Serta Dampaknya Terhadap Loyalitas Pelanggan (Studi Pada Pelanggan Supermarket Carrefour Di Semarang). *Media Ekonomi Dan Manajemen*, 28(2), 13–27. <https://doi.org/10.24856/mem.v28i2.207>
- Tu, C. C., Fang, K., & Lin, C. Y. (2012). Perceived ease of use, trust, and satisfaction as determinants of loyalty in e-auction marketplace. *Journal of Computers*, 7(3), 645–652. <https://doi.org/10.4304/jcp.7.3.645-652>
- Venkatesh, M., & Davis. (2003). User Acceptance of InformationTechnology: Toward a Unified View. *MIS*, 27(3).
- Wong, W. P. M., Lo, M. C., & Ramayah, T. (2014). The effects of technology acceptance factors on customer e-loyalty and e-satisfaction in Malaysia. *International Journal of Business and Society*, 15(3), 477–502.
- Yuliadi. (2014). Ekonomi moneter, Jakarta : PT idex.