

DAFTAR PUSTAKA

- A, Zevian, L. (2021). *Kepuasan Pelanggan & Pencapaian Brand Trust*.
- Apau, R., & Singh, H. (2021). *Measuring User Perceived Security of Mobile Banking Applications*. 1–36.
- Arum, S., Kaltsum, D., & Muslichah, I. (2022). *Faktor-Faktor yang Memengaruhi Loyalitas Nasabah Perbankan Syariah di Indonesia : Studi pada Layanan Mobile Banking*. 01(02), 31–46.
- Damayanti, M. (2025). *Bertransaksi Dalam Minat Menggunakan*. 15(1), 40–53.
- Dianta, Ava, Indra & Zusrony, E. (2019). *View of Analisis Pengaruh Sistem Keamanan Informasi Perbankan Pada Nasabah Pengguna Internet Banking.pdf*.
- Dkk, Wardhana, A. (2022). *Consumer Behaviour Essence, Position & Strategy*.
- Fajrianthi, & Farrah, Z. (2005). Strategi Perluasan Merek dan Loyalitas Konsumen. *Insan*, 7(3), 276–288.
- Fikriyah, D., & Umar, H. (2022). *Mobile Banking Service Quality on Customer Satisfaction Between Bank Muamalat and Bank Syariah Indonesia*. 1(1), 244–249.
- Firdaus, M. R. (n.d.). *Loyalitas Nasabah Pada Bank Mumalat Indonesia*. 119–138.
- Gentile, C., Spiller, N., & Noci, G. (2007). How to Sustain the Customer Experience: An Overview of Experience Components that Co-create Value With the Customer. *European Management Journal*, 25(5), 395–410.
- JDI, P. (2025a). Bank Muamalat Recognized for Excellence in Customer Satisfaction Amid Economic Challenges. *Jakarta Daily*. <https://www.jakartadaily.id/market-finance/16214506994/bank-muamalat-recognized-for-excellence-in-customer-satisfaction-amid-economic-challenges>
- JDI, P. (2025b). Muamalat DIN QRIS Transactions Surge 48% in Q1 2025 Amid Digital Banking Expansion. *Jakarta Daily*. <https://www.jakartadaily.id/market-finance/16215324030/muamalat-din-qr-is-transactions-surge-48-in-q1-2025-amid-digital-banking-expansion>
- Kanyamuna, V. (2020). Lived Experiences of Multi-Banked Bank Account Holders with a focus on Banks at Manda Hill Mall Lusaka, Zambia. *Advances in Social Sciences Research Journal*, 7(6), 208–223. <https://doi.org/10.14738/assrj.76.8386>
- Khaerunnisa, R. (2024). Bank Muamalat catat jumlah pengguna aktif Muamalat DIN naik 19 persen. *Antaranews.Com*.
- Khoiriah, S., Haerisma, A. S., Setiowati, N. E., Islam, U., Siber, N., & Nurjati, S.

- (2025). Implementasi Pelayanan Online Melalui Muamalat Din (Digital Islamic Network) Dalam Rangka Meningkatkan Loyalitas Nasabah Pada Bank digital (Ilmiah , I . N . , et al 2024). Salah satu inisiatif strategis Bank Muamalat yang bertujuan Islamic Network atau Muamalat DIN (Kholis , N , 2023).
- Mobile banking hadir dari ini pilihan yang tepat untuk mengurangi biaya operasional (Regi , N . C , 2023).
- Kurangnya edukasi juga membuat nasabah tidak dapat mengetahui fitur dan pengguna Muamalat DIN pada Bank Muamalat KC Sumber tetap setia menggunakan aplikasi ini sebab disamping. 6(1), 76–85.
- Kim et al. (2009). Understanding dynamics between initial trust and usage intentions of mobile banking. *Nformation Systems Journal*, 19(3), 283–311.
- Krisprimandoyo, A. (2019). Prinsip dan Strategi Pemasaran Dari Teori Kotleer ke Praktik Digital. In *Sustainability (Switzerland)* (Vol. 11, Issue 1). http://scioteca.caf.com/bitstream/handle/123456789/1091/RED2017-Eng-8ene.pdf?sequence=12&isAllowed=y%0Ahttp://dx.doi.org/10.1016/j.regsciu rbeco.2008.06.005%0Ahttps://www.researchgate.net/publication/305320484_Sistem_Pembetulan_Terpusat_Strategi_Melestari
- Ningsih, K. S. W., & Sutedjo, B. (2024). 3680-Article Text-10691-1-10-20240113. *Pengaruh Customer Value Dan Customer Experience Terhadap Purchase Intention Dan Terhadap Customer Satisfaction (Study Pada Pelanggan Produk Fashion Di E-Commerce Shopee)*, 8(1), 339–352.
- PT.Bank Muamalat Indonesia. (2025). Muamalat DIN Jadi Mobile Banking Syariah Pilihan Masyarakat. <https://www.bankmuamalat.co.id/index.php/berita/muamalat-din-jadi-mobile-banking-syariah-pilihan-masyarakat>
- Purnomo, H., Risma, & Yusuf, R. (2020). Layanan SMS Banking dan Internet Banking Bank Syariah untuk meningkatkan Customer Experience. *Jurnal EKBIS*, 8, 1–10. <http://journal.piksi.ac.id/index.php/EKBIS/article/view/394%0Ahttps://journal.piksi.ac.id/index.php/EKBIS/article/download/394/261>
- Putra, I. W. D. P. (2015). *E-commerce, e-business dan mobile commerce*.
- Setiawan, H & Prabowo, R. A. (2020). Pengaruh Kualitas Layanan Digital terhadap Loyalitas Nasabah melalui Kepuasan Pengguna Mobile Banking. *Jurnal Riset Ekonomi Dan Bisnis*.
- Sitanggang, A. S., Lestari, S., Febrianti, N. C., & Az-zahra, A. (2024). *Pada Keamanan Transaksi Perbankan Melalui Mobile Banking (M-Banking)*. 9(204), 1566–1581.
- Sugijanto, A. W., Efrata, T. C., Christian, S., & Ciputra, U. (2025). *The Influence of Security and Quality Mobile Banking Services on Customer Satisfaction and*

the Impact on Loyalty Private Bank Customers. 9(1), 88–107.

Susanto, S. A., Manek, M. V., Setiawan, R. A., & Mustikasari, F. (2023). Customer Experience in Digital Banking: The Influence of Convenience, Security, and Usefulness on Customer Satisfaction and Customer Loyalty in Indonesia. *Devotion : Journal of Research and Community Service*, 4(8), 1671–1685. <https://doi.org/10.59188/devotion.v4i8.544>

Tahunan, L., & Report, A. (2023). *Creating New Growth Landscape for Sustainable Profitability*.

Tirta, wijaya, M. (n.d.). *View of Pengaruh Customer Experience, Ease of Use, dan Customer Trust Terhadap Repurchase Intention Konsumen Situs Jual Beli Online Shopee.pdf*.

Vhalery, R. (2024). Available online at: <https://pub.ruangrosadi.com/jurnal-ilmiah/index.php/jamfi/index>. 01(December), 140–149.

View of Analisa Faktor Yang Mempengaruhi Loyalitas Nasabah Pengguna Mobile Banking Bank Syariah Indonesia.pdf. (n.d.).

Winata, H. (2024). *From Experience To Loyalty : Understanding The Dynamics Of Customer Trust In Indonesia ' S Mobile Banking Industry*. 5, 1–23.

Zalviean, A. I. (2021). *Kepuasan Pelanggan & Pencapaian Brand Trust*.

Zhao, Q., Tsai, P. H., & Wang, J. L. (2019). Improving financial service innovation strategies for enhancing China's banking industry competitive advantage during the fintech revolution: A hybrid MCDM model. *Sustainability (Switzerland)*, 11(5), 1–29. <https://doi.org/10.3390/su11051419>

Zulkifly, Z. A., Brasit, N., Sabranjamil, M., Manajemen, D., Ekonomi, F., & Hasanuddin, U. (2023). *Analisis Peningkatan Kualitas Layanan Mobile banking dengan Pendekatan Metode E-Servqual*. 19(I), 61–79. <https://doi.org/10.26487/jbmi.v19i1.21337>