

DAFTAR REFERENSI

- Bahia, K. & Nantel, J. (2000). A reliable and valid measurement scale for the perceived service quality of banks. *International Journal of Bank Marketing*, 18, 2, 84.
- Bank Central Asia. (2009). *Laporan tahunan: Mempertahankan solidaritas di tengah tantangan*
- Bank Indonesia. (2008). *Laporan sistem pembayaran dan pengedaran uang*.
- Bank Mandiri. (2007). *Laporan tahunan*.
- Bank Mandiri. (2008). *Laporan tahunan*.
- Bank Mandiri. (2009). *Laporan tahunan*.
- Durkin, M., Howcroft, B., O'Donnell A., & McCartan-Quinn, D., (2003). Retail bank customer preferences: Personal and interactions. *International Journal of Retail and Distribution*, 31, 4, 177-189
- Haytko, D.L., & Simmers, C.S. (2009). What's your preference? An exploratory examination of the effect of human vs ATM vs online interactions on overall consumer satisfaction with banking services. *Management Research News*, 32, 4, 337-353.
- Herington C., & Weaven, S. (2009). E-retailing by banks: E-service quality and its importance to customer satisfaction. *European Journal of Marketing*, 43, 9/10, 1220-1231.
- Howcroft, B. & Durkin, M. (2000). Reflections on bank-customer interactions in the new millennium. *Journal of Financial Services Marketing*, 5, 1, 9-20.
- InfoBank (2008, April 4). Situs BNI, bank Niaga, dan Bukopin dipalsu meski rawan, e-banking tetap potensial.
http://cetak.infobanknews.com/artikel/rubrik/artikel_cetak.php?aid=10220
- Johnston, R. (1995). The determinants of service quality: Satisfiers and dissatisfiers. *International Journal of Service Industry Management*, 6, 5, 53-71.
- Johnston, R. (1997). Identifying the critical determinants of service quality in retail banking: importance and effect. *International Journal of Bank Marketing*, 15, 4, 111-116.

- Joseph, M., McClure, C., & Joseph, B. (1999). Service quality in the banking sector: The impact of technology on service delivery. *International Journal of Bank Marketing*, 17, 4, 182-191.
- Joseph, M., Sekhon, Y., Stone, G., & Tinson, J. (2005). An exploratory study on the use of banking technology in the UK: A ranking of importance of selected technology on consumer perception of service delivery performance. *International Journal of Bank Marketing*, 23, 5, 397-413.
- Jun, M., & Shaohan, C. (2001). The key determinants of internet banking service quality: a content analysis. *International Journal of Bank Marketing*, 19, 7, 276-291
- Kennedy, P. (2008). *A Guide to econometrics* (6th ed.). Blackwell Publishing.
- Khurana, S. (2009). Managing service quality: An empirical study on internet banking. *The IUP Journal of Marketing Management*, 8, 3&4, 96-113.
- Malhotra, N.K. (2007). *Marketing research: An applied orientation* (5th ed.). New Jersey: Pearson Education, Inc.
- MARS (2008, Februari 2). *Klik BCA dan M-BCA masih menjadi pilihan*. <http://marsnewsletter.wordpress.com/2008/02/02/klik-bca-dan-m-bca-masih-mendjadi-pilihan/#more-19>
- Mohamad, K. (2010, April). *Berebut fee based income melalui e-banking*. InfoBank, 12-24.
- Penetrasi dan Prof Pengguna E-Channel Baru*. (n.d.). Mei 7, 2009. http://cetak.infobanknews.com/artikel/rubrik/artikel_cetak.php?aid=14816
- Rod, M., Ashill, N.J., Shao, J., & Carruthers, J. (2008). An examination of the relationship between service quality dimensions, overall internet banking service quality and customer satisfaction: A New Zealand study. *Marketing Intelligence and Planning*, 27, 1, 103-126.
- Seth, N., & Desmukh, S.G. (2005). Service quality models: A review. *International Journal of Quality and Reliability Management*, 22, 913-949.
- Siregar, H. (2008, Mei 2). Kemudahan bertransaksi dengan jari. *Koran tempo*. <http://www.korantempo.com/korantempo/koran/2008/05/02/Suplemen/krn.20080502.129614.id.html>

- Spathis, C., Petridou, E., & Glaveli, N. (2004). Managing service quality in banks: Customer's gender effects. *Managing Service Quality*, 14, 1, 90-102.
- Stafford, M.R. (1996). Demographic discriminators of service quality in the banking industry. *Journal of Service Marketing*, 10, 4.
- Sureshchandar, G.S., Rajendran, C., & Anantharaman, R.N. (2002). The relationship between service quality and customer satisfaction – a factor specific approach. *Journal of Services Marketing*, 16, 4, 363-379.
- Parasuraman, A., Zeithaml, Valerie A., & Berry, L.L. (1985). A conceptual model of service quality and its implications for future research. *Journal of Marketing*, 49, 41-50.
- Parasuraman, A., Zeithaml, Valerie A., & Berry, L.L. (1988). SERVQUAL: A multiple-item scale for measuring consumer perceptions of service quality. *Journal of Retailing*, 64, 1, 12-40.
- Patrício L., Fisk R.P., & e Cunha F.F. (2003). Improving satisfaction with bank service offerings: Measuring the contribution of each delivery channel. *Managing Service Quality*, 13, 6, 471-482.
- Umar, H. (2009). *Metode penelitian untuk skripsi dan tesis bisnis* (ed. 2). Jakarta: Rajawali Pers.
- Webster, C. (1989). Can consumer be segmented on the basis of their service quality expectations? *Journal of Services Marketing*, 3, 2, 35-53.
- Zhu, F., Wymer Jr, W., & Chen, I. (2002). IT-based services and service quality in consumer banking. *International Journal of Service Industry Management*, 13, 1, 69-90.