

## DAFTAR PUSTAKA

- Adirinekso, G. P., Purba, J. T., Budiono, S., & Rajaguguk, W. (2021). The Influence of Brand Image, Perception of Trust, Perceived Convenience and Security Transactions on JD.ID Customer Purchase Decision during the Pandemic Covid 19. *Proceedings of the International Conference on Industrial Engineering and Operations Management*, 365–376. <https://index.ieomsociety.org/index.cfm/article/view/ID/8057>
- Afghani, M. F., & Yulianti, E. (2017). Pengaruh Kepercayaan, Keamanan, Persepsi Risiko, serta Kesadaran Nasabah terhadap Adopsi e-Banking di Bank BRI Surabaya. *Journal of Business and Banking*, 6(1), 113–128. <https://doi.org/10.14414/jbb.v6i1.898>
- Ahmed, M., Hussein, R., Minakhatun, R., & Islam, R. (2007). Building Consumers' Confidence in Adopting e-Commerce: A Malaysian Case. *International Journal of Business and Systems Research*, 1(1), 236–255. <https://doi.org/10.1504/IJBSR.2007.015378>
- Ajzen, I., & Fishbein, M. (1980). *Understanding Attitudes and Predicting Social Behavior*. Prentice-Hall.
- Ali, H., Zainal, V. R., & Ilhamalimy, R. R. (2021). Determination of Purchase Decisions and Customer Satisfaction: Analysis of Brand Image and Service Quality (Review Literature Of Marketing Management). *Dinasti International Journal of Digital Business Management*, 3(1), 141–153. <https://doi.org/10.31933/dijdbm.v3i1>
- Amalia, P., & Hastriana, A. Z. (2022). Pengaruh Kemanfaatan, Kemudahan Keamanan, dan Fitur M-Banking terhadap Kepuasan Nasabah dalam Bertransaksi Pada Bank Syariah Indonesia (Studi Kasus BSI KCP Sumenep). *Alkasb: Journal of Islamic Economis*, 1(1), 70–89. <https://jurnal.instika.ac.id/index.php/alkasb/article/view/275>
- Arikunto, S. (2019). *Prosedur Penelitian Suatu Pendekatan Praktik*. Rineka Cipta.
- Azwar, S. (2016). *Metode Penelitian*. Pustaka Pelajar.
- Burhan, R. D. A., Najib, M., & Endri. (2021). Analysis of The Influence of Customer Satisfaction on Sharia Banking Performance In Bogor City. *International Journal of Educational Research & Social Sciences*, 2(2), 402–414. <https://doi.org/10.51601/ijersc.v2i2.56>
- Cahyaningrum, N. (2022). Pengaruh Persepsi Kemudahan Penggunaan, Efektivitas Dan Risiko Terhadap Minat Bertransaksi Menggunakan Aplikasi Brimo Di Bank Bri Cabang Martadinata Malang Tahun 2016- 2022. *E-Jurnal Riset Manajemen*, 12(01), 667–683.

<https://jim.unisma.ac.id/index.php/jrm/article/view/19839>

- Chawla, D., & Joshi, H. (2019). Consumer Attitude and Intention to Adopt Mobile Wallet in India – An Empirical Study. *International Journal of Bank Marketing*, 37(7), 1590–1618. <https://doi.org/10.1108/IJBM-09-2018-0256>
- Davis, F. D. (1989). Perceived Usefulness, Perceived Ease of Use, and User Acceptance of Information Technology. *MIS Quarterly*, 13(3), 319–340. <https://www.jstor.org/stable/249008?origin=JSTOR-pdf>
- Davis, F. D. (1993). User Acceptance of Information Technology: System Characteristics, User Perceptions and Behavioral Impacts. *International Journal of Man-Machine Studies*, 38(3), 475–487. <https://doi.org/10.1006/imms.1993.1022>
- Deliyana, R., Permatasari, B., & Sukmasari, D. (2022). Pengaruh Persepsi Kemudahan, Persepsi Keamanan, dan Persepsi Kepercayaan terhadap Kepuasan Pelanggan Dalam Menggunakan Mobile Banking BCA. *Journal of Economic and Business Research*, 2(2), 1–16. <http://jurnal.teknokrat.ac.id/index.php/JEB/article/view/112>
- Djan, I., & Adawiyah, S. R. (2020). The Effect of Convenience and Trust to Purchase Decision and Its Impact to Customer Satisfaction. *International Journal of Business and Economics Research*, 9(4), 263–269. <https://doi.org/10.11648/j.ijber.20200904.23>
- Erina, N. (2021). *Pengaruh Kemudahan Akses, Kenyamanan dan Keamanan Mobile Banking terhadap Kepuasan Nasabah*. IAIN Ponorogo.
- Erlangga, J., & Nuvriasari, A. (2023). The Influence of Web Design, Ease of Use, and Security on BNI Mobile Banking Customer Satisfaction. *Indonesian Journal of Business Analytics (IJBA)*, 3(6), 2029–2038. <https://doi.org/10.55927/ijba.v3i6.5728>
- Ernawati, N., & Noersanti, L. (2020). Pengaruh Persepsi Manfaat, Kemudahan Penggunaan dan Kepercayaan terhadap Minat Penggunaan Pada Aplikasi OVO. *Artikel Ilmiah*, 1–15.
- Fadillah, M. R., Ubaidillah, A. Z., Ratnawati, R. A., & Acuviarta. (2022). The Effect of Innovation and Product Quality on Consumer Satisfaction. *Adpebi International Journal of Multidisciplinary Sciences*, 1(1), 289–298. <https://journal.adpebi.com/index.php/AIJMS/article/view/286>
- Fauzi, A. V., Lukitaningsih, A., & Hutami, L. T. H. (2023). Pengaruh Kualitas Produk dan Citra Merek terhadap Kepuasan Konsumen Melalui Keputusan Pembelian Sebagai Variabel Intervening. *Jurnal Manajemen Dan Sains*, 8(1), 426–441. <http://dx.doi.org/10.33087/jmas.v8i1.750>

- Febrian, D., Simanjuntak, M., Hasanah, N., & Fadli, J. A. (2021). The Effect of Benefits Offered and Customer Experience on Re-use Intention of Mobile Banking through Customer Satisfaction and Trust. *Jurnal Keuangan Dan Perbankan*, 25(3), 551–569. <https://doi.org/10.26905/jkdp.v25i3.5879>
- Ghali, Z. (2021). Motives of Customers' e-Loyalty towards e-Banking Services: a Study in Saudi Arabia. *Journal of Decision Systems*, 30(2–3), 172–193. <https://doi.org/10.1080/12460125.2020.1870063>
- Ghozali, I. (2021). *Partial Least Squares: Konsep, Teknik dan Aplikasi Menggunakan Program SmartPLS 3.2.9 Untuk Penelitian Empiris*. Badan Penerbit Universitas Diponegoro.
- Gultom, M. S., & Safitry, N. (2021). Analisis Pengaruh Persepsi Kemanfaatan, Persepsi Kemudahan Penggunaan, dan Kepercayaan terhadap Minat Menggunakan Alat Pembayaran Non Tunai Dengan Jakone Mobile. *Jurnal Ekonomi Islam*, 12(2), 241–261. <https://doi.org/10.22236/jei.v12i2.7950>
- Hair, Joe F., Page, M., Brunsveld, N., Merkle, A., & Cleton, N. (2020). *Essentials of Business Research Methods*. Taylor & Francis Group.
- Hair, Joseph F., Hult, G. T. M., Ringle, C. M., & Sarstedt, M. (2014). *A Primer on Partial Least Squares Structural Equation Modeling (PLS-SEM)*. Sage Publications, Inc.
- Hakim, L., & Suhendra, E. S. (2021). The Influence of Perception of Benefits, Easy of Use, Use, Trust, and Availability of Features on Satisfaction of Use of BCA Mobile Banking Services (Sejabodetabek). *International Journal of Science, Technology & Management*, 2(5), 1731–1736. <https://doi.org/10.46729/ijstm.v2i5.343>
- Hao, F., & Chon, K. K.-S. (2022). Contactless Service in Hospitality: Bridging Customer Equity, Experience, Delight, Satisfaction, and trust. *International Journal of Contemporary Hospitality Management*, 34(1), 113–134. <https://doi-org.proxy.undip.ac.id/10.1108/IJCHM-05-2021-0559>
- Haryanto, M. V., & Subagio, H. (2013). Analisa Pengaruh Kepercayaan terhadap Tenaga Penjual (Trust in Employee), dan Kepercayaan terhadap Merek (Trust in Brand) terhadap Niat Beli (Purchase Intention) Konsumen Pada Bernini Furniture di Surabaya, dan Semarang. *Jurnal Manajemen Pemasaran Petra*, 1(2), 1–12. <https://publication.petra.ac.id/index.php/manajemen-pemasaran/article/view/822>
- Haryono, S. (2017). *Metode SEM untuk Penelitian Manajemen AMOS Lisrel PLS*. PT. Intermedia Personalia Utama.
- Heijden, H. Van Der, Verhagen, T., & Creemers, M. (2003). Understanding online

purchase intentions: Contributions from technology and trust perspectives. *European Journal of Information Systems*, 12(1), 41–48. <https://doi.org/10.1057/palgrave.ejis.3000445>

Hermawann, L. D., Komariah, K., & Danial, R. D. M. (2020). Analisis Minat Menggunakan BRI Mobile (Survei Pada Nasabah Bank Rakyat Indonesia (Persero) Tbk. Kota Sukabumi). *E-Jurnal Ekonomi Dan Bisnis Universitas Udayana*, 9(6), 525–538. <https://doi.org/10.24843/EEB.2020.v09.i06.p03>

<https://www.liputan6.com/bisnis/read/5519674/brimo-masuk-top-3-aplikasi-keuangan-paling-banyak-diunduh-sepanjang-2023>

Hutomo, A., Marditama, T., Limakrisna, N., Sentosa, I., Lee, J., & Yew, K. (2020). Green Human Resource Management, Customer Environmental Collaboration and the Enablers of Green Employee Empowerment: Enhancing an Environmental Performance. *DIJEFA: Dinasti International Journal of Economics, Finance & Accounting*, 1(2), 358–372. <https://doi.org/10.38035/DIJEFA>

Indriantoro, N., & Supomo, B. (2018). *Metodologi Penelitian Bisnis Untuk Akuntansi dan Manajemen*. Andi.

Irawan, I. A. (2018). Effect of Trust, Convenience, Security and Quality of Service on Online Purchase Decision (Consumer Case Study in Tangerang Selatan Area). *Jurnal Ekonomi*, 23(1), 114–122. <https://doi.org/10.24912/je.v23i1.337>

Jahan, Nasrin, Ali, M. J., & Asheq, A. Al. (2020). Examining the Key Determinants of Customer Satisfaction Internet Banking Services In Bangladesh. *Academy of Strategic Management Journal*, 19(1), 1–6.

Jahan, Nusrat, & Shahria, G. (2022). Factors Effecting Customer Satisfaction of Mobile Banking in Bangladesh: A Study on Young Users' Perspective. *South Asian Journal of Marketing*, 3(1), 60–76. <https://doi.org/10.1108/SAJM-02-2021-0018>

Jin, Z., & Lim, C.-K. (2021). Structural Relationships among Service Quality, Systemic Characteristics, Customer Trust, Perceived Risk, Customer Satisfaction and Intention of Continuous Use in Mobile Payment Service. *Journal of System and Management Sciences*, 11(2), 48–64. [doi:10.33168/JSMS.2021.0204](https://doi.org/10.33168/JSMS.2021.0204)

Juliana, H. (2023). Pengaruh Siaran Langsung dan Manfaat Yang Dirasakan terhadap Niat Beli Melalui Kepercayaan Konsumen Pada Aplikasi Tiktok Shop. *Sinomika Journal*, 1(6), 1517–1537. <https://doi.org/10.54443/sinomika.v1i6.754>

Kamarudin, J., Nursiah, & Novianti, M. (2022). Pengaruh Faktor Kemudahan,

- Keamanan, dan Resiko terhadap Kepuasan Nasabah dalam Menggunakan Mobile Banking (Studi Kasus Pada Nasabah BRI Kabupaten Mamuju). *Forecasting: Jurnal Ilmiah Ilmu Manajemen*, 4(2), 11–18. <https://stiemmamuju.e-journal.id/FJIIM/article/view/123>
- Kartika, G., & Segaf. (2022). Kombinasi Peran Model TAM dan Carter terhadap Optimalisasi Kepuasan Nasabah Mobile Syariah Banking Di Masa Pandemi Covid-19. *Jurnal Manajerial*, 09(02), 152–167. <http://dx.doi.org/10.30587/jurnalmanajerial.v9i02.3969>
- Khan, S. K., Najam-Ul-Hassan, & Anjum, M. N. (2022). Factors Influencing Customer Satisfaction in E-Banking Services in Pakistan: Evidence Based on Reliability, Privacy & Convenience. *Journal of Social Research Development*, 3(2), 286–296. <https://doi.org/10.53664/JSRD/03-02-2022-12-286-296>
- Kotler, P., & Keller, K. L. (2016). *Manajemen Pemasaran* (Edisi 12). PT. Indeks.
- Ledesman, M. (2018). *Pengaruh Manfaat, Kepercayaan, dan Kemudahan Penggunaan terhadap Minat Nasabah Menggunakan Layanan Mobile Banking*. Universitas Islam Negeri Raden Intan Lampung.
- Lupiyoadi, R. (2016). *Manajemen Pemasaran Jasa Teori dan Praktik*. Salemba Empat.
- Madyatmadja, E. D., Karsen, M., Yuri, A., Sijabat, D. P., Wiratama, G. R., Santika, R., & Pristinella, D. (2023). The Effectiveness of Security and Customer Convenience in the Use of E-Commerce. *Journal of System and Management Sciences*, 13(3), 193–204. <https://doi.org/10.33168/JSMS.2023.0313>
- Mandiri, A., Yanto, E., & Metekohy, E. (2021). Pengaruh Kualitas Layanan Dan Kepercayaan Terhadap Kepuasan Nasabah Dalam Menggunakan Bri Mobile (Brimo). *Account*, 8(1), 1423–1430. <https://doi.org/10.32722/acc.v8i1.3874>
- Nadkarni, S., & Prügl, R. (2021). Digital Transformation: a Review, Synthesis and Opportunities for Future Research. *Management Review Quarterly*, 71(1), 233–341. <https://doi.org/10.1007/s11301-020-00185-7>
- Nangin, M. A., Barus, I. R. G., & Wahyoedi, S. (2020). The Effects of Perceived Ease of Use, Security, and Promotion on Trust and Its Implications on Fintech Adoption. *Journal of Consumer Sciences*, 5(2), 124–138. <https://doi.org/10.29244/jcs.5.2.124-138>
- Nuriati, Salim, M. A., & Farida, E. (2023). The Influence of Lifestyle, Product Feature and Price on Consumer Satisfaction through Purchasing Decisions as an Intervening Variable (For iPhone Smartphone Users in Malang City). *Budapest International Research and Critics Institute-Journal (BIRCI-Journal)*, 6(2), 1105–1119. <https://doi.org/10.33258/birci.v6i2.7599>

- Prasetyo, S. H. A., & Witono, B. (2022). The Effect of Service Quality, Product Quality, Trust and Security on Customer Satisfaction in Using Mobile Banking (Empirical Study on BCA Mobile Banking Users in Surakarta). *The International Journal of Business Management and Technology*, 6(4), 205–213. <https://zenodo.org/doi/10.5281/zenodo.7679785>
- Puriwat, & Tripopsakul. (2017). The Impact of e-Service Quality on Customer Satisfaction and Loyalty in Mobile Banking Usage : Case Study of Thailand. *Polish Journal of Management Studies*, 15(2), 183–193. <http://dx.doi.org/10.17512/pjms.2017.15.2.17>
- Raman, P. (2019). Understanding Female Consumers' Intention to Shop Online: The Role of Trust, Convenience and Customer Service. *Asia Pacific Journal of Marketing and Logistics*, 31(4), 1138–1160. <https://doi.org/10.1108/APJML-10-2018-0396>
- Rashwan, H. H. M., M. Mansi, A. L., & Hassan, H. E. (2019). The Impact of the E-CRM (Expected Security and Convenience of Website Design) on E-loyalty Field Study on Commercial Banks. *Journal of Business & Retail Management Research*, 14(01), 106–122. <https://doi.org/10.24052/jbrmr/v14is01/art-10>
- Rosdiana, R., & Haris, I. A. (2018). Pengaruh Kepercayaan Konsumen Terhadap Minat Beli Produk Pakaian Secara Online. *International Journal of Social Science and Business*, 2(3), 169–175. <https://doi.org/10.23887/ijssb.v2i3.16240>
- Saadé, R., & Bahli, B. (2005). The impact of cognitive absorption on perceived usefulness and perceived ease of use in on-line learning: An extension of the technology acceptance model. *Information and Management*, 42(2), 317–327. <https://doi.org/10.1016/j.im.2003.12.013>
- Sathiyavany, N., & Shivany, S. (2018). E-Banking Service Qualities, E-Customer Satisfaction, and e-Loyalty: A conceptual Model. *International Journal of Social Sciences and Humanities Invention*, 5(6), 4808–4819. <http://dx.doi.org/10.18535/ijsshi/v5i6.08>
- Sholihin, M., & Ratmono, D. (2020). *Analisis SEM-PLS dengan WarpPLS 7.0 untuk Hubungan Nonlinier dalam Penelitian Sosial dan Bisnis*. Andi Offset.
- Siagian, M., Rini, E. S., & Situmorang, S. H. (2021). The Effect of Digital Service Quality (BRIMO) on Customer Loyalty through Customer Trust and Satisfaction on COVID-19 Situation (Pt Bank Rakyat Indonesia Medan Regional Office). *International Journal of Research and Review*, 8(8), 263–271. <https://doi.org/10.52403/ijrr.20210836>
- Sitepu, J. H., Khair, H., & Pasaribu, F. (2022). Pengaruh Gaya Hidup dan Promosi terhadap Kepuasan Konsumen EDC (Electronic Data Capture) Yokke yang

- Dimediasi Oleh Keputusan Pembelian (Studi Kasus Pengguna EDC Yokke PT. Mitra Transaksi Indonesia). *Jurnal Ekonomi & Ekonomi Syariah*, 5(1), 200–214. <https://doi.org/10.36778/jesya.v5i1.622>
- Sohail, K., & Nabaz, N. A. (2019). the Effect of ATM Service Quality on Customer'S Satisfaction and Loyalty: an Empirical Analysis. *Russian Journal of Agricultural and Socio-Economic Sciences*, 89(5), 227–235. <https://doi.org/10.18551/rjoas.2019-05.28>
- Sudaryanti, D. S., Sahroni, N., & Kurniawati, A. (2019). Analisa Pengaruh Mobile Banking Terhadap Kinerja Perusahaan Sektor Perbankan Yang Tercatat Di Bursa Efek Indonesia. *Jurnal Ekonomi Manajemen*, 4(2), 96–107. <https://doi.org/10.37058/jem.v4i2.699>
- Sugiyono. (2019). *Metode Penelitian Kuantitatif Kualitatif dan R&D*. Alfabeta.
- Sulfina, Yuliniar, & Aziz, A. (2021). Pengaruh Persepsi Kemudahan Penggunaan dan Persepsi Manfaat terhadap Minat Untuk Menggunakan Uang Elektronik (Shopeepay). *Jurnal Riset Akuntansi Dan Keuangan*, 17(2), 105–116.
- Susanto, S. A., Manek, M. V., Setiawan, R. A., & Mustikasari, F. (2023). Customer Experience in Digital Banking: The Influence of Convenience, Security, and Usefulness On Customer Satisfaction and Customer Loyalty in Indonesia. *Devotion: Journal of Research and Community Service*, 4(8), 1671–1685. <https://doi.org/10.59188/devotion.v4i8.544>
- Susilowati, I., & Solehatun, S. (2023). Pengaruh E-Service Quality, Kepercayaan Dan Kemudahan Terhadap Keputusan Penggunaan Bri Mobile (Brimo) Pada Nasabah Bri Kebumen. *Journal of Digital Business and Management*, 2(1), 13–19. <https://doi.org/10.32639/jdbm.v2i1.268>
- Tanoto, N. (2021). The Influence of Convenience, Benefits, Security and Trust on the Interest in Using Financial Technology in OVO Applications as a Digital Payment. *Journal of Economics, Finance And Management Studies*, 04(10), 1829–1834. <https://doi.org/10.47191/jefms/v4-i10-03>
- Tham, J., Yazid, M. S. A., Khatibi, A. A., & Azam, S. M. F. (2017). Internet and Data Security-Understanding Customer Perception on Trusting Virtual Banking Security in Malaysia. *European Journal of Social Sciences Studies*, 2(7), 186–207. <https://doi.org/10.5281/zenodo.898999>
- Tjiptono, F., & Chandra, G. (2016). *Pemasaran Jasa (Prinsip, Penerapan, dan Penelitian)*. Andi.
- Tjiptono, F., & Diana, A. (2019). *Kepuasan Pelanggan: Konsep, Pengukuran, & Strategi*. Andi.
- Venkatesh, V., Thong, J. Y. L., & Xu, X. (2016). Unified Theory of Acceptance

and Use of Technology: A Synthesis and the Road Ahead. *Journal of the Association for Information Systems*, 17(5), 328–376. <http://dx.doi.org/10.17705/1jais.00428>

Verkijika, S. F. (2020). An Affective Response Model for Understanding the Acceptance of Mobile Payment Systems. *Electronic Commerce Research and Applications*, 39(1), 1–14. <https://doi.org/10.1016/j.elerap.2019.100905>

Winasih, T., & Hakim, L. (2021). Peran Kepuasan Sebagai Variabel Mediasi Kualitas Layanan dan Kepercayaan Nasabah terhadap Loyalitas Nasabah Bank Syariah. *Iqtishadia: Jurnal Ekonomi & Perbankan Syariah*, 8(2), 205–221. <https://doi.org/10.19105/iqtishadia.v8i2.4152>

Yulisetiari, D., Endhiarto, T., Akbar, F. S., & Wulandari, D. (2022). The Effect of Brand Image, Product Quality, and Price on Consumer Satisfaction on Eiger Products in East Java. *Budapest International Research and Critics Institute-Journal (BIRCI-Journal)*, 5(2), 10775–10783. <https://www.bircu-journal.com/index.php/birci/article/view/4892>

