

## DAFTAR PUSTAKA

- Alhaiou, T., Irani, Z., & Ali, M. (2012). The impact of Customer Relationship Management (CRM) technology adoption on organization performance: Evidence from the UK service sector. *Journal of Enterprise Information Management*, 25(6), 582–599. <https://doi.org/10.1108/17410391211272847>
- Alshurideh, M., Salloum, S. A., Al Kurdi, B., Monem, A. A., & Shaalan, K. (2020). Understanding the quality determinants that influence the intention to use the mobile banking platforms. *International Journal of Interactive Mobile Technologies*, 14(19), 157–181. <https://doi.org/10.3991/ijim.v14i19.16515>
- Buttle, F., & Maklan, S. (2019). *Customer Relationship Management: Concepts and Technologies* (4th ed.). London: Routledge.
- DBS Group. (2020). *DBS Annual Report 2020*. DBS Bank Ltd. Retrieved from <https://www.dbs.com>
- Hair, J. F., Black, W. C., Babin, B. J., & Anderson, R. E. (2018). *Multivariate Data Analysis* (8th ed.). Cengage Learning.
- Ipsos. (2023). *Studi performa dan keamanan bank digital di Indonesia*. Infobank News. Retrieved from <https://infobanknews.com>
- Jun, M., & Palacios, S. (2016). Examining key drivers of customer satisfaction in e-banking: Evidence from Spain. *International Journal of Bank Marketing*, 34(4), 461–480. <https://doi.org/10.1108/IJBM-05-2015-0072>
- Kotler, P., & Keller, K. L. (2017). *Marketing Management* (15th ed.). Pearson Education.
- Kurniawan, A. (2022). Pengaruh Customer Relationship Management (CRM) terhadap kepuasan dan loyalitas nasabah pada bank syariah. *Jurnal Manajemen dan Bisnis Islam*, 8(1), 45–58.
- Lestari, D. (2021). Customer Relationship Management dalam meningkatkan kepuasan nasabah perbankan. *Jurnal Manajemen Bisnis*, 10(2), 45–55.

- Mulyani, S. (2020). Peran Customer Relationship Management (CRM) dalam meningkatkan kepuasan nasabah pada bank BUMN di Indonesia. *Jurnal Ekonomi dan Bisnis*, 23(1), 55–66.
- Nugroho, A., & Hidayat, R. (2021). Pengaruh kualitas layanan digital banking terhadap kepuasan nasabah. *Jurnal Ekonomi & Bisnis Indonesia*, 6(2), 123–135.
- Nunnally, J. C. (1994). *Psychometric Theory* (3rd ed.). McGraw-Hill.
- Oliver, R. L. (2015). *Satisfaction: A Behavioral Perspective on the Consumer* (2nd ed.). New York: Routledge.
- Parasuraman, A., Zeithaml, V. A., & Berry, L. L. (2018). SERVQUAL: A multiple-item scale for measuring consumer perceptions of service quality. *Journal of Retailing*, 64(1), 12–40.
- Payne, A., & Frow, P. (2017). *Strategic Customer Management: Integrating Relationship Marketing and CRM*. Cambridge: Cambridge University Press.
- Prasodjo, F., & Oswari, T. (2025). CRM, digital service, customer satisfaction, and loyalty in Indonesian banking. *Jurnal Bisnis dan Manajemen*, 11(1), 20–28.
- Raharjo, B. (2020). Analisis penerapan Customer Relationship Management dalam meningkatkan kualitas layanan bank swasta nasional. *Jurnal Administrasi Bisnis*, 9(1), 55–68.
- Saputra, R. (2019). The effect of CRM on bank customer loyalty through satisfaction as mediating variable: Evidence in Batam, Indonesia. *Journal of Business Studies*, 7(2), 60–72.
- Sugiyono. (2021). *Metode Penelitian Kuantitatif, Kualitatif, dan R&D*. Bandung: Alfabeta.
- Tjiptono, F. (2019). *Strategi Pemasaran* (4th ed.). Yogyakarta: Andi.