

DAFTAR PUSTAKA

- Ahyar, H., & Sukmana, D. J. (2020). *Metode Penelitian Kualitatif & Kuantitatif Seri Buku Hasil Penelitian View Project Seri Buku Ajar View Project* (1 ed.). CV. Pustaka Ilmu Group Yogyakarta. <https://www.researchgate.net/publication/340021548>
- Al-dweeri, R. M., Ruiz Moreno, A., Montes, F. J. L., Obeidat, Z. M., & Al-dwairi, K. M. (2019). The Effect Of E-Service Quality On Jordanian Student's E-Loyalty: An Empirical Study In Online Retailing. *Industrial Management & Data Systems*, 119(4), 902–923. <https://doi.org/10.1108/IMDS-12-2017-0598>
- Alnawas, I., & Al Khateeb, A. (2022). Developing And Validating A Multidisciplinary Scale Of E-Retailing Website Elements. *Journal of Retailing and Consumer Services*, 66. <https://doi.org/10.1016/j.jretconser.2021.102905>
- Annur, C. M. (2022, Agustus 10). *Platform Investasi Emas Digital Terpopuler di Indonesia*.
- Ashiq, R., & Hussain, A. (2023). Exploring the effects of e-service quality and e-trust on consumers' e-satisfaction and e-loyalty: insights from online shoppers in Pakistan. *Journal of Electronic Business & Digital Economics*. <https://doi.org/10.1108/JEBDE-09-2023-0019>
- Aziz, N., & Putra, R. D. (2021). Pengaruh Kualitas Pelayanan Terhadap Loyalitas Nasabah Pada Pt. Bank Nagari Sumatera Barat Cabang Simpang Empat Pasaman Barat. *JURNAL PUNDI*, 4(3). <https://doi.org/10.31575/jp.v4i3.304>
- Brusch, I., Schwarz, B., & Schmitt, R. (2019a). David versus Goliath - Service Quality Factors for Niche Providers in Online Retailing. *Journal of Retailing and Consumer Services*, 50, 266–276. <https://doi.org/10.1016/j.jretconser.2019.05.008>
- Brusch, I., Schwarz, B., & Schmitt, R. (2019b). David versus Goliath - Service quality factors for niche providers in online retailing. *Journal of Retailing and Consumer Services*, 50, 266–276. <https://doi.org/10.1016/j.jretconser.2019.05.008>
- Candiwan, C., & Wibisono, C. (2021). Analysis of the Influence of Website Quality to Customer's Loyalty on E-Commerce. *International Journal of Electronic Commerce Studies*, 12(1), 83. <https://doi.org/10.7903/ijecs.1892>
- Cao, Y., Ajjan, H., & Hong, P. (2018a). Post-purchase shipping and customer service experiences in online shopping and their impact on customer satisfaction. *Asia Pacific Journal of Marketing and Logistics*, 30(2), 400–416. <https://doi.org/10.1108/APJML-04-2017-0071>
- Cao, Y., Ajjan, H., & Hong, P. (2018b). Post-Purchase Shipping And Customer Service Experiences In Online Shopping And Their Impact On Customer Satisfaction. *Asia*

- Pacific Journal of Marketing and Logistics*, 30(2), 400–416.
<https://doi.org/10.1108/APJML-04-2017-0071>
- Çelik, K. (2021). The Effect Of E-Service Quality And After-Sales E-Service Quality On E-Satisfaction. *Business & Management Studies: An International Journal*, 9(3), 1137–1155. <https://doi.org/10.15295/bmij.v9i3.1898>
- Chandar, T., Chandar, S., & Hafni, L. (2020). *Service Quality, Cunsumer Satisfaction, dan Consumer Loyalty: Tinjauan Teori* (M. Ainawati, A. Wibowo, & C. I. Cunawan, Ed.; 1 ed.). CV IRDH.
- Deloitte. (2021, Maret 8). *Payment methods frequently used among households in Indonesia as of September 2020, by city*.
- Efendi, S., Pratiknyo, D., & Sugiono, E. (2019). *Manajemen Operasi* (Melati, Ed.). LPU-UNAS.
- Fadilla, Z., Ketut Ngurah Ardiawan, M., Eka Sari Karimuddin Abdullah, M., Jannah Ummul Aiman, M., & Hasda, S. (2022). *Metodologi Penelitian Kuantitatif*. <http://penerbitzaini.com>
- Gaur, L., & Anshu, K. (2018). Consumer Preference Analysis for Websites Using E-TailQ and AHP. *International Journal of Engineering and Technology(UAE)*, 7(2), 14–20. <https://doi.org/10.14419/ijet.v7i2.11.10999>
- Gianie. (2023, Juni 28). *Transaksi Digital Pascapandemi*.
- Girsang, M. J., Candiwan, Hendayani, R., & Ganesan, Y. (2020). Can Information Security, Privacy and Satisfaction Influence The E-Commerce Consumer Trust? *2020 8th International Conference on Information and Communication Technology (ICoICT)*, 1–7. <https://doi.org/10.1109/ICoICT49345.2020.9166247>
- Gusfei, A. D., & Pradana, M. (2022). *The Effect of E-Service Quality and E-Trust on Mobile Payment Application E-Customer Loyalty Through E-Customer Satisfaction as Intervening Variable*.
- Hafni Sahir, S. (2021). *Metodologi Penelitian* (Vol. 1). www.penerbitbukumurah.com
- Hair, J. F., Hult, G. T. M., Ringle, C. M., & Sarstedt, M. (2022). *A Primer on Partial Least Squares Structural Equation Modeling (PLS-SEM) Third Edition*.
- Hair, J. F., Hult, G. T. M., Ringle, C. M., Sarstedt, M., Danks, N. P., & Ray, S. (2021). *Classroom Companion: Business Partial Least Squares Structural Equation Modeling (PLS-SEM) Using R A Workbook*.

- Hamid, R. S., & Anwar, S. M. (2019). *Structural Equation Modeling (SEM) Berbasis Varian: Konsep Dasar dan Aplikasi Dengan Program SmartPLS 3.2.8 dalam Riset Bisnis*.
www.institutpenulis.id
- Hammoud, J., Bizri, R. M., & El Baba, I. (2018a). The Impact of E-Banking Service Quality on Customer Satisfaction: Evidence From the Lebanese Banking Sector. *SAGE Open*, 8(3), 215824401879063. <https://doi.org/10.1177/2158244018790633>
- Hammoud, J., Bizri, R. M., & El Baba, I. (2018b). The Impact of E-Banking Service Quality on Customer Satisfaction: Evidence From the Lebanese Banking Sector. *SAGE Open*, 8(3), 215824401879063. <https://doi.org/10.1177/2158244018790633>
- Hanggoro, R., & Siregar, K. R. (2023). Pengaruh Kualitas Layanan Terhadap Keluhan Pelanggan Dan Loyalitas Pelanggan Melalui Kepuasan Pelanggan Pada Pengguna Website ECommerce Jd. Id. *eProceedings of Management*, 10(5).
- Haverila, M., Haverila, K., & Arora, M. (2019a). Comparing The Service Experience Of Satisfied And Non-Satisfied Customers In The Context Of Wine Tasting Rooms Using The SERVQUAL Model. *International Journal of Wine Business Research*, 32(2), 301–324. <https://doi.org/10.1108/IJWBR-12-2018-0070>
- Haverila, M., Haverila, K., & Arora, M. (2019b). Comparing The Service Experience Of Satisfied And Non-Satisfied Customers In The Context Of Wine Tasting Rooms Using The SERVQUAL Model. *International Journal of Wine Business Research*, 32(2), 301–324. <https://doi.org/10.1108/IJWBR-12-2018-0070>
- Jameel, A. S., Hamdi, S. S., Karem, M. A., Raewf, M. B., & Ahmad, A. R. (2021). E-Satisfaction based on E-service Quality among university students. *Journal of Physics: Conference Series*, 1804(1), 012039. <https://doi.org/10.1088/1742-6596/1804/1/012039>
- Juwaini, A., Chidir, G., Novitasari, D., Iskandar, J., Hutagalung, D., Pramono, T., Maulana, A., Safitri, K., Fahlevi, M., Sulisty, A. B., & Purwanto, A. (2021). The Role of Customer E-Trust, Customer E-Service Quality and Customer E-Satisfaction on Customer E-Loyalty. *International Journal of Data and Network Science*, 6(2), 477–486. <https://doi.org/10.5267/j.ijdns.2021.12.006>
- Kotler, P., Keller, K. L., & Chernev, A. (2022). *Marketing Management, 16th Edition* (16 ed.). Pearson Education Limited.
- Lubis, M. S. K., & Tambunan, K. (2022). Pengaruh Kualitas Pelayanan Mobile Banking Kepada Loyalitas Nasabah dengan Kepuasan Selaku Variable Intervening (Studi Kasus Bsi Kacab Binjai). *Regress: Journal of Economics & Management*, 2(1), 53–59. <https://doi.org/10.57251/reg.v2i1.275>

- Mahadin, B., Akroush, M. N., & Bata, H. (2020). The Effects of Tourism Websites' Attributes on E-Satisfaction and E-Loyalty: A Case Of American Travellers' to Jordan. *International Journal of Web Based Communities*, 16(1), 4. <https://doi.org/10.1504/IJWBC.2020.105124>
- Martha, L., & Jordan, R. (2022). Pengaruh Tangible, Emphaty, Responsiveness, Assurance, Dan Reliability Terhadap Loyalitas Pelanggan Pada Hotel Bunda Padang. *Jurnal Ilmiah Multidisiplin*, 1(6).
- Novitasari, D. (2022). *Manajemen Operasi Konsep dan Esensi* (1 ed.). STIE Widya Wiwaha .
- Otoritas Jasa Keuangan. (2022, Oktober 13). *Transformasi Digital Perbankan: Wujudkan Bank Digital*.
- Paramita, R. W. D., Rizal, N., & Riza Bahtiar. (2021). *Metode Penelitian Kuantitatif Buku Ajar Perkuliahan Metodologi Penelitian Bagi Mahasiswa Akuntansi & Manajemen*.
- Pegadaian. (2022). *Perluasan Ekosistem yang Inklusif dan Empowering*.
- Priscillia, M., & Budiono, H. (2020). Prediksi Website Design Quality dan Service Quality terhadap Repurchase Intention Pada Pelanggan Shopee di Jakarta Dengan Customer Trust Sebagai Mediasi. *Jurnal Manajerial Dan Kewirausahaan*, 2(4), 1033–1043.
- Putri P., P. S., & Supriadi, Y. (2022). Penerapan Sistem Aplikasi Pegadaian Digital Service Dalam Memudahkan Nasabah Bertransaksi Pada PT. Pegadaian (Persero) UPC Pagelaran. *Jurnal Informatika Kesatuan*, 2(1), 29–34. <https://doi.org/10.37641/jikes.v2i1.1378>
- Rachman, N. D. A., & Hendayani, R. (2023). The Effect Of E-Service Quality On Customer Satisfaction Of Cash Recycling Atm Users With Technological Optimism As A Moderating Variable. *International Journal of Economics, Business and Accounting Research (IJEBAR)*, 7(2).
- Raynare, R., & Trianasari, N. (2021). Pengaruh Dimensi E-service Quality Terhadap E-customer Satisfaction Serta Dampaknya Terhadap E-customer Loyalty. *Jd. id. eProceedings of Management*, 8(6).
- Ridwan, & Dunan, H. (2019). *Desain Penelitian dan Statistik Multivariate*. AURA.
- Rita, P., Oliveira, T., & Farisa, A. (2019). The impact of e-service quality and customer satisfaction on customer behavior in online shopping. *Heliyon*, 5(10), e02690. <https://doi.org/10.1016/j.heliyon.2019.e02690>
- Santika, I. W., & Pramudana, K. A. S. (2018). Peran Mediasi E-Satisfaction pada Pengaruh E-Service Quality Terhadap E-Loyalty Situs Online Travel di Bali. *INOBIIS: Jurnal Inovasi Bisnis dan Manajemen Indonesia*, 1(3), 278–289. <https://doi.org/10.31842/jurnal-inobis.v1i3.35>

- Sena Wahyu Purwanza, Aditya Wardhana, Ainul Mufidah, Yuniarti Reny Renggo, Adrianus Kabubu Hudang, Jan Setiawan, Darwin, Atik Badi'ah, Siskha Putri Sayekti, Maya Fadlilah, Rambu Luba Kata Respati Nugrohowardhani, Amruddin, Gazi Saloom, Tati Hardiyani, Santalia Banne Tondok, Retno Dewi Priskusanti, & Rasinus. (2022). *Metodologi Penelitian Kuantitatif, Kualitatif dan Kombinasi* (Munandar Arif, Ed.). CV MEDIA SAINS INDONESIA.
- Setyawan, A. (2022). Pawnshop Digital Service Quality and it's Implication on Customer Satisfaction at PT Pegadaian (Persero) Pondok Labu Branch. *Jurnal Indonesia Sosial Sains*, 3(08), 1186–1197. <https://doi.org/10.36418/jiss.v3i8.665>
- Shankar, A., & Jebarajakirthy, C. (2019). The influence of e-banking service quality on customer loyalty: A moderated mediation approach. *International Journal of Bank Marketing*, 37(5), 1119–1142.
- Statista. (2023, April). *Transaction value of digital payments in Southeast Asia in 2023, by country and segment*.
- Stevenson, W. J. (2018). *Operations Management*. McGraw-Hill Education.
- Sudirman, A., Butarbutar, M., Sihol Nababan, T., Puspitasari, D., & Tinggi Ilmu Ekonomi Sultan Agung, S. (2020). Customer Loyalty of Gojek Users Viewed From The Aspects of Service Quality and Consumer Satisfaction. *Jurnal Ilmiah Manajemen*, 63(1), 63–73. <http://www.ejournal.pelitaindonesia.ac.id/ojs32/index.php/PROCURATIO/index>
- Sugiyono. (2022). *Metode Penelitian Kuantitatif, Kualitatif, dan R&D* (2 ed.). ALFABETA.
- Teddy Chandra, Stefani Chandra, & Layla Hafni. (2020). *Service Quality, Consumer Satisfaction, dan Consumer Loyalty: Tinjauan Teoritis* (C. Gunawan, Ed.; 1 ed., Vol. 1). CV IRDH.
- Ul Haq, I., & Awan, T. M. (2020). Impact of E-banking Service Quality on E-loyalty in Pandemic Times Through Interplay of E-satisfaction. *Vilakshan - XIMB Journal of Management*, 17(1/2), 39–55. <https://doi.org/10.1108/XJM-07-2020-0039>
- Utomo, K. W., Pasaribu, B. S., & Herawati, A. (2022). *Metodologi Penelitian Untuk Ekonomi dan Bisnis* (Vol. 1). www.mediaedupustaka.co.id
- Wardana, Z. Y., & Siregar, K. R. (2023). Pengaruh Service Quality Terhadap Customer Complaints Dan Customer Loyalty Pada Website E-Commerce Shopee Di Indonesia Melalui Customer Satisfaction . *eProceedings of Management*, 10(Vol. 10 No. 5 (2023): Oktober 2023).
- Wibowo, H. A. (2019). The Mediating Role of E-Satisfaction on the Effect of E-Service Quality Dimensions on E-Loyalty: A Lesson from Bukalapak.Com Indonesia. *Humanities and*

<https://doi.org/10.18488/journal.73.2019.74.199.208>

Wisnubroto, K. (2023, Februari 6). *Transaksi Uang Elektronik Melejit*.

Yogatama, B. K. (2023). *Digitalisasi Lahirkan Berbagai Model Bisnis Baru Layanan Keuangan*. <https://www.kompas.id/baca/ekonomi/2023/01/25/digitalisasi-lahirkan-berbagai-model-bisnis-baru-layanan-keuangan>

Zaheer, M. A., Anwar, T. M., Khan, Z., Raza, M. A., & Hafeez, H. (2024). How do strategic attributes of electronic commerce impel the perceived value and electronic loyalty of online food delivery applications (OFDAs). *Journal of Innovative Digital Transformation*. <https://doi.org/10.1108/JIDT-10-2023-0025>

Zia, S., Rafique, R., Rehman, H.-U.-, & Chudhery, M. A. Z. (2023). A comparison between E-TailQ and ES-Qual for measuring e-service quality in the retail industry: an emerging economy case. *The TQM Journal*, 35(8), 2228–2254. <https://doi.org/10.1108/TQM-02-2022-0052>