

## DAFTAR PUSTAKA

- Acai Sudirman, S. E. , M. M. (2022). *Introduction To Consumer Behavior*. <https://www.researchgate.net/publication/358977003>
- Afny Zuraida, N., Hendrati, I. M., Wardaya, W., Studi, P., Pembangunan, E., Ekonomi Dan Bisnis, F., Pembangunan, U., Veteran, N. ", & Timur, J. (2023). Digitalisasi Pelayanan Publik Melalui Program Kalimasada Di Kelurahan Keputih, Kota Surabaya. *Japi (Jurnal Akses Pengabdian Indonesia)*, 8(2), 163–170. <https://doi.org/10.33366/japi.v8i2.4909>
- Akob, R. A., & Sukarno, Z. (2022). Pengaruh Kualitas Layanan Mobile Banking Terhadap Kepuasan Dan Loyalitas Nasabah Bank BumN Di Makassar. *Jurnal Maksipreneur: Manajemen, Koperasi, Dan Entrepreneurship*, 11(2), 269. <https://doi.org/10.30588/jmp.v11i2.889>
- Anabila, P., Ameyibor, L. E. K., Allan, M. M., & Alomenu, C. (2022). Service Quality And Customer Loyalty In Ghana's Hotel Industry: *The Mediation Effects Of Satisfaction And Delight*. *Journal Of Quality Assurance In Hospitality And Tourism*, 23(3), 748–770. <https://doi.org/10.1080/1528008x.2021.1913691>
- Aprilianto, B. (2022). Pengaruh Commitment, Trust Terhadap Customer Satisfaction Dan Customer Loyalty (Studi Kasus Pada Bento Kopi Yogyakarta) Henny Welsa (2) Ida Bagus Nyoman Udayana (3) (1)(2)(3). 4(1), 1–11. <https://doi.org/10.32795/widyamanajemen.v4i1>
- Auliya, Z., Meidea, I., Dewi, R. S., & Prabawani, B. (2024). Pengaruh Kualitas Produk Dan Persepsi Harga Terhadap Brand Switching Melalui Ketidakpuasan Konsumen Sebagai Variabel Intervening (Studi Pada Brand Switching Laptop Merek Asus Ke Merek Lain Di Kota Semarang). *Jurnal Ilmu Administrasi Bisnis*, 13(1), 186–198. <https://doi.org/10.14710/jiab.2024.40567>
- Bekti, P. S., & Wahyudi, A. (2022). Utilitas Konsumen Muslim. *Al-Kharaj: Jurnal Ekonomi, Keuangan & Bisnis Syariah*, 4(3), 853–866. <https://doi.org/10.47467/alkharaj.v4i3.742>
- Budianto, D. V., Pertiwi, T. K., & Anwar, M. (2023). *Analysis Of The Influence Of Customer Loyalty To Gofood Products In Indonesia*. *Widya Cipta: Jurnal Sekretari Dan Manajemen*, 7(2), 151–159. <https://doi.org/10.31294/widyacipta.v7i2.16211>
- Chawla, D., & Joshi, H. (2019). *Consumer Attitude And Intention To Adopt Mobile Wallet In India – An Empirical Study*. *International Journal Of Bank Marketing*, 37(7), 1590–1618. <https://doi.org/10.1108/ljbm-09-2018-0256>

- Claudia Yosephine Simanjuntak, D., & Yanti Purba, P. (2020). *Understanding Customer Satisfaction And Loyalty: An Empirical Study Of Mobile Instant Messages In China*. In *International Journal Of Information Management* (Vol. 7, Issue 2). [Http://Jurnal.Unmer.Ac.Id/Index.Php/Jbm](http://Jurnal.Unmer.Ac.Id/Index.Php/Jbm)
- Consumer News And Business Channel. (2024). *Alasan Mengapa Bank Bri Terbanyak Menjadi Prioritas Nasabah*. <https://www.cnbcindonesia.com/Market/20231124085331-17-491650/Mobile-Banking-Makin-Banyak-Diminati-Ini-Alasannya/Amp>
- Danurwindo, M. A. H., Anwar, M., & Handayani, W. (2021). The Role Of Perceived Usefulness, Customer Satisfaction, And Emotional Stability, To Continuance Intention Of C2c Online Shop In Surabaya. *Matrik: Jurnal Manajemen, Strategi Bisnis Dan Kewirausahaan*, 109. <https://doi.org/10.24843/Matrik:Jmbk.2021.V15.I01.P10>
- Dimas Aditya, M., Saidani, B., & Febrilia, I. (2021). Pengaruh Service Quality Dan Trust Terhadap Customer Loyalty Dengan Customer Satisfaction Sebagai Intervening Pada Aplikasi Jasa Kesehatan X (Vol. 2, Issue 3).
- Dlonni Dahlan, A., & Dermawan, R. (2024). Pengaruh Kualitas Website Dan Kepercayaan Konsumen Terhadap Minat Beli Pada E-Commerce Tokopedia Di Surabaya. *Al-Kharaj: Jurnal Ekonomi, Keuangan & Bisnis Syariah*, 6(2), 2803–2811. <https://doi.org/10.47467/Alkharaj.V6i2.4234>
- Fadel Diza Nurdiyanta, M., Purwanto, S., Studi Manajemen, P., Ekonomi Dan Bisnis, F., Pembangunan Nasional, U., & Timur, J. (2021). Pengaruh Kepercayaan Dan Kualitas Pelayanan Terhadap Loyalitas Pelanggan Belanja Online Bukalapak (Studi Kasus Pada Pelanggan Usia 17-24 Tahun Di Kota Tuban). *Jurnal Ilmu Sosial Dan Pendidikan (Jisip)*, 5(4). <https://doi.org/10.36312/Jisip.V5i4.2380/Http>
- Fahira, A., Inda, T., Rahma, F., & Syahriza, R. (2022). Pengaruh E-Service Quality Terhadap E-Satisfaction Nasabah Bank Sumut Syariah (Vol. 15, Issue 1).
- Fiika, A., Haqiqi, Z., & Pertiwi, T. K. (2022). Pengaruh Financial Technology, Literasi Keuangan Dan Sikap Keuangan Terhadap Perilaku Keuangan Generasi Z Di Era Pandemi Covid-19 Pada Mahasiswa Upn “Veteran” Jawa Timur. *Seiko: Journal Of Management & Business*, 5(2), 355–367. <https://doi.org/10.37531/Sejaman.V5i2.2301>
- Geebren, A., Jabbar, A., & Luo, M. (2021). *Examining The Role Of Consumer Satisfaction Within Mobile Eco-Systems: Evidence From Mobile Banking Services*. *Computers In Human Behavior*, 114, 106584. <https://doi.org/10.1016/J.Chb.2020.106584>

- Ginting, Y. M., Chandra, T., Miran, I., & Yusriadi, Y. (2023). *Repurchase Intention Of E-Commerce Customers In Indonesia: An Overview Of The Effect Of E-Service Quality, E-Word Of Mouth, Customer Trust, And Customer Satisfaction Mediation. International Journal Of Data And Network Science*, 7(1), 329–340. <https://doi.org/10.5267/J.Ijdns.2022.10.001>
- Gunawan, D. A., Istanto, Y., & Kusmantini, T. (2023). Pengaruh E-Service Quality Dan E-Trust Terhadap E-Satisfaction Dan E-Loyalty Nasabah Pengguna Mobile Banking Bpd Diy. *Jurnal Muhammadiyah Manajemen Bisnis*, 4(2), 55. <https://doi.org/10.24853/Jmmb.4.2.55-62>
- Handayani, W., Totok Suyoto, Y., Prasetio, T., Pital-Oka, E., Wijoyo, H., Yonata, H., Rachmina Koho, I., & Cahyono, Y. (2022). The Effect Of Social Media Marketing On Brand Trust, Brand Equity And Brand Loyalty. *Canada. International Journal Of Data And Network Science*, 6, 961–972. <https://doi.org/10.5267/J.Ijdns.2022.1.015>
- Irawati, T., Rimawati, E., & Pramesti, N. A. (2020). Penggunaan Metode Technology Acceptance Model (Tam) Dalam Analisis Sistem Informasi Alista (Application Of Logistic And Supply Telkom Akses). *Is The Best Accounting Information Systems And Information Technology Business Enterprise This Is Link For Ojs Us*, 4(2), 106–120. <https://doi.org/10.34010/Aisthebest.V4i02.2257>
- Irza Al-Ghifari, M. (2022). Pengaruh Kualitas Produk, Kualitas Pelayanan, Harga Dan Biaya Terhadap Loyalitas Nasabah Di Bank Syariah Indonesia. *Jurnal Tabarru' : Islamic Banking And Finance*, 5.
- Japarianto, E., & Agatha, F. (2020). *Pengaruh Brand Trust Terhadap Customer Loyalty Dimediasi Oleh Customer Satisfaction Pada Pengguna Shopee Di Surabaya*.
- Javed, S., Rashidin, Md. S., & Jian, W. (2021). Predictors And Outcome Of Customer Satisfaction: Moderating Effect Of Social Trust And Corporate Social Responsibility. *Future Business Journal 2021 7:1*, 7(1), 1–18. <https://doi.org/10.1186/S43093-021-00055-Y>
- Jenderal, D., Riset, P., Pengembangan, D., Mauliza, N., Zuhra, S. E., Program, ), Manajemen, S., Ekonomi, F., Universitas, B., & Kuala, S. (2024). Pengaruh E-Service Quality Terhadap Loyalty Yang Dimediasi Oleh Corporate Image Dan Satisfaction Pada Pengguna E-Commerce Shopee Di Kota Banda Aceh. *Jurnal Ilmiah Mahasiswa Ekonomi Manajemen Terakreditasi Sinta*, 4(1), 189–208. [www.jim.usk.ac.id/Ekm](http://www.jim.usk.ac.id/Ekm)
- Juwaini, A., Chidir, G., Novitasari, D., Iskandar, J., Hutagalung, D., Pramono, T., Maulana, A., Safitri, K., Fahlevi, M., Sulistyono, A. B., & Purwanto, A. (2022). The Role Of Customer E-Trust, Customer E-Service Quality And Customer E-Satisfaction On Customer E-Loyalty. *International Journal*

*Of Data And Network Science*, 6(2), 477–486. <https://doi.org/10.5267/IJ.DNS.2021.12.006>

Kementerian Komunikasi Dan Informatika. (2024). Retrieved June 7, 2024, From [https://www.kominfo.go.id/content/detail/30653/Dirjen-Ppi-Survei-Penetrasi-Pengguna-Internet-Di-Indonesia-Bagian-Penting-Dari-Transformasi-Digital/0/Berita\\_Satker](https://www.kominfo.go.id/content/detail/30653/Dirjen-Ppi-Survei-Penetrasi-Pengguna-Internet-Di-Indonesia-Bagian-Penting-Dari-Transformasi-Digital/0/Berita_Satker)

Khuzaifah, H., Hendrati, I. M., & Purwanto, S. (2023). The Effect Of Service Quality And Price Perception On Repurchase Intention Through Customer Satisfaction Citilink Juanda Airport Surabaya. *Jurnal Pamator: Jurnal Ilmiah Universitas Trunojoyo*, 16(1), 49–63. <https://doi.org/10.21107/Pamator.V16i1.19061>

Kusuma Edhi, P., & Heryjanto, A. (2023). Pengaruh E-Service Quality Terhadap Customer Satisfaction Yang Dimediasi Oleh E-Trust (Studi Empiris: Pengguna Telemedicine Di Rumah Sakit X Tangerang). In *Jurnal Bisnis Dan Manajemen* (Vol. 3, Issue 5).

Lailani, E. O., Regina, T., Tannia, R., & Niaga. (2021). Penggunaan Mobile Banking Sebagai Upaya Memperlancar Transaksi Elektronik Nasabah Pada Pt. Bank Rakyat Indonesia (Persero) Tbk.

Luhur Pambudi, P., Ika Kusuma Wardhani, N., & Author, C. (2023). Customer Experience And Customer Satisfaction On Blibli Customer Loyalty In The City Of Surabaya. *International Journal Of Economics (Ijec)*, 2(2), 443–451. <https://doi.org/10.55299/Ijec.V2i2.540>

Lutfiani, A. N., Fursiana, M., & Musfiroh, S. (2022). Pengaruh Kepercayaan Dan Pelayanan Terhadap Loyalitas Nasabah. *Jurnal Akuntansi, Manajemen & Perbankan Syariah*, 2(3).

Maulana, A., Kurniawan, I., & Riyansyah, A. (2023). *The Effect Of E-Commerce Trust, Site Loyalty, And E-Commerce Satisfaction On Purchasing Behavior*. *Jurnal Manajemen*, 27(2), 360–378. <https://doi.org/10.24912/Jm.V27i2.1329>

Militina, T., & Noorlitaria Achmad, G. (2020). *Effect Of Customer Value And Customer Experience On Customer Satisfaction And Loyalty Pt Meratus Samarinda*. *Business And Accounting Research (Ijebar) Peer Reviewed-International Journal*, 4. <https://jurnal.stie-aas.ac.id/index.php/Ijebar>

Muharam, H., Chaniago, H., Endraria, E., & Harun, A. Bin. (2021). *E-Service Quality, Customer Trust And Satisfaction: Market Place Consumer Loyalty Analysis*. *Jurnal Minds: Manajemen Ide Dan Inspirasi*, 8(2), 237. <https://doi.org/10.24252/Minds.V8i2.23224>

- Mulia, I. O., & Fitriyah, Z. (2023). *The Impact Of E-Service Quality And Sales Promotion On Purchase Decisions In The Zalora Online Shopping Application (Case Study On Zalora Consumers In Surabaya)*. *Jurnal Ekonomi Dan Bisnis Digital*, 2(3), 997–1006. <https://doi.org/10.55927/Ministal.V2i3.4806>
- Mumtazah, M. R., Anwar, M., Pembangunan, U., Veteran, N. ", & Timur, J. (2022). Analisis Pengaruh Herding Behavior Dalam Memoderasi Keputusan Investasi Saham Pada Mahasiswa Upn Veteran Jawa Timur. *Jurnal Ilmiah Akuntansi Dan Keuangan*, 5(1). <https://journal.lkopin.ac.id/index.php/fairvalue>
- Nastiti, R., Prayunda, D., Ika, N., Wardani, K., Pembangunan, U., Veteran, N. ", & Timur, J. (2023). Analysis Of E-Trust And E-Wom On E-Loyalty For Tokopedia Users In Surabaya Analisis E-Trust Dan E-Wom Terhadap E-Loyalty Pada Pengguna Tokopedia Di Surabaya. In *Management Studies And Entrepreneurship Journal* (Vol. 4, Issue 5). <http://journal.yrpiiku.com/index.php/msej>
- Nur Laila, & Zumrotul Fitriyah. (2022). *Pengaruh Brand Image Dan Brand Trust Melalui Kepuasan Konsumen Sebagai Variabel Intervening Terhadap Loyalitas Konsumen Konsumen Skincare Ms Glow Di Surabaya*.
- Nurmanah, I., & Nugroho, E. S. (2021). Pengaruh Kepercayaan (Trust) Dan Kualitas Pelayanan Online (E-Service Quality) Terhadap Keputusan Pembelian Online Shop Bukalapak. *At-Tadbir: Jurnal Ilmiah Manajemen*, 5(1), 11. <https://doi.org/10.31602/atd.v5i1.3384>
- O. D. Safi, Dr. F., & S. Alagha, Dr. M. (2020). The Relationship Between Service Quality And Customer Satisfaction. *International Journal Of Scientific And Research Publications (Ijsrp)*, 10(8), 767–787. <https://doi.org/10.29322/ijsrp.10.08.2020.P10497>
- Oscar, B., & Sumirah, Diah. (2019). Pengaruh Grooming Pada Customer Relations Coordinator (Crc) Terhadap Kepuasan Pelanggan Di Pt Astra International Tbk Toyota Sales Operation (Auto2000) Pasteur Bandung. *Pro Mark*, 9(1). <https://ejournal.ulbi.ac.id/index.php/promark/article/view/720>
- Özkan, P., Süer, S., Keser, I. K., & Kocakoç, I. D. (2020). The Effect Of Service Quality And Customer Satisfaction On Customer Loyalty: The Mediation Of Perceived Value Of Services, Corporate Image, And Corporate Reputation. *International Journal Of Bank Marketing*, 38(2), 384–405. <https://doi.org/10.1108/ijbm-03-2019-0096>
- Pambudiantono, B., & Fitriyah, Z. (2023). The Influence Of Digital Marketing And Brand Trust On Consumer Purchase Interest In The Tokopedia Marketplace (Study On Tokopedia Marketplace Visitors In Surabaya). *Jurnal Ekonomi Dan Bisnis Digital*, 2(3), 687–708. <https://doi.org/10.55927/Ministal.V2i3.4745>

- Prastowo, S. L., Djaenudin, E. M., Apiyanti, N. V., Ekonomi, F., & Bisnis, D. (2023). Pengaruh E-Promotion, Pelayanan, Kemudahan, E-Wom Terhadap Keputusan Pembelian, Melalui Perilaku Konsumen Pada Marketplace Lazada. *Ecodemica: Jurnal Ekonomi, Manajemen Dan Bisnis*, 7(1). [Http://Ejournal.Bsi.Ac.Id/Ejurnal/Index.Php/Ecodemica](http://Ejournal.Bsi.Ac.Id/Ejurnal/Index.Php/Ecodemica) website:<https://Ejournal.Bsi.Ac.Id/Ejurnal/Index.Php/Ecodemica>
- Quoquab, F., Mohamed Sodom, N. Z., & Mohammad, J. (2020). Driving Customer Loyalty In The Malaysian Fast Food Industry: The Role Of Halal Logo, Trust And Perceived Reputation. *Journal Of Islamic Marketing*, 11(6), 1367–1387. <https://doi.org/10.1108/Jima-01-2019-0010>
- Rachman, A. A., Nuruni, D., Kusuma, I., Manajemen, W., Ekonomi, F., Bisnis, D., & Timur, J. (2021). *Pengaruh E-Service Quality Dan E-Trust Terhadap E-Loyalty Melalui Variabel Penghubung E-Satisfaction 26 Asosiasi Sarjana Sosial, Ekonomi Dan Politik Indonesia (Assepi) Pengaruh E-Service Quality Dan E-Trust Terhadap E-Loyalty Melalui Variabel Penghubung E-Satisfaction (Studi Kasus: Pelanggan Traveloka Di Surabaya)*. <http://www.jsep.org/index.php/jsep/index>
- Regata, & Ni Made Wulandari Kusumadewi. (2019). *Pengaruh Kualitas Pelayanan Terhadap Loyalitas Konsumen Yang Dimediasi Oleh Kepuasan Konsumen*.
- Rehman, M. A. Ur, Hussain, Z., & Ghafoor, M. M. (2020). The Impact Of Service Quality Dimensions On Customers' Trust. *Journal Of Business And Social Review In Emerging Economies*, 6(2), 557–563. <https://doi.org/10.26710/jbsee.v6i2.1181>
- Ritonga, I. L., & Dalimunte, A. A. (2022). Efisiensi Penerapan Fintech Dan Digitalisasi Dalam Memaksimalkan Market Share Perbankan Syariah Pada Masa Pandemi Covid 19. *Alexandria (Journal Of Economics, Business, & Entrepreneurship)*, 3(1), 9–13. <https://doi.org/10.29303/Alexandria.v3i1.173>
- Samed Al-Adwan, A., Kokash, H., Al Adwan, A., Alhorani, A., Yaseen, H., & Adwan, A. (2020). Building Customer Loyalty In Online Shopping: The Role Of Online Trust, Online Satisfaction And Electronic Word Of Mouth. In *Int. J. Electronic Marketing And Retailing* (Vol. 11, Issue 3).
- Sari, A., Afrida, Y., & Mardiah, N. (2020). *Pengaruh Kualitas Layanan Mobile Banking Terhadap Kepuasan Nasabah Bank Syariah Indonesia (Studi Kasus: Asn Uin Imam Bonjol Padang) The Influence Of Mobile Banking Service Quality On Customer Satisfaction Of Indonesian Sharia Bank (Case Study: Asn Uin Imam Bonjol Padang)*.

- Sari, C. F., Hendrati, I. M., & Utami, A. F. (2022, June 30). Optimalisasi E-Commerce Dan Digital Marketing Pada Pelaku Umkm. [https://jurnalfkip.samawa-university.ac.id/KARYA\\_JPM/article/view/106](https://jurnalfkip.samawa-university.ac.id/KARYA_JPM/article/view/106)
- Satria, F., & Diah Astarini. (2023). Pengaruh Kualitas Pelayanan Dan Kepuasan Nasabah Terhadap Loyalitas Nasabah Dimediasi Oleh Kepuasan Nasabah. *Jurnal Ekonomi Trisakti*, 3(1), 1911–1924. <https://doi.org/10.25105/Jet.V3i1.16124>
- Sharma, A., Gupta, J., Gera, L., Sati, M., & Sharma, S. (2020). Relationship Between Customer Satisfaction And Loyalty. *Ssrn Electronic Journal*. <https://doi.org/10.2139/SSRN.3913161>
- Slack, N., Singh, G., & Sharma, S. (2020). The Effect Of Supermarket Service Quality Dimensions And Customer Satisfaction On Customer Loyalty And Disloyalty Dimensions. *International Journal Of Quality And Service Sciences*, 12(3), 297–318. <https://doi.org/10.1108/IJQSS-10-2019-0114>
- Sofia, N. (2022). *Research In Business & Social Science The Effect Of Customer Experience Of Trust And E-Service Quality On Customer Loyalty With Customer Satisfaction As A Research Mediation Variable In Tokopedia E-Commerce : A Study Case On New Students In East Java*. 11(6), 600–608.
- Sudirman, A., Tinggi, S., Ekonomi, I., Agung, S., Efendi, E., Lie, D., & Butarbutar, M. (2019). Analysis Of Mediation Effect Of Consumer Satisfaction On The Effect Of Service Quality, Price And Consumer Trust On Consumer Loyalty. *Article In International Journal Of Scientific & Technology Research*, 8, 8. [www.ijstr.org](http://www.ijstr.org)
- Sugiarto, & Ahmad Farid. (2023). *Literasi Digital Sebagai Jalan Penguatan Pendidikan Karakter Di Era Society 5.0*. 6(3).
- Sukarno, G., & Sumarto. (2020). *Pengaruh Pengorbanan Dan Kualitas Layanan Terhadap Keputusan Pembelian Ulang*. <https://ejournal.stiesia.ac.id/ekuitas/article/view/310/291>
- Surapati, U., Suharno, S., & Abidin, Z. (2020). The Effect Of Service Quality And Customer Trust On Customer Satisfaction And Customer Loyalty Pt Surya Rafi Bersaudara. *International Journal Of Economics, Business And Accounting Research (Ijebar)*, 4(03). <https://doi.org/10.29040/ijebear.V4i03.1283>
- Susanti, N., & Restu Hidayah, N. (2023). The Influence Of Service Quality And Trust On Customer Satisfaction In The Use Of Bri Mobile (Brimo) In Arga Makmur City Of North Bengkulu. *Jurnal Akuntansi, Manajemen Dan Bisnis Digital*, 2(2), 123–130–123–130. <https://doi.org/10.37676/Jambd.V2i2.4238>

- Syahidah, A. A., & Aransyah, M. F. (2023). Pengaruh E-Service Quality Dan E-Trust Terhadap E-Customer Loyalty Pada Pengguna Dompot Digital Dana Melalui E-Satisfaction Sebagai Variabel Intervening. *Jurnal Sisfokom (Sistem Informasi Dan Komputer)*, 12(1), 36–44. <https://doi.org/10.32736/Sisfokom.V12i1.1593>
- Taris, H. S., & Purwanto, S. (2022). Analisis Pengaruh Promosi Penjualan Terhadap Loyalitas Pelanggan Dengan Peran Mediasi Kepuasan Pelanggan Pada Layanan Go-Food Di Surabaya. *J-Mas (Jurnal Manajemen Dan Sains)*, 7(2), 449. <https://doi.org/10.33087/Jmas.V7i2.427>
- Tika Dewi, A., & Ichsanuddin Nur, D. (2021). *Customer Loyalty Analysis In Pt. Bni-46 (Persero) Support Branch Of Graha Pangeran Surabaya*.
- Utomo, D. R., & Handayani, W. (2024). Attractiveness Pt. Sahabat Jepang Indonesia: Analisis Employer Branding Dan Employee Value Proposition Pada Calon Karyawan. *Innovative: Journal Of Social Science Research*, 4(1), 10810–10821. <https://doi.org/10.31004/Innovative.V4i1.8635>
- Wuryo, W. D., Sukarno, G., Swasti, I. K., Wuryo, W. D., Sukarno, G., & Swasti, I. K. (2024). Analysis Of Knowledge Sharing Culture And Competence On Performance Mediated By Commitment (Study On Emergency Room Nurses At Citra Medika Hospital Sidoarjo). *International Journal Of Science And Research Archive*, 12(2), 1965–1974. <https://doi.org/10.30574/Ijsra.2024.12.2.1476>
- Yesitadewi, V. I., & Widodo, T. (2024). The Influence Of Service Quality, Perceived Value, And Trust On Customer Loyalty Via Customer Satisfaction In Deliverer Indonesia. *Quality - Access To Success*, 25(198), 418–424. <https://doi.org/10.47750/Qas/25.198.44>
- Zahra, F. A., & Putra, R. A. (2022). *Metode Eucs (Studi Kasus Nasabah Bri Unit Kertapati)*. 18–23.
- Zakaria Nugraha, T., & Soebiantoro, U. (2024). Analisis Kualitas Pelayanan Dan Persepsi Harga Terhadap Kepuasan Pelanggan Pada First Media Di Sidoarjo Utara. *Al-Kharaj: Jurnal Ekonomi, Keuangan & Bisnis Syariah*, 6(2), 2812–2822. <https://doi.org/10.47467/Alkharaj.V6i2.4125>