

## DAFTAR PUSTAKA

- 10 most popular e-wallets among Indonesians | INSIDER - Indonesia Business Post.* (n.d.). Retrieved March 2, 2024, from <https://indonesiabusinesspost.com/insider/10-most-popular-e-wallets-among-indonesians/>
- Aaker, D. A. (1996). *Measuring brand equity across products and markets.*
- Abrilia, N. D. , & Sudarwanto, T. (2020). PENGARUH PERSEPSI KEMUDAHAN DAN FITUR LAYANAN TERHADAP MINAT MENGGUNAKAN E-WALLET PADA APLIKASI DANA DI SURABAYA. *Jurnal Pendidikan Tata Niaga (JPTN)*, 8(3).
- Altaf, M., Iqbal, N., Sany, S. S., & Sial, M. H. (2017). Managing consumer-based brand equity through brand experience in Islamic banking. *Journal of Islamic Marketing*, 8(2), 218–242. <https://doi.org/10.1108/JIMA-07-2015-0048>
- Asosiasi Penyelenggara Jasa Internet Indonesia.* (n.d.). Retrieved February 23, 2024, from <https://apjii.or.id/berita/d/apjii-jumlah-pengguna-internet-indonesia-tembus-221-juta-orang>
- Aw, E. C. X., & Labrecque, L. I. (2020). Celebrity endorsement in social media contexts: understanding the role of parasocial interactions and the need to belong. *Journal of Consumer Marketing*, 37(7), 895–908. <https://doi.org/10.1108/JCM-10-2019-3474>
- Beig, F. A., & Khan, M. F. (2018). Impact of Social Media Marketing on Brand Experience: A Study of Select Apparel Brands on Facebook. *Vision*, 22(3), 264–275. <https://doi.org/10.1177/0972262918785962>
- Buil, I., Martínez, E., & de Chernatony, L. (2013). The influence of brand equity on consumer responses. *Journal of Consumer Marketing*, 30(1), 62–74. <https://doi.org/10.1108/07363761311290849>
- Cacho-Elizondo, S., Conway Dato-on, M., & Harmon-Kizer, T. (2020). Tequila at home or abroad? paths to brand love and purchase loyalty for hedonic products. *International Journal of Wine Business Research*, 33(3), 336–359. <https://doi.org/10.1108/IJWBR-05-2020-0018>
- Cakti, A. (2020, December 9). *Studi: Pengguna dompet digital meningkat drastis di masa Covid-19 - ANTARA News.* <https://www.antaranews.com/berita/2022936/studi-pengguna-dompet-digital-meningkat-drastis-di-masa-covid-19>
- Carayannis, E. G., Dezi, L., Gregori, G., & Calo, E. (2022). Smart Environments and Techno-centric and Human-Centric Innovations for Industry and Society 5.0: A Quintuple Helix Innovation System View Towards Smart, Sustainable, and Inclusive

- Solutions. *Journal of the Knowledge Economy*, 13(2), 926–955.  
<https://doi.org/10.1007/s13132-021-00763-4>
- Chatzipanagiotou, K., Veloutsou, C., & Christodoulides, G. (2016). *Decoding the complexity of the consumer-based brand equity process*.
- Chen, X., & Qasim, H. (2021). Does E-Brand experience matter in the consumer market? Explaining the impact of social media marketing activities on consumer-based brand equity and love. *Journal of Consumer Behaviour*, 20(5), 1065–1077.  
<https://doi.org/10.1002/cb.1915>
- Cheng, Y., & Jiang, H. (2022). Customer–brand relationship in the era of artificial intelligence: understanding the role of chatbot marketing efforts. *Journal of Product and Brand Management*, 31(2), 252–264. <https://doi.org/10.1108/JPBM-05-2020-2907>
- Choi, E. K. (Cindy), Fowler, D., Goh, B., & Yuan, J. (Jessica). (2016). Social Media Marketing: Applying the Uses and Gratifications Theory in the Hotel Industry. *Journal of Hospitality Marketing & Management*, 25(7), 771–796.  
<https://doi.org/10.1080/19368623.2016.1100102>
- Chung, M., Ko, E., Joung, H., & Kim, S. J. (2020). Chatbot e-service and customer satisfaction regarding luxury brands. *Journal of Business Research*, 117, 587–595.  
<https://doi.org/10.1016/j.jbusres.2018.10.004>
- Consistency That Leads: 2023 E-Wallet Industry Outlook*. (2023).  
[https://insightasia.com/wp-content/uploads/2022/12/Press-Release\\_bhs-InsightAsia\\_FINAL-VERSION\\_BHS\\_SEND.pdf](https://insightasia.com/wp-content/uploads/2022/12/Press-Release_bhs-InsightAsia_FINAL-VERSION_BHS_SEND.pdf)
- Populix. (2022). *Consumer Preference Towards Banking and E-Wallet Apps*.  
<https://info.populix.co/articles/en/report/consumer-preference-towards-banking-and-e-wallet-apps/>
- Contoh Penerapan Artificial Intelligence (AI) di Layanan DANA - Semua Halaman - Info Komputer*. (n.d.). Retrieved March 3, 2024, from  
<https://infokomputer.grid.id/read/122168293/contoh-penerapan-artificial-intelligence-ai-di-layanan-dana?page=all>
- Dana (layanan pembayaran) - Wikipedia bahasa Indonesia, ensiklopedia bebas*. (n.d.). Retrieved March 2, 2024, from  
[https://id.wikipedia.org/wiki/Dana\\_\(layanan\\_pembayaran\)](https://id.wikipedia.org/wiki/Dana_(layanan_pembayaran))
- Deshpande, I. (2021). *What Is Artificial Intelligence (AI) & Machine Learning (ML) in Marketing?* Spiceworks. <https://www.spiceworks.com/marketing/ai-in-marketing/articles/what-is-artificial-intelligence-machine-learning-in-marketing/>
- Digital trust: Why it matters for businesses | McKinsey*. (n.d.). Retrieved March 3, 2024, from <https://www.mckinsey.com/capabilities/quantumblack/our-insights/why-digital-trust-truly-matters#/>

- Dompot Digital Naik Daun, Membetot Minat Kala Pandemi.* (2023). Bank Indonesia. <https://www.bi.go.id/id/bi-institute/BI-Epsilon/Pages/Dompot-Digital--Naik-Daun,-Membetot-Minat-Kala-Pandemi.aspx>
- Dwivedi, A., Johnson, L. W., Wilkie, D. C., & De Araujo-Gil, L. (2019). Consumer emotional brand attachment with social media brands and social media brand equity. *European Journal of Marketing*, 53(6), 1176–1204. <https://doi.org/10.1108/EJM-09-2016-0511>
- E-wallet Jadi Metode Pembayaran Terpopuler di Indonesia 2022, Ini Potensinya Pada 2025 Mendatang - GoodStats.* (n.d.). Retrieved March 3, 2024, from <https://goodstats.id/article/e-wallet-jadi-metode-pembayaran-terpopuler-di-indonesia-2022-ini-potensinya-pada-2025-mendatang-FOnnm>
- Ferdinand, A. (2006). Metodologi Penelitian Manajemen. *Semarang: Badan Penerbit Universitas Diponegoro.*
- Ferdinand, A. (2014). *Metode penelitian manajemen: Pedoman penelitian untuk penulisan skripsi tesis dan disertasi ilmu manajemen.*
- Fitri Harseno, D. (n.d.). *ANALISIS FAKTOR-FAKTOR YANG MEMENGARUHI PENGGUNAAN.*
- Fukuda, K. (2020). Science, technology and innovation ecosystem transformation toward society 5.0. *International Journal of Production Economics*, 220. <https://doi.org/10.1016/j.ijpe.2019.07.033>
- Gautam, V. (2017). Moderation effect of culture on the relationships among hedonism, product information, social integration and attitude towards advertising: an empirical study. *International Journal of Business Forecasting and Marketing Intelligence*, 3(1), 38. <https://doi.org/10.1504/ijbfmi.2017.082547>
- Ghozali, I. (2011). Application of multivariate analysis with SPSS program. *Semarang: Diponegoro University Publishing Agency*, 69.
- Ghozali, I. (2014). *Model Persamaan Struktural Konsep dan Aplikasi dengan Program Amos 22 Update Bayesian SEM.*
- Godey, B., Manthiou, A., Pederzoli, D., Rokka, J., Aiello, G., Donvito, R., & Singh, R. (2016). Social media marketing efforts of luxury brands: Influence on brand equity and consumer behavior. *Journal of Business Research*, 69(12), 5833–5841. <https://doi.org/10.1016/j.jbusres.2016.04.181>
- Hafez, M. (2021). The impact of social media marketing activities on brand equity in the banking sector in Bangladesh: the mediating role of brand love and brand trust. *International Journal of Bank Marketing*, 39(7), 1353–1376. <https://doi.org/10.1108/IJBM-02-2021-0067>

- Hajli, M., Sims, J. M., & Ibragimov, V. (2015). Information technology (IT) productivity paradox in the 21st century. *International Journal of Productivity and Performance Management*, 64(4), 457–478. <https://doi.org/10.1108/IJPPM-12-2012-0129>
- Hajli, N. (2015). Social commerce constructs and consumer's intention to buy. *International Journal of Information Management*, 35(2), 183–191. <https://doi.org/10.1016/j.ijinfomgt.2014.12.005>
- Hall-Phillips, A., Park, J., Chung, T. L., Anaza, N. A., & Rathod, S. R. (2016). I (heart) social ventures: Identification and social media engagement. *Journal of Business Research*, 69(2), 484–491. <https://doi.org/10.1016/j.jbusres.2015.05.005>
- Ho, S. P. S., & Chow, M. Y. C. (2023). The role of artificial intelligence in consumers' brand preference for retail banks in Hong Kong. *Journal of Financial Services Marketing*. <https://doi.org/10.1057/s41264-022-00207-3>
- Ismail, A. R. (2017). The influence of perceived social media marketing activities on brand loyalty: The mediation effect of brand and value consciousness. *Asia Pacific Journal of Marketing and Logistics*, 29(1), 129–144. <https://doi.org/10.1108/APJML-10-2015-0154>
- Jacoby, J. (2002). Stimulus-Organism-Response Reconsidered: An Evolutionary Step in Modeling (Consumer) Behavior. *Journal of Consumer Psychology*, 12(1), 51–57. [https://doi.org/10.1207/s15327663jcp1201\\_05](https://doi.org/10.1207/s15327663jcp1201_05)
- Jarek, K., & Mazurek, G. (2019). Marketing and artificial intelligence. *Central European Business Review*, 8(2), 46–55. <https://doi.org/10.18267/j.cebr.213>
- Jo ~ Sko Brakus, J., Schmitt, B. H., Zarantonello, L., & Simon, W. E. (2009). Brand Experience: What Is It? How Is It Measured? Does It Affect Loyalty? *Journal of Marketing*, 73, 1547–7185.
- Kang, J., Manthiou, A., Sumarjan, N., & Tang, L. (Rebecca). (2017). An Investigation of Brand Experience on Brand Attachment, Knowledge, and Trust in the Lodging Industry. *Journal of Hospitality Marketing and Management*, 26(1), 1–22. <https://doi.org/10.1080/19368623.2016.1172534>
- Keller, K. L. (2003). Strategic Brand Management: Building, Measuring, and Managing Brand Equity. *Journal of Consumer Marketing*, 17(3), 263–272. <https://doi.org/10.1108/jcm.2000.17.3.263.3>
- Khan, Z., Khan, A., Nabi, M. K., Khanam, Z., & Arwab, M. (2023). The effect of eWOM on consumer purchase intention and mediating role of brand equity: a study of apparel brands. *Research Journal of Textile and Apparel*. <https://doi.org/10.1108/RJTA-11-2022-0133>
- Kim, K. H., Kim, K. S., Kim, D. Y., Kim, J. H., & Kang, S. H. (2008). Brand equity in hospital marketing. *Journal of Business Research*, 61(1), 75–82. <https://doi.org/10.1016/J.JBUSRES.2006.05.010>

- Kim, M. J., Lee, C. K., & Jung, T. (2020). Exploring Consumer Behavior in Virtual Reality Tourism Using an Extended Stimulus-Organism-Response Model. *Journal of Travel Research*, 59(1), 69–89. <https://doi.org/10.1177/0047287518818915>
- Koay, K. Y., Ong, D. L. T., Khoo, K. L., & Yeoh, H. J. (2021). Perceived social media marketing activities and consumer-based brand equity : Testing a moderated mediation model. *Asia Pacific Journal of Marketing and Logistics*, 33(1), 53–72. <https://doi.org/10.1108/APJML-07-2019-0453>
- Kumar, V., Rajan, B., Venkatesan, R., & Lecinski, J. (2019). Understanding the role of artificial intelligence in personalized engagement marketing. *California Management Review*, 61(4), 135–155. <https://doi.org/10.1177/0008125619859317>
- Kurniawan, A. (2022). *Hikmah Pandemi Covid-19 Dompot Digital Naik Daun*. <https://www.djkn.kemenkeu.go.id/kpknl-semarang/baca-artikel/14974/Hikmah-Pandemi-Covid-19-Dompot-Digital-Naik-Daun.html>
- Lee, C. T., Pan, L.-Y., & Hsieh, S. H. (2022). Artificial intelligent chatbots as brand promoters: a two-stage structural equation modeling-artificial neural network approach. *Internet Research*, 32(4), 1329–1356. <https://doi.org/10.1108/INTR-01-2021-0030>
- Li, X., Liu, Z., Chen, Y., & Ren, A. (2023). Consumer avoidance toward message stream advertising on mobile social media: a stimulus-organism-response perspective. *Information Technology and People*. <https://doi.org/10.1108/ITP-11-2020-0761>
- Libai, B., Bart, Y., Gensler, S., Hofacker, C. F., Kaplan, A., Kötterheinrich, K., & Kroll, E. B. (2020). Brave New World? On AI and the Management of Customer Relationships. *Journal of Interactive Marketing*, 51, 44–56. <https://doi.org/10.1016/j.intmar.2020.04.002>
- Liu, Y., & Chen, W. (2021). Optimization of Brand Marketing Strategy of Intelligent Technology under the Background of Artificial Intelligence. *Mobile Information Systems*, 2021. <https://doi.org/10.1155/2021/9507917>
- Mehrabian, A., & Russell, J. A. (1974). An approach to environmental psychology. In *An approach to environmental psychology*. The MIT Press.
- merek-dompot-digital-yang-pernah-digunakan-responden-(september-2022)*. (n.d.).
- Moedeem, S., Aw, E. C. X., Alryalat, M., Wei-Han Tan, G., Cham, T. H., Ooi, K. B., & Dwivedi, Y. K. (2023). Social media marketing in the digital age: empower consumers to win big? *Asia Pacific Journal of Marketing and Logistics*. <https://doi.org/10.1108/APJML-09-2022-0784>
- Mostafa, R. B., & Kasamani, T. (2021). Brand experience and brand loyalty: is it a matter of emotions? *Asia Pacific Journal of Marketing and Logistics*, 33(4), 1033–1051. <https://doi.org/10.1108/APJML-11-2019-0669>

- Nuseir, M. T., & Elrefae, G. (2022). The effects of facilitating conditions, customer experience and brand loyalty on customer-based brand equity through social media marketing. *International Journal of Data and Network Science*, 6(3), 875–884. <https://doi.org/10.5267/j.ijdns.2022.2.009>
- Pangestika, T. (2023). The Influence of Brand Equity, Brand Experience, and Brand Reputation on Brand Loyalty (Study of DANA E-Wallet Application users in Semarang City). *Department of Management, Faculty of Economics and Business*.
- Park, H. J., & Zhang, Y. (2022a). Technology readiness and technology paradox of unmanned convenience store users. *Journal of Retailing and Consumer Services*, 65. <https://doi.org/10.1016/j.jretconser.2021.102523>
- Park, H. J., & Zhang, Y. (2022b). Technology readiness and technology paradox of unmanned convenience store users. *Journal of Retailing and Consumer Services*, 65. <https://doi.org/10.1016/j.jretconser.2021.102523>
- [PDF] *Managing brand equity: Capitalizing on the value of a brand name: David A. Aaker, The Free Press, New York (1991) | Semantic Scholar*. (n.d.). Retrieved March 7, 2024, from <https://www.semanticscholar.org/paper/Managing-brand-equity%3A-Capitalizing-on-the-value-of-Longwell/e04692fb98caf71988e029616e0a7e04c47235be>
- Penetrasi Internet Di Yogyakarta Tertinggi di Pulau Jawa pada 2024*. (n.d.). Retrieved March 14, 2024, from <https://databoks.katadata.co.id/datapublish/2024/02/05/penetrasi-internet-di-yogyakarta-tertinggi-di-pulau-jawa-pada-2024>
- Pham, P. H., & Gammoh, B. S. (2016). Characteristic of Social Media Marketing Strategy and Customer-Based Brand Equity Outcomes: A Conceptual Model. In *Developments in Marketing Science: Proceedings of the Academy of Marketing Science* (pp. 433–434). Springer Nature. [https://doi.org/10.1007/978-3-319-26647-3\\_87](https://doi.org/10.1007/978-3-319-26647-3_87)
- Potdar, V., Joshi, S., Harish, R., Baskerville, R., & Wongthongtham, P. (2018). A process model for identifying online customer engagement patterns on Facebook brand pages. *Information Technology & People*, 31(2), 595–614. <https://doi.org/10.1108/ITP-02-2017-0035>
- Prensky, M. (2001). *Digital Natives, Digital Immigrants* (Vol. 9, Issue 5). NCB University Press.
- Review DANA 2024 – Apakah Aplikasi DANA Aman?* (n.d.). Retrieved March 4, 2024, from <https://financer.com/id/perusahaan/dana/>
- Roberts-Lombard, M., & Petzer, D. J. (2021). Relationship marketing: an S–O–R perspective emphasising the importance of trust in retail banking. *International*

*Journal of Bank Marketing*, 39(5), 725–750. <https://doi.org/10.1108/IJBM-08-2020-0417>

- Rodrigues, L. F., Oliveira, A., & Costa, C. J. (2016). Does ease-of-use contributes to the perception of enjoyment? A case of gamification in e-banking. *Computers in Human Behavior*, 61, 114–126. <https://doi.org/10.1016/j.chb.2016.03.015>
- Sadek, H., & Redding, P. (2015). Investigating the major marketing communication tools and their impact on building bank brand equity in the Egyptian context A customer perspective. In *A Journal of the Academy of Business and Retail Management*. ABRM. [www.jbrmr.com](http://www.jbrmr.com)
- Šeric, M., Gil-Saura, I., & Mollá-Descals, A. (2016). Can advanced technology affect customer-based brand equity in service firms? An empirical study in upscale hotels. *Journal of Service Theory and Practice*, 26(1), 2–27. <https://doi.org/10.1108/JSTP-10-2014-0239>
- Shareef, M. A., Mukerji, B., Dwivedi, Y. K., Rana, N. P., & Islam, R. (2019). Social media marketing: Comparative effect of advertisement sources. *Journal of Retailing and Consumer Services*, 46, 58–69. <https://doi.org/10.1016/j.jretconser.2017.11.001>
- Sugiyono, P. D. (2019). Metode penelitian pendidikan (kuantitatif, kualitatif, kombinasi, R&D dan penelitian pendidikan). *Metode Penelitian Pendidikan*, 67.
- Sugiyono, S. (2017). Metode Penelitian Kuantitatif Kualitatif dan R&D. Bandung: Alfabeta. *Procrastination And Task Avoidance: Theory, Research and Treatment*. New York: Plenum Press, Yudistira P, Chandra.
- Sultan, P., & Wong, H. Y. (2019). How service quality affects university brand performance, university brand image and behavioural intention: the mediating effects of satisfaction and trust and moderating roles of gender and study mode. *Journal of Brand Management*, 26(3), 332–347. <https://doi.org/10.1057/s41262-018-0131-3>
- Trivedi, J. (2019a). Examining the Customer Experience of Using Banking Chatbots and Its Impact on Brand Love: The Moderating Role of Perceived Risk. *Journal of Internet Commerce*, 18(1), 91–111. <https://doi.org/10.1080/15332861.2019.1567188>
- Trivedi, J. (2019b). Examining the Customer Experience of Using Banking Chatbots and Its Impact on Brand Love: The Moderating Role of Perceived Risk. *Journal of Internet Commerce*, 18(1), 91–111. <https://doi.org/10.1080/15332861.2019.1567188>
- Wasan, P. (2018). Predicting customer experience and discretionary behaviors of bank customers in India. *International Journal of Bank Marketing*, 36(4), 701–725. <https://doi.org/10.1108/IJBM-06-2017-0121>

- West, A., Clifford, J., & Atkinson, D. (2018). "Alexa, build me a brand" An Investigation into the impact of Artificial Intelligence on Branding. In *The Business and Management Review* (Vol. 9).
- Yadav, M., & Rahman, Z. (2017). Measuring consumer perception of social media marketing activities in e-commerce industry: Scale development & validation. *Telematics and Informatics*, 34(7), 1294–1307. <https://doi.org/10.1016/j.tele.2017.06.001>
- Yu, X., & Yuan, C. (2019). How consumers' brand experience in social media can improve brand perception and customer equity. *Asia Pacific Journal of Marketing and Logistics*, 31(5), 1233–1251. <https://doi.org/10.1108/APJML-01-2018-0034>
- Yuan, C., Wang, S., & Liu, Y. (2023). AI service impacts on brand image and customer equity: empirical evidence from China. *Journal of Brand Management*, 30(1), 61–76. <https://doi.org/10.1057/s41262-022-00292-8>
- Zhang, H., Lu, Y., Gupta, S., & Zhao, L. (2014). What motivates customers to participate in social commerce? the impact of technological environments and virtual customer experiences. *Information and Management*, 51(8), 1017–1030. <https://doi.org/10.1016/j.im.2014.07.005>
- Zollo, L., Filieri, R., Rialti, R., & Yoon, S. (2020). Unpacking the relationship between social media marketing and brand equity: The mediating role of consumers' benefits and experience. *Journal of Business Research*, 117, 256–267. <https://doi.org/10.1016/j.jbusres.2020.05.001>