

BILBIOGRAPHY

- Carroll, L. S. L. (2017). A Comprehensive Definition of Technology from An Ethological Perspective. *Social Sciences*, 6(4).
- Cooper, Donald R., & Schindler, Pamela S. (2014). *Business Research Method Twelfth Edition*. New York (NY): McGraw-Hill Companies, Inc.
- Devita, Vivian D. (2020). "Local E-Wallets Still Dominate Q2 2019-2020". <https://iprice.co.id/trend/insights/top-e-wallet-di-indonesia-2020/#English>. Retrieved 5 February 2021.
- Donoghue, S., & De Klerk, H. (2010). Dissatisfied Consumers' Complaint Behaviour Concerning Product Failure of Major Electrical Household Appliances – A Conceptual Framework. *Journal of Family Ecology and Consumer Sciences*, 34(1), 41–55.
- Gomachab, Romario, & Maseke, Bernardus F. (2018). The impact of Mobile Banking on Customer Satisfaction: Commercial Banks of Namibia (Keetmanshop). *Journal of Internet Banking and Commerce*, 23(2).
- Gujarati, Damodar N., & Porter, Dawn C. (2013). *Basic Econometrics Fifth Edition*. New York (NY): McGraw-Hill Companies, Inc.
- Hamzah, A., & Shamsudin, M. (2020). Why Customer Satisfaction Is Important to business?. *Journal of Undergraduate Social Science and Technology*, 2(1), 1–14.
- Hanif, M., Hafeez, S., & Riaz, A. (2010). Factors Affecting Customer Satisfaction. *International Research Journal of Finance and Economics*, 60(December), 44–52.
- Hill, N., Brierley, J., & MacDougall, R. (2017). *How to Measure Customer Satisfaction*, November, 1–38.
- Jahangir, N., & Begum, N. (2008). The Role of Perceived Usefulness, Perceived Ease of Use, Security and Privacy, and Customer Attitude to Engender

- Customer Adaptation in the Context of Electronic Banking. *African Journal of Business Management*, 2(2), 032–040.
- Kahandawa, K., & Wijayanayake, J. (2014). Impact of Mobile Banking Services on Customer Satisfaction: A Study on Sri Lankan State Commercial Bank. *International Journal of Computer and Information Technology*, 03(03), 2279–2764.
- Karolina Ilieska. (2013). Customer Satisfaction Index – as a Base for Strategic Marketing Management. *TEM Journal*, 2(294), 327–331.
- Konečník Ruzzier, M., Ruzzier, M., & Hisrich, R. (2014). Value, Satisfaction and Customer Loyalty. *Marketing for Entrepreneurs and SMEs*, November, 21–36.
- Kotler, P., Armstrong, G., Harris, L. C., & Piercy, N. (2017). Principles of Marketing Seventh European Edition. United Kingdom (GB): Pearson Education Limited.
- Lavrakas, P. J. (2008). *Encyclopedia of survey research methods* (Vols. 1-0). Thousand Oaks, CA: Sage Publications, Inc.
- Li, H., Liu, Y., & Suomi, R. (2009). Measurement of Eservice Quality: An Empirical Study on Online Travel Service. *17th European Conference on Information Systems, ECIS 2009*.
- Mirkovic, M. (2019). Availability Classification for Applications in Construction Production Systems: A Review. *Facta Universitatis - Series: Architecture and Civil Engineering*, 17(1), 1–17.
- Momotaz, S. N., & Hasan, M. S. (2018). Exploring the Impact of Service Quality Factors on Customer Satisfaction towards Online Shopping: Evidence from Bangladesh. *World Journal of Social Sciences*, 8(1), 102–123.
- Nathan, D. (2014). The Relationship Among E-service Quality Dimensions, Overall Internet Banking Service Quality, and Customer Satisfaction in the USA. *Journal of Modern Accounting and Auditing*, 10(4), 479–493.

- Nordea. (2016). *Customer Satisfaction and Loyalty Report 2016*.
- Nor, M. N., Annuar, S., Razali, M. F. M., Ismail, M., & Ramli, N. A. (2010). Service Quality and Customer Satisfaction: The Public Sector Perspective.
- Nyarku, K. M., Kusi, L. Y., Domfeh, H. A., Ofori, H., Koomson, I., & Owusu, J. A. (2018). Moderating the Service Quality-Customer Loyalty Relation through Customer Satisfaction, Gender and Banking Status: Evidence from Mobile Money Users in University Of Cape Coast, Ghana. *International Journal of Academic Research in Business and Social Sciences*, 8(6).
- Özer, A., Argan, M. T., & Argan, M. (2013). The Effect of Mobile Service Quality Dimensions on Customer Satisfaction. *Procedia - Social and Behavioral Sciences*, 99(July 2017), 428–438.
- Pakurár, M., Haddad, H., Nagy, J., Popp, J., & Oláh, J. (2019). The Service Quality Dimensions that Affect Customer Satisfaction in the Jordanian Banking Sector. *Sustainability (Switzerland)*, 11(4), 1–24.
- Pathak, V. K., & Pathak, A. (2017). *Understanding Perceived Risk : A Case Study of Green Electronic Consumer Products*. *Management Insight*, 13(1), 33–37.
- Parasuraman. (2001). Servqual: A Multiple-Item Scale for Measuring Consumer Perceptions of Service Quality. *Journal of Retailing*, 64(1).
- Polites, G. L., & Karahanna, E. (2012). Research Articles Hackled to the Status Quo: The Inhibiting Effect of Incumbent System Habit, Switching Cost, and Inertia on New System Acceptance 1, 36(1), 21-42.
- Phophalia, S., Goswami, G., Prasad, M., Arora, M., & Graph, B. (2018). A Study on Impact on Customer Satisfaction for E-Wallet Using Path Analysis model. *Journal of Banking and Insurance Law*, July.
- Roopa, S., & Rani, M. (2012). Questionnaire Designing for a Survey. *Journal of Indian Orthodontic Society*, 46(4), 273–277.
- Sahut, J. (2008). The Adoption and Diffusion of Electronic Wallets: The Case of

- Moneo. *Journal of Internet Banking and Commerce*, 13(1).
- Shrier, D., Canale, G., & Pentland, A. (2016). *Mobile Money & Payments : Technology Trends. Massachusetts Institute of Technology*, 27.
- Stevens, J. P., & Pituch, K. A. (2016). *Applied multivariate statistics for the social sciences: Analyses with SAS and IBM's SPSS*. New York (NY): *Routledge*.
- Stevenson, W. J. (2015). *Operations Management, twelfth Edition*. New York (NY): McGraw-Hill Companies, Inc.
- Sudari, S. A., Tarofder, A. K., Khatibi, A., & Tham, J. (2019). Measuring the Critical Effect of Marketing Mix on Customer Loyalty Through Customer Satisfaction in Food and Beverage Products. *Management Science Letters*, 9(9), 1385–1396.
- Sundaram, V., Ramkumar, D., & Shankar, P. (2017). Impact of E-Service Quality on Customer Satisfaction and Loyalty Empirical Study in India Online Business. *Kinerja*, 21(1), 48.
- Sowmya, M. (2020). *Analytical Study of Customer Satisfaction on E-Banking : A Comparison of Public , Private and Urban Cooperative Banks. IX(Iv)*, 1245–1255.
- Taghiloo, M., Agheli, M. A., & Rezaeinezhad, M. R. (2010). Mobile Based Secure Digital Wallet for Peer to Peer Payment System. *International Journal of UbiComp (IJU)*, 1(4), 1–11.
- Tharanikaran, V., Sritharan, S., & Thusyanthy, V. (2017). Service Quality and Customer Satisfaction in the Electronic Banking. *International Journal of Business and Management*, 12(4), 67.
- The World Bank (2012). *Information and Communication for Development: Maximizing Mobile*. In *World Bank Report*. Washington DC (WA).
- Venkatesh, V., & Davis, F. D. (2000). Theoretical Extension of the Technology Acceptance Model: Four Longitudinal Field Studies. *Management Science*, 46(2), 186–204.

- Wadud, S. (2012). Customer satisfaction in business: A Case Study of Moon Travel LTD, Finland [Thesis]. Finland (FI): Laurea University of Applied Science.
- Zavareh, F. B., Ariff, M. S. M., Jusoh, A., Zakuan, N., Bahari, A. Z., & Ashourian, M. (2012). E-Service Quality Dimensions and Their Effects on E-Customer Satisfaction in Internet Banking Services. *Procedia - Social and Behavioral Sciences*, *40*, 441–445.
- Zhang, Q., Cao, M., Zhang, F., Liu, J., & Li, X. (2020). Effects of Corporate Social Responsibility on Customer Satisfaction and Organizational Attractiveness: A Signaling Perspective. *Business Ethics*, *29*(1), 20–34.
- Zhang, Y., Wan, G., Huang, L., & Yao, Q. (2015). Study on the Impact of Perceived Network Externalities on Consumers' New Product Purchase Intention. *Journal of Service Science and Management*, *08*(01), 99–106.