

DAFTAR PUSTAKA

- Abdellatif, D., Moutaouakilb, K. E., & Satoria, K. (2018). Clustering and Jarque-Bera Normality Test to Face Recognition. *The First International Conference On Intelligent Computing in Data Sciences*, 246–255.
- Al-Msallam, S., & Alhaddad, A. (2016). The Effects of Social Media Marketing In the Hotel Industry: Conceptual Model for Development of an Effective Online Community. *International Journal of Business and Management Invention*, 5(7), 1-12.
- Alabi, O. O., Ayinde, K., Babalola, O. E., Bello, H. A., & Okon, E. C. (2020). Effects of Multicollinearity on Type I Error of Some Methods of Detecting Heteroscedasticity in Linear Regression Mode. *Open Journal of Statistics*, 664-677.
- Anuj, K., Fayaz, F., & Kapoor, M. N. (2018). Impact of E-Commerce in Indian Economy. *Journal of Business and Management*, 20(5), 59-71.
- Apriati, I. D. (2021). Pengaruh Green Product, Brand Image Dan Customer Experience, Terhadap Customer Loyalty Melalui Customer Satisfaction Sebagai Variabel Intervening (Studi Pada Konsumen Tupperware di Kabupaten Kebumen). *Doctoral dissertation, Universitas Putra Bangsa*.
- Bank, V. T. (2021). Perceived Ease Of Use, Trust, Perceived Speed, and Risk To Customer Loyalty With Customer Experience As An Intervening Variable To Users Types Of Bank Transfer Transaction Through Shopee Online Marketplace Application. *American Journal of Multidisciplinary Research & Development (AJMRD)*, 3(7), 54-65.
- Bawono, A., & Shina, A. (2018). *Ekonometrika Terapan*.
- Bonaiuto, M., Mao, Y., Roberts, S., Psalti, A., Ariccio, S., Cancellieri, G., & Csikszentmihalyi, M. (2017). Optimal experience and personal growth: flow and the consolidation of place identity. *Frontiers in Psychology*, 7, 1-12.

- Chiguvi, D., & Ndoma, J. T. (2018). The Impact of Employee Motivation on Customer Satisfaction in the Insurance Sector in Botswana. *Journal of Marketing and Consumer Research*.
- Christy, F. E. (2021). *Proyeksi Transaksi Uang Elektronik*. Diambil kembali dari Tempo: <https://data.tempo.co/data/1069/proyeksi-transaksi-uang-elektronik>
- David, A., Story, M. D., F.A.N.Z.C.A, Alan, R., & Tait, P. D. (2019). *Survey Research: Understanding Research Methods*. Anesthesiology.
- Dellasari, D., & Hasbi, I. (2020). Pengaruh Customer Experience Dan Brand Trust Terhadap Repurchase Intention Pada Brand Fashion Erigo. *eProceedings of Management*, 7(3).
- Devita, V. D. (2020). *E-Wallet Lokal Masih Mendominasi Q2 2019-2020*. Diambil kembali dari iprice: <https://iprice.co.id/trend/insights/top-e-wallet-di-indonesia-2020/>
- Franco, D. C., & Regi, B. (2016). Advantages And Challenges of E-Commerce Customers And Businesses: In Indian Perspective. *International Journal Of Research-Granthaalayah*, 4(3), 7-13.
- Frederiks, E., Spinks, A., Hobman, E., & Dane, S. (2016). Pathways for primary data collection in EUDM. *CSIRO Land and Water: Department of Industry, Innovation and Science*.
- Godovykh, M., & Tasci, A. D. (2020). Customer Experience in Tourism: A Review of Definitions, Components, and Measurements. *Tourism Management Perspectives*, 35, 1-10.
- Goertzen, M. J. (2017). Introduction to Quantitative Research and Data. *Library Technology Reports*.
- Goyal, S., Sergi, B. S., & Esposito, M. (2019). Literature review of emerging trends and future directions of e-commerce in global business landscape. *World Review of Entrepreneurship, Management and Sust. Development*, 10, 1-30.

- Hegner-Kakar, A.-K., Richter, N. F., & Ringle, C. M. (2018). The customer loyalty cascade and its impact on profitability in financial services. *Partial least squares structural equation modelling*, 53-75.
- Hofman-Kohlmeyer, M. (2016). Customer loyalty program as a tool of customer retention: Literature review. *CBU International Conference Proceedings*, 4, 199-203.
- Holcomb, Z. C. (2017). *The Fundamentals of Descriptive Statistics*. New York.
- Iglesias, O., Markovic, S., Bagherzadeh, M., & Singh, J. J. (2020). Co-Creation: A Key Link Between Corporate Social Responsibility, Customer Trust, and Customer Loyalty. *Journal of Business Ethics*, 163(1), 151-166.
- Insani, A. M., Hidayati, T., & Zainurossalamia, S. (2021). Pengaruh Brand Trust Dan Customer Experience Terhadap Kepuasan Pelanggan Dan Loyalitas Pelanggan Pada Rumah Sakit Samarinda Medika Citra Di Samarinda. *Jurnal Ilmu Manajemen Mulawarman (JIMM)*, 5(4).
- Keiningham, T., Aksoy, L., Bruce, H. L., Cadet, F., Clennell, N., Hodgkinson, I. R., & Kearney, T. (2020). Customer Experience Driven Business Model Innovation. *Journal of Business Research*, 431-440.
- Komunikasi, D. (2018). *MENGENAL FINANCIAL TEKNOLOGI*. Diambil kembali dari Bank Indonesia: <https://www.bi.go.id/id/edukasi/Pages/mengenal-Financial-Teknologi.aspx>
- Kotler, P., & Armstrong, G. (2016). *Fundamentals of marketing*. Kyiv: Dialetyka.
- Kotler, P., & Keller, K. (2016). *A Framework for Marketing Management* (Global ed.). New York: Pearson.
- Leninkumar, V. (2017). The Relationship between Customer Satisfaction and Customer Trust on Customer Loyalty. *International Journal of Academic Research in Business and Social Science*, 7(4), 450-465.
- Lerro, M., Raimondo, M., Stanco, M., Nazzaro, C., & Marotta, G. (2019). Cause Related Marketing among Millennial Consumers: The Role of Trust and Loyalty in the Food Industry. *Sustainability*, 11(2), 535.
- LinkAja. (2021). *Tentang Kami*. Diambil kembali dari LinkAja: <https://www.linkaja.id/>

- Loeb, S., Morris, P., Dynarski, S., Reardon, S., McFarland, D., & Reber, S. (2017). *Descriptive analysis in education: A guide for researchers*.
- Lu, B., Fan, W., & Zhou, M. (2016). Social presence, trust, and social commerce purchase intention: An empirical research. *Computers in Human Behavior*, *56*, 225-237.
- Martinez, F. J., Calvo, A., & Salgado, L. M. (2021). Understanding Omnichannel Customer Experience Through Brand Trust and Its Impact on Shopping Intention. *EasyChair*.
- Mbama, C. I., & Ezepue, P. O. (2018). Digital banking, customer experience and bank financial performance: UK customers' perceptions. *International Journal of Bank Marketing*.
- McLean, G., & Wilson, A. (2016). Evolving the online customer experience ... is there a role for online customer support? *Computers in Human Behavior*, *60*, 602- 610.
- McLean, G., Nabhani, K. A., & Wilson, A. (2018). Developing a Mobile Application Customer Experience Model (MACE) - Implications for Retailers. *Journal of Business Research*, *85*, 325-336.
- Merinda, S., & Suryawardani, B. (2020). Pengaruh Brand Image Dan Customer Experience Terhadap Customer Loyalty (Studi Kasus Pada Hotel Courtyard by Marriott Bandung Dago Tahun 2020). *eProceedings of Applied Science*, *6*(2).
- Mishra, P., Pandey, C. M., Singh, U., Gupta, A., Sahu, C., & Keshri, A. (2019). Descriptive Statistics and Normality Tests for Statistical Data. *NCBI*, *22*(1), 67-72.
- Mohajan, H. K. (2021). Two Criteria For Good Measurements In Research: Validity and Reliability.
- Ncube, J. (2020). The Impact of Mobile Banking Customer Experience on Loyalty Among Millennials In South Africa. *Master's thesis, Faculty of Commerce*.
- Ningsih, S., & Dukalang, H. (2019). Penerapan Metode Suksesif Interval pada Analisis Regresi Linier Berganda. *Jambura Journal of Mathematics*, *1*(1), 43-53.

- Nisar, T. M., & Prabhakar, G. (2017). What factors determine e-satisfaction and consumer spending in e-commerce retailing? *Journal of retailing and consumer services*, 39, 135-144.
- Nobar, H. B., & Rostamzadeh, R. (2018). The Impact Of Customer Satisfaction, Customer Experience And Customer Loyalty On Brand Power: Empirical Evidence From Hotel Industry. *Journal of Business Economics and Management*, 19(2), 417-430.
- OJK. (2018). *Otoritas Jasa Keuangan 2018*. Diambil kembali dari Memacu Pertumbuhan.
- Oliveira, T., Alinho, M., Rita, P., & Dhillon, G. (2017). Modelling and testing consumer trust dimensions in e-commerce. *Computers in Human Behavior*, 71, 153-164.
- Pei, X.-L., Guo, J. N., Wu, T. J., Zhou, W. X., & Yeh, S. P. (2020). Does the Effect of Customer Experience on Customer Satisfaction Create a Sustainable Competitive Advantage? A Comparative Study of Different Shopping Situations. *Sustainability*, 12(18), 7436.
- Pochiraju, B. (2019). Essentials of Business Analytics: An Introduction to the Methodology and its Applications. *International Series in Operations Research & Management Science*, 971.
- Purnomo, H. (2020). *1 Tahun LinkAja: Masih Kalah dari OVO & Dana, Diancam Shopee!* Diambil kembali dari CNBC: <https://www.cnbcindonesia.com/tech/20200630121045-37-169026/1-tahun-linkaja-masih-kalah-dari-ovo-dana-diancam-shopee>
- Rachbini, W., Hatta, I. H., & Evi, T. (2019). Determinants of trust and customer loyalty on c2c e-marketplace in Indonesia. *International Journal of Civil Engineering and Technology*, 10(3), 119-129.
- Rajaobelina, L., Brun, I., Tep, S. P., & Arcand, M. (2018). Towards a better understanding of mobile banking: the impact of customer experience on trust and commitment. *Journal of financial services marketing*, 23(3), 141-152.
- Rusydi, M. (2017). *Customer Excellence*. Yogyakarta: Gosyen Publishing.

- Sekaran, U., & Bougie, R. (2017). *Metode Penelitian untuk Bisnis: Pendekatan Pengembangan-Keahlian*. Jakarta Selatan: Salemba Empat.
- Senaviratna, N. A., & Cooray, T. M. (2019). Diagnosing Multicollinearity of Logistic Regression Model. *Asian Journal of Probability and Statistics*, 5(2), 1-9.
- Sharma, G. (2017). Pros and cons of different sampling techniques. *International Journal of Applied Research*, 3(7), 749-752.
- Shukla, S. (2018). *Variables, Hypotheses and Stages of Research 1*.
- Siburian, S. (2020). Hubungan Antara Customer Experience Dengan Kepercayaan Konsumen Pada Pelanggan E-Commerce. *Doctoral dissertation, Universitas Mercu Buana Yogyakarta*.
- Sociable. (2021). *Mengenal E-Wallet*. Diambil kembali dari Sociable: <https://www.sociable.co.id/>
- Sombut, N., & Sujchaphong, N. (2021). Effects of Customer Experience on Loyalty of 4-5 Star Hotel Business in Thailand. *Doctoral dissertation, Mahasarakham University*.
- Sugiyono. (2017). *Metode Penelitian Kuantitatif, Kualitatif, dan R&D*. Bandung: Alfabeta.
- Sugiyono. (2018). *Metode Penelitian Kuantitatif, Kualitatif, dan R&D*. Bandung: Alfabeta.
- Suryani, A. D., & Basri, A. I. (2021). Pengaruh Emotional Branding, Customer Experience, dan Brand Trust Terhadap Customer Loyalty pada Samsung Experience Store. *Jurnal Penelitian Ekonomi dan Bisnis*, 19-26.
- Syahdiany, G., & Trinanda, O. (2019). Pengaruh Electronic Word of Mouth dan Customer Experience terhadap Brand Trust Transmart Carrefour Kota Padang. *Sumber*, 30, 70.
- Tkachenko, V., Kwilinski, A., Korystin, O., Svyrydiuk, N., & Tkachenko, I. (2019). Assessment of information technologies influence on financial security of economy. *Journal of Security and Sustainability*, 8(3), 375-385.
- Toufaily, E., & Pons, F. (2017). Impact of customers' assessment of website attributes on e-relationship in the securities brokerage industry: A

- multichannel perspective. *Journal of Retailing and Consumer Services*, 34, 58-69.
- Vallejo-Bojorque, M. A., Cavazos-Arroyo, J., Lagunez-Pérez, M. A., & Vásquez-Herrera, S. E. (2021). Customer experience, trust and loyalty of millennials in banking at Cuenca-Ecuador. *Retos*, 11(22).
- Wardaya, E. (2017). Pengaruh Customer Experience Terhadap Customer Loyalty Melalui Customer Satisfaction Dan Customer Trust Pada Pelanggan Bengkel Auto 2000 Di Surabaya. *Petra Business and Management Review*.
- Widjieanto, G. F. (2020). Analisa Pengaruh User Experience Terhadap Customer Loyalty Dengan Trust Sebagai Variabel Intervening Pada Aplikasi Digital Payment Dana. *Jurnal Strategi Pemasaran*, 7(1), 9.
- Wongso, D. A. (2020). Analisa User Experience Terhadap Customer Loyalty Dengan Trust Sebagai Variabel Intervening Pada Aplikasi Ovo Digital Payment. *Jurnal Strategi Pemasaran*, 7(1).
- Xie, X., Yuan, T., Zhou, X., & Cheng, X. (2018). Research on trust model in container-based cloud service. *Computers, Materials and Continua*, 56(2), 273-283.