

DAFTAR PUSTAKA

- Aisyah, N., Rahmawati, D., & Prasetyo, B. (2025). Digital banking service quality, trust, and continuance intention in Indonesian banking customers. *Journal of Financial Technology and Banking Innovation*, 7(1), 45–58.
- Angelia Tio Lumbantobing, Rita Komaladewi, & Siti Chaerani Djen Amar. (2025). The Effect of E-Service Quality and E-Trust on Generation Y E-Loyalty on Digital banking service in Indonesia. *JIGE (Journal of International Global Economics)*.
- Barney, J. B. (1991). Firm Resources and Sustained Competitive Advantage. *Journal of Management*, 17, 99–120.
- Chaffey, D., & Ellis-Chadwick, F. (2024). *Digital Marketing: Strategy, Implementation and Practice*.
- Chen, Y., & Lin, H. (2025). Digital marketing engagement and customer loyalty in the banking sector. *Journal of Financial Services Marketing*, 30(1), 33–47.
- Davis, F. D. (1989). Perceived Usefulness, Perceived Ease of Use, and User Acceptance of Information Technology. *MIS Quarterly*, 13(3), 319–340.
- Dewi, M. K., & Praswati, A. N. (2024). The Mediating Role of Customer Trust in the Effect of Service Quality and Customer Perceived Value on Customer Satisfaction. *Jurnal Ilmiah Manajemen Kesatuan*, 12(1), 129–140. <https://doi.org/10.37641/jimkes.v12i1.2396>
- Lavidge, R. J., & Steiner, G. A. (1961). A model for predictive measurements of advertising effectiveness. *Journal of Marketing*, 25(6), 59–62.
- Lolemo, S. E., & Pandya, H. B. (2025). Customer e-satisfaction as a mediator between e-service quality, brand image, and e-loyalty: Insights from Ethiopian digital banking technology. *Journal of Digital Economy*, 4, 1–15. <https://doi.org/10.1016/j.jdec.2025.05.005>
- Manoharan, S., Priya, K. M., Shabu, K., & Lal, V. (2025). The Impact of Digital Marketing on Customer Engagement and Loyalty in the Indian Banking Sector: A Case Study of Axis Bank. *Indian Journal of Information Sources and Services*, 12(3), 112–126.
- Slovin, M. J. (1960). *Sampling Techniques*. Simon and Schuster.
- Sugiyono. (2022). *Metode Penelitian Kuantitatif, Kualitatif, dan R&D*. Alfabeta.
- Susanto, S. E., Maricar, R., Baharuddin, C., Panus, P., & Sasmita, H. (2026). Driving Customer Loyalty in Digital Banking: The Strategic Role of Digital Marketing, Service Quality, and Customer Experience. *Jurnal Manajemen Perbankan Keuangan Nitro*, 8, 45–60.
- Windarsari, W. R. (2025). Mapping The Impact of Digital Marketing Strategies on Customer Loyalty. *Journal of Studies in Academic, Humanities, Research, and Innovation*, 5(2), 123–134.
- Zhengmeng, L., Wang, H., & Chen, Y. (2024). Service quality, trust and customer retention in digital banking services. *Journal of Financial Services Marketing*, 29(2), 112–125.