

DAFTAR PUSTAKA

- Abdullah, F., Suhaimi, R., Saban, G., & Hamali, J. (2011). Bank Service Quality (BSQ) Index: An Indicator of Service Performance. *International Journal of Quality & Reliability Management*, 28, 542-555.
- Ahmadi, R. (2020, Desember 08). *Pengiriman Kartu Kredit BNI Mengecewakan, Jawaban Call Center BNI Sangat Ketus dan Tidak Ramah*. Retrieved Januari 28, 2023, from [mediakonsumen.com: https://mediakonsumen.com/2020/12/08/surat-pembaca/pengiriman-kartu-kredit-bni-mengecewakan-jawaban-call-center-bni-sangat-ketus-dan-tidak-ramah](https://mediakonsumen.com/2020/12/08/surat-pembaca/pengiriman-kartu-kredit-bni-mengecewakan-jawaban-call-center-bni-sangat-ketus-dan-tidak-ramah)
- Aini, N. Q. (2023, Maret 10). *BNI (Bank Negara Indonesia): Review, Keluhan, dan Pengalaman Pelanggan*. Retrieved Maret 20, 2023, from [indonesiareview.co.id: https://indonesiareview.co.id/keuangan/bni-bank-negara-indonesia-pengalaman](https://indonesiareview.co.id/keuangan/bni-bank-negara-indonesia-pengalaman)
- Al-Eisa, A., & Alhemoud, A. (2009). Using a Multiple Attribute Approach for Measuring Customer Satisfaction with Retail Banking. *International Journal of Bank Marketing*, 27, 294-314.
- Andaleeb, S., & Caskey, A. (2007). Satisfaction with Food Services. *Journal of Foodservice Business Research*, 10, 51-65.
- Anderson, E., Fornell, C., & Lehmann, D. (1994). Customer Satisfaction, Market Share, and Profitability: Findings From Sweden. *The Journal of Marketing*, 58, 53-66.
- Andriansyah. (2021, Juli 07). *Antrian Panjang dan Lama, Warga Keluhkan Pelayanan BNI Baradatu*. Retrieved November 10, 2022, from [radarwaykanan.com: https://radarwaykanan.com/antrian-panjang-dan-lama-warga-keluhkan-pelayanan-bni-baradatu/](https://radarwaykanan.com/antrian-panjang-dan-lama-warga-keluhkan-pelayanan-bni-baradatu/)
- Antariksa, Y. (2022). *Alasan Kunci Kenapa Bisnis Bank BNI Terus Tumbuh Dengan Bagus*. Retrieved Oktober 24, 2022, from [ahliperbankan.com: https://ahliperbankan.com/alasan-kunci-kenapa-bisnis-bank-bni-terus-tumbuh-dengan-bagus/](https://ahliperbankan.com/alasan-kunci-kenapa-bisnis-bank-bni-terus-tumbuh-dengan-bagus/)
- Anwar, H. (2019, Februari 04). *Buruknya Penyelesaian Kasus Transaksi Antarbank di BNI*. Retrieved November 10, 2022, from [mediakonsumen.com: https://mediakonsumen.com/2019/02/04/surat-pembaca/buruknya-penyelesaian-kasus-transaksi-antarbank-di-bni](https://mediakonsumen.com/2019/02/04/surat-pembaca/buruknya-penyelesaian-kasus-transaksi-antarbank-di-bni)

- Arasli, H., Mehtap-Smadi, S., & Turan Katircioglu, S. (2005). Customer Service Quality in the Greek Cypriot Banking Industry. *Managing Service Quality: An International Journal*, 15, 41-56.
- Avkiran, K. (1994). Developing an Instrument to Measure Customer Service Quality in Branch Banking. *The International Journal of Bank Marketing*, 12, 10-19.
- Bairagi, V., & Munot, M. (2019). *Research Methodology: A Practical and Scientific Approach*. Taylor & Francis Group.
- Budiman, A. (2019, April 18). *Akibat Saldo BNI yang Tidak Kunjung Kembali, Istri Tidak Bisa Berobat*. Retrieved Januari 28, 2023, from [mediakonsumen.com: https://mediakonsumen.com/2019/04/18/surat-pembaca/akibat-saldo-bni-yang-tidak-kunjung-kembali-istri-tidak-bisa-berobat](https://mediakonsumen.com/2019/04/18/surat-pembaca/akibat-saldo-bni-yang-tidak-kunjung-kembali-istri-tidak-bisa-berobat)
- Candrawardhani, S. (2022, Agustus 22). *Pengertian Kepuasan Pelanggan, Indikator, dan Cara Meningkatkan*. Retrieved Oktober 24, 2022, from [kitalulus.com: https://www.kitalulus.com/bisnis/kepuasan-pelanggan-adalah](https://www.kitalulus.com/bisnis/kepuasan-pelanggan-adalah)
- Chandra, Z. P., & Indrawati. (2022). The Effect of Social Media Influencer on Purchase Intention with Brand Image and Customer Engagement as Intervening Variables. *Quality - Access to Success*, 24, 163-173.
- Choudhury, K. (2013). Service Quality and Customer's Purchase Intentions: An Empirical Study of the Indian Banking Sector. *International Journal of Bank Marketing*, 31, 529-543.
- Cooper, D. R., & Schindler, P. S. (2014). *Business Research Methods (Twelfth Edition)*. New York: McGraw-Hill.
- Databoks & Katadata. (2018, Januari 23). *10 Bank Besar, Siapa Pemberi Bunga Korporasi Terendah?* Retrieved Oktober 24, 2022, from [databoks.katadata.co.id: https://databoks.katadata.co.id/datapublish/2018/01/23/10-bank-besar-siapa-pemberi-bunga-korporasi-terendah](https://databoks.katadata.co.id/datapublish/2018/01/23/10-bank-besar-siapa-pemberi-bunga-korporasi-terendah)
- Databoks & Katadata. (2022, Juni 07). *Ini Pertimbangan Nasabah Sebelum Mengajukan Kredit Ke Bank*. Retrieved Oktober 24, 2022, from [databoks.katadata.co.id: https://databoks.katadata.co.id/datapublish/2022/06/07/ini-pertimbangan-nasabah-sebelum-mengajukan-kredit-ke-bank](https://databoks.katadata.co.id/datapublish/2022/06/07/ini-pertimbangan-nasabah-sebelum-mengajukan-kredit-ke-bank)
- Dewi, D. G., & Sharif, O. O. (2022). The Effect of Online Shopping Festival Promotion Strategies on Shopee Consumer Participation Intention in Bandung.

International Journal of Social Sciences and Management Review, 05, 278-291.

Fani. (2021, Juli 30). *BNI (Bank Negara Indonesia): Review, Keluhan, dan Pengalaman Pelanggan*. Retrieved Januari 31, 2023, from [indonesiareview.co.id: https://indonesiareview.co.id/keuangan/bni-bank-negara-indonesia-pengalaman?page=3](https://indonesiareview.co.id/keuangan/bni-bank-negara-indonesia-pengalaman?page=3)

Ferdiana, S. (2022, April 30). *Performa Layanan Bank BJB Duduki Peringkat ke-9 Bank Terbaik*. Retrieved Oktober 24, 2022, from [republika.co.id: https://www.republika.co.id/berita/rb5qzo371/performa-layanan-bank-bjb-duduki-peringkat-ke9-bank-terbaik](https://www.republika.co.id/berita/rb5qzo371/performa-layanan-bank-bjb-duduki-peringkat-ke9-bank-terbaik)

Gerrard, P., & Cunningham, B. (2001). Bank Service Quality: A Comparison Between A Publicly Quoted Bank and A Government Bank in Singapore. *Journal of Financial Services Marketing*, 6, 50-66.

Ghozali, I. (2014). *Structural Equal Modeling Metode Alternatif dengan Partial Least Square (PLS)*. Semarang: Universitas Diponegoro.

Ghozali, I., & Latan, H. (2015). *Partial Least Squares: Konsep, Teknik, dan Aplikasi Menggunakan Program SmartPLS 3.0 Untuk Penelitian Empiris (2nd ed.)*. Semarang: Universitas Diponegoro Semarang.

Gilboa, S., Seger-Guttmann, T., & Mimran, O. (2019). The Unique Role of Relationship Marketing in Small Business's Customer Experience. *Journal Retailing Consumer Service*, 51, 152-164.

Gockel, A., & Mensah, S. (2006). *Commercial Bank Interest Spread in Ghana: Determinants and Policy Implications*. Accra: TIPCEE Working Paper.

Gunawarsa, A. (2018, September 19). *Pengiriman Kartu Kredit BNI Sangat Mengecewakan dan Call Center Tidak Memiliki Solusi*. Retrieved Januari 28, 2023, from [mediakonsumen.com: https://mediakonsumen.com/2018/09/19/surat-pembaca/pengiriman-kartu-kredit-bni-sangat-mengecewakan-dan-call-center-tidak-memiliki-solusi](https://mediakonsumen.com/2018/09/19/surat-pembaca/pengiriman-kartu-kredit-bni-sangat-mengecewakan-dan-call-center-tidak-memiliki-solusi)

Hair, J. F., Black, W. C., Babin, B. J., & Anderson, R. E. (2010). *Multivariate Data Analysis, Seventh Edition*. Upper Saddle River, NJ: Prentice Hall International.

Hair, J. F., Black, W. C., Babin, B. J., & Anderson, R. E. (2019). *Multivariate Data Analysis: Eight Edition*. Upper Saddle River: Prentice Hall International.

- Hinson, R., Mohammed, A., & Mensah, R. (2006). Determinants of Ghanaian Bank Service Quality in a Universal Banking Dispensation. *Banks and Bank Systems*, 1, 69-81.
- Hussein, A. S. (2015). *Penelitian dan Bisnis Manajemen Menggunakan Partial Least Squares (PLS) dengan SmartPLS 3.0*. Universitas Brawijaya.
- Indrawati, Ramantoko, G., Widarmanti, T., Aziz, I. A., & Khan, F. U. (2022). Utilitarian, Hedonic, and Self-Esteem Motives in Online Shopping. *Spanish Journal of Marketing - ESIC*, 26, 231-246.
- Indrawati, Yones, P. P., & Muthaiyah, S. (2022). eWOM via The TikTok Application and Its Influence on The Purchase Intention of Somethinc Products. *Asia Pacific Management Review*, 1-11.
- Iskandar, J. (2021, November 02). *Pelayanan Buruk Bank BNI Cabang Pembantu Cibubur Indah*. Retrieved November 10, 2022, from mediakonsumen.com: <https://mediakonsumen.com/2021/11/02/surat-pembaca/pelayanan-buruk-bank-bni-cabang-pembantu-cibubur-indah>
- Jamal, A., & Naser, K. (2002). Customer Satisfaction and Retail Banking: An Assessment of Some of the Key Antecedents of Customer Satisfaction in Retail Banking. *International Journal of Bank Marketing*, 20, 146-160.
- Jiang, W., Feng, T., Timmermans, H., & Li, H. (2017). A Gap-Theoretical Path Model of Residential Satisfaction and Intention to Move House Applied to Renovated Historical Block in Two Chinese Cities. *Cities* 71, 19-29.
- Juliansyah, N. (2012). *Metodologi Penelitian*. Jakarta: Kencana.
- Kenton, W. (2022, September 06). *Standard Error (SE) Definition: Standard Deviation in Statistics Explained*. Retrieved Desember 24, 2022, from investopedia.com: <https://www.investopedia.com/terms/s/standard-error.asp>
- Kim, J., Rasouli, S., & Timmermans, H. (2017). Satisfaction and Uncertainty in Car-Sharing Decisions: An Integration of Hybrid Choice and Random Regret-Based Models. *Transport. Res. Pol. Pract*, 95, 13-33.
- Kim, M., Kim, J., & Lennon, S. (2006). Outlining Service Attributes Available on Apparel Retail Web Sites: An E-SQUAL Approach. *Managing Service Quality*, 16, 51-77.

- Kotler, P., & Keller, K. (2013). *Marketing Management*. Upper Saddle River, NJ: Pearson Education Inc.
- Krova, E. (2021, Agustus 16). *Buruknya Pelayanan Bank BNI Waingapu, Nasabah Dibentak dan Dimarahi Oknum Pegawai*. Retrieved November 10, 2022, from koranntt.com: <https://koranntt.com/2021/08/16/buruknya-pelayanan-bank-bni-waingapu-nasabah-dibentak-dan-dimarahi-oknum-pegawai/>
- Kumar, S., Mani, B., Mahalingam, S., & Vanjikovan, M. (2010). Influence of Service Quality on Attitudinal Loyalty in Price Retail Banking: An Empirical Study. *IUP Journal of Management Research*, 9, 21-38.
- Liputan6.com. (2022, April 15). *Forbes Tempatkan BSI Kedalam Jajaran 5 Bank Terbaik Indonesia*. Retrieved Oktober 24, 2022, from m.liputan6.com: <https://m.liputan6.com/news/read/4939919/forbes-tempatkan-bsi-kedalam-jajaran-5-bank-terbaik-indonesia>
- Maghfirah, S. (2022, Mei 21). *Rincian Biaya Admin BNI per Bulan Serta Setoran Awal dan Saldo Minimal*. Retrieved November 11, 2022, from money.kompas.com: <https://money.kompas.com/read/2022/05/21/223048226/rincian-biaya-admin-bni-per-bulan-serta-setoran-awal-dan-saldo-minimal?page=all#page2>
- Magnini, V., Ford, J., Markowski, E., & Honeycutt, E. (2007). The Service Recovery Paradox: Justifiable Theory or Smoldering Myth? *Journal of Services Marketing*, 21, 213-225.
- Maharani, T. (2021, September 13). *Polisi Tangkap Pegawai BNI yang Hilangkan Deposito Nasabah, Kerugian Rp 110 Miliar*. Retrieved November 10, 2022, from nasional.kontan.co.id: <https://nasional.kontan.co.id/news/polisi-tangkap-pegawai-bni-yang-hilangkan-deposito-nasabah-kerugian-rp-110-miliar>
- Malhotra, N., Ulgado, F., Agarwal, J., Shainesh, G., & Wu, L. (2005). Dimensions of Service Quality in Developed and Developing Economies: Multi-Country Cross-Cultural Comparisons. *International Marketing Review*, 22, 256-278.
- Mersha, T., Sriram, V., Yeshanew, H., & Gebre, Y. (2012). Perceived Service Quality in Ethiopian Retail Banks. *Thunderbird International Business Review*, 54, 551-565.
- Narteh, B. (2013b). Key Determinant Factors of Retail Bank Switching in Ghana. *Journal of Emerging Markets*, 8, 409-427.

- Narteh, B. (2018). Service Quality and Customer Satisfaction in Ghanaian Retail Banks: The Moderating Role of Price. *International Journal of Bank Marketing*, 36, 68-88.
- Neuman, W. L. (2014). *Social Research Methods: Qualitative and Quantitative Approaches (Seventh Edition)*. United Kingdom: Pearson New International Edition.
- Nunkoo, R., Teeroovengadum, V., Ringle, C. M., & Sunnassee, V. (2020). Service Quality and Customer Satisfaction: The Moderating Effects of Hotel Star Rating. *International Journal of Hospitality Management*, 1-15.
- Nunkoo, R., Teeroovengadum, V., Thomas, P., & Leonard, L. (2017). Integrating Service Quality as a Second-Order Factor in a Customer Satisfaction and Loyalty Model. *International Journal of Contemporary Hospitality Management*, 29, 2978-3005.
- Oliver, R. (1980). A Cognitive Model of the Antecedents and Consequences of Satisfaction Decisions. *Journal Marketing Research*, 17, 460-469.
- Olorunniwo, F., Hsu, M., & Udo, G. (2006). Service Quality, Customer Satisfaction and Behavioural Intentions in the Service Factory. *Journal of Services Marketing*, 20, 59-72.
- PAB Indonesia. (2020, Agustus 19). *Nasabah Bank BNI Kecwa, Pengurusan ATM Terkesan Lama Karena Antrian*. Retrieved November 10, 2022, from pab-indonesia.co.id: <https://pab-indonesia.co.id/amp/detail/9976/nasabah-bank-bni-kecewa,-pengurusan--atm-terkesan-lama-karena-antrian>
- Parasuraman, A., Zeithaml, V., & Berry, L. (1985). A Conceptual Model of Service Quality and Its Implications for Future Research. *Journal of Marketing*, 49, 41-50.
- Parasuraman, A., Zeithaml, V., & Berry, L. (1988). SERVQUAL: A Multiple-Item Scale for Measuring Consumer Perceptions of Service Quality. *Journal of Retailing*, 64, 5-40.
- Petridou, E., Spathis, C., Glaveli, N., & Liassides, C. (2007). Bank Service Quality: Empirical Evidence From Greek and Bulgarian Retail Customers. *International Journal of Quality and Reliability Management*, 24, 568-585.
- Praditya, I. I. (2018, Juni 04). *Banyak Komplain Soal Layanan Transfer Online, Ini Janji BNI*. Retrieved November 10, 2022, from liputan6.com:

<https://www.liputan6.com/bisnis/read/3548958/banyak-komplain-soal-layanan-transfer-online-ini-janji-bni>

Prawiro, M. (2018, Agustus 28). *Pengertian Harga: Fungsi, Tujuan, Jenis-Jenis Harga*. Retrieved Oktober 24, 2022, from maxmanroe.com: <https://www.maxmanroe.com/vid/bisnis/pengertian-harga.html>

Priyatno, D. (2018). *SPSS Panduan Mudah Olah Data Bagi Mahasiswa & Umum*. C.V Andi Offset.

PT Bank Negara Indonesia (Persero), Tbk. (2021). *Lokasi Cabang*. Retrieved Desember 31, 2022, from bni.co.id: <https://www.bni.co.id/id-id/bantuan-dukungan/pencari-lokasi/cabang/prov/10/city/84>

PT Bank Negara Indonesia (Persero), Tbk. (2021). *Sejarah*. Retrieved Oktober 24, 2022, from bni.co.id: <https://www.bni.co.id/id-id/perseroan/tentang-bni/sejarah>

PT Bank Negara Indonesia (Persero), Tbk. (2021). *Simpanan*. Retrieved November 11, 2022, from bni.co.id: <https://www.bni.co.id/id-id/individu/simpanan>

PT Bank Negara Indonesia (Persero), Tbk. (2021). *Visi & Misi*. Retrieved Oktober 24, 2022, from bni.co.id: <https://www.bni.co.id/id-id/perseroan/tentang-bni/visi-misi>

Rahma, Y. A. (2021, Mei 04). *BNi Mobile Banking Jadi Layanan Digital Terbaik di Antara Mobile Apps Bank Nasional Lainnya*. Retrieved November 09, 2022, from depok.pikiran-rakyat.com: <https://depok.pikiran-rakyat.com/nasional/pr-091869218/bni-mobile-banking-jadi-layanan-digital-terbaik-di-antara-mobile-apps-bank-nasional-lainnya?page=2>

Riduwan, & Kuncoro, E. A. (2017). *Cara Menggunakan dan Memakai Path Analysis (Analisis Jalur)*. Bandung: Alfabeta.

Sanjung, A. (2020, Oktober 30). *Rekening Tabungan Didebet Paksa oleh BNI*. Retrieved Februari 04, 2023, from mediakonsumen.com: <https://mediakonsumen.com/2020/10/30/surat-pembaca/rekening-tabungan-didebet-paksa-oleh-bni>

Sekaran, U., & Bougie, R. (2016). *Research Methods for Business: A Skill Building Approach (Seventh Edition)*. United Kingdom: Wiley.

- Senić, V., & Marinković, V. (2014). Examining the Effect of Different Components of Customer Value on Attitudinal Loyalty and Behavioral Intentions. *International Journal of Quality and Service*, 6, 134-142.
- Setyarini, M. (2021, Desember 01). *Antrian CS untuk Ganti Kartu ATM BNI Harus Menunggu 1 Minggu*. Retrieved Januari 28, 2023, from [mediakonsumen.com: https://mediakonsumen.com/2021/12/01/surat-pembaca/antrian-cs-untuk-ganti-kartu-atm-bni-harus-menunggu-1-minggu](https://mediakonsumen.com/2021/12/01/surat-pembaca/antrian-cs-untuk-ganti-kartu-atm-bni-harus-menunggu-1-minggu)
- Siddiqi, K. (2011). Interrelations Between Service Quality Attributes, Customer Satisfaction and Customer Loyalty in the Retail Banking Sector in Bangladesh. *International Journal of Business and Management*, 6, 12-37.
- Slack, N., Singh, G., & Sharma, S. (2020). The Effect of Supermarket Service Quality Dimensions and Customer Satisfaction on Customer Loyalty and Disloyalty Dimensions. *International Journal of Quality and Service Sciences*, 12, 297-318.
- Spathis, C., Petridou, E., & Glaveli, N. (2004). Managing Service Quality in Banks: Customer's Gender Effects. *Managing Service Quality: An International Journal*, 14, 90-102.
- Sugiyono. (2019). *Metode Penelitian Kuantitatif, Kualitatif, dan R&D*. Bandung: Alfabeta.
- Sugiyono. (2021). *Metode Penelitian Kuantitatif, Kualitatif, dan R&D*. Bandung: Alfabeta.
- Sutiyatno, S. (2017). *Metodologi Penelitian*. Yogyakarta: K-Media.
- Tampubolon, S. A., & Sharif, O. O. (2022). The Effect of Information Quality, Social Psychological Distance, Sense of Power & Trust on Customer Purchase Intention Tokopedia Consumers in Nusa Tenggara Barat. *International Journal of Social Sciences and Management Review*, 05, 105-113.
- Toncar, M., Alon, I., & Misati, E. (2010). The Importance of Meeting Price Expectations: Linking Price to Service Quality . *Journal of Product & Brand Management*, 19, 295-305.
- Torres, E., & Kline, S. (2006). From Satisfaction to Delight: A Model for the Hotel Industry. *International Journal of Contemporary Hospitality Management*, 18, 290-301.

- Uzir, M. H., Al Halbusi, H., Thurasamy, R., Hock, R. L., Aljaberi, M., Hasan, N., & Hamid, M. (2021). The Effects of Service Quality, Perceived Value and Trust in Home Delivery Service Personnel on Customer Satisfaction: Evidence From a Developing Country. *Journal of Retailing and Consumer Service*, 1-15.
- Wekke, I. S. (2019). *Metode Penelitian Pendidikan Bahasa*. Yogyakarta: Gawe Buku.
- Widjaya, H. (2022, Desember 17). *Janji Palsu Kartu Kredit BNI Mastercard*. Retrieved Januari 28, 2023, from mediakonsumen.com: <https://mediakonsumen.com/2022/12/17/surat-pembaca/janji-palsu-kartu-kredit-bni-mastercard>
- Wolfenbarger, M., & Gilly, M. (2003). ETAILQ: Dimensionalizing, Measuring, and Predicting E-Tailing Quality. *Journal of Retailing*, 79, 183-198.
- Yi, H.-T., Yeo, C., Amenuvor, F., & Boateng, H. (2021). Examining the Relationship Between Consumer Bonding, Customer Participation, and Customer Satisfaction. *Journal Retailing Consumer Service*, 62, 102598.