

## DAFTAR PUSTAKA

- Abdullah, Faizal, Drs. MM. (2005). Manajemen Perbankan (Teknik Analisis Kinerja Keuangan Bank). Malang : UMM Press.
- Almossawi, M. (2001). Bank Selection Criteria Employed by College Students in Bahrain : an Emperical Analysis, *The International Journal of Bank Marketing*, Vol.19 No. 3.
- Amel, D.F. and Starr-McCluer, M. (2002). Market Definition in Banking: recent evidence, *The Antitrust Bulletin*, Vol. 47 No. 1, pp. 63 – 89.
- Athanasoglou, P.P, Delis, S.N. and Staikouras, C.K. (2006). Determinants of Bank Profitability in the South Eastern European Region, *Mediterranean Journal of Social Sciences*, Vol. 2 No. 1.
- Audri Ayuwardani Parathon, Dzulkirom dan Devi Farah. (2013). *Analisis Rasio Keuangan Perbankan Sebagai Alat Ukur Kinerja Keuangan Bank (Studi Kasus PT. Bank Pembangunan*

*Daerah Jawa Timur, Tbk Surabaya periode 2009-2012*). Fakultas Ilmu Administrasi Universitas Brawijaya.

Bapat, D. (2014). Customer Centric Practices: Implications for Banks in India, *International Journal of Services Sciences*, Vol. 5 No. 2.

Bourke, P. (1989). Concentration and other determinants of bank profitability in Europe, North America and Australia. *Journal of Banking and Finance*, Vol. 13 No. 1, pp. 65-79.

Bucks, B.K, Kennickell, A.B., Mach, T.L. and Moore, K.B. (2009). Changes in US family Finances from 2004 to 2007: Evidence from The Survey of Consumer Finance, *Federal Reserve Bulletin*, pp. A1 – A56.

Dessy Widya Rosvitasari. (2015). Analisis Pengaruh Variabel Makroekonomi terhadap Dana Deposito Pada Bank Umum Konvensional di Indonesia. *Jurnal Ilmiah Universitas Brawijaya Malang*.

Fatima de Jesus Henriques Silva, Paula Odete Fernandes. (2010). *Importance-Performance Analysis As A Tool In Evaluating, Creating Global Competitive Economies : A 360-Degree Approach Higher Education Service Quality: The Empirical Results Of Estig (IPB)*, pp. 307 – 308.

Ghozali Maski. (2010). Analisis Keputusan Nasabah Menabung : Pendekatan Komponen dan Model Logistik Studi pada Bank Syariah di Malang. *Journal of Indonesian Applied Economics* Vol. 4 No. 1.

Hasibuan, M.S.P. (2008). *Dasar-Dasar Perbankan*. Jakarta : Bumi Aksara.

Dr. Connie Chairunnissa, MM. (2017). *Metode Penelitian Ilmiah Aplikasi dalam Pendidikan dan Sosial*. Jakarta : Mitra Wacana Media

- Haynes, M and Thompson, S. (2000). The Productivity Impact Of IT Deployment: An Empirical Evaluation Of ATM Introduction. *Oxford Bulletin of Economics and Statistics*, 62, pp. 607 – 619.
- Helgesen, Oyvind., and, Erik Nettet. (2007). Images, satisfaction and antecedents: drivers of student loyalty? A case study of a Norwegian University College, *Corporate Reputation Review*, Vol. 10 No. 1.
- Huda, N, Idris, H.R, Nasution, M.E, Wiliasih, R. (2009). *Ekonomi Makro Islam: Pendekatan Teoretis. Edisi 1*. Jakarta: Kencana Prenada Media Group.
- \_\_\_\_\_, Info BCA Edisi no. 200 tahun 2010
- Jagersma, P.K. (2010). *Managing Reputation Equity. Business Strategy Series*, 11.
- J. H. Carman. Consumer Perceptions of Service Quality: An Assessment of The SERVQUAL Dimensions, *Journal of Retailing*, vol. 66.
- J. Martilla, J. James. (1977). Importance Performance Analysis. *Journal of Marketing*, vol. 41, pp. 77 – 79.
- Kasmir. (2004). *Manajemen Perbankan*, PT.Raja Grafindo Persada, Jakarta.
- Kaynak, E. and Kucukemiroglu, O. (1992). Bank and Product Selection: Hong Kong. *International Journal of Bank Marketing*, vol.10.
- Klimontowicz, M. (2014). Customer Centricity Evolution as a Foundation of Bank's Competitive Strategy, *Journal of Economics & Management*, Vol. 16 No. 1.
- \_\_\_\_\_, Laporan Otoritas Jasa Keuangan periode Desember 2015, [www.bi.go.id](http://www.bi.go.id)

\_\_\_\_\_, Laporan Tahunan PT. Bank Central Asia, Tbk tahun 2010 – 2015

\_\_\_\_\_, Laporan Tahunan PT. Bank Mandiri tahun 2010 – 2015

\_\_\_\_\_, Laporan Tahunan PT. Bank Negara Indonesia tahun 2010 – 2015

\_\_\_\_\_, Laporan Tahunan PT. Bank Rakyat Indonesia tahun 2010 – 2015

Laroche, M., Rosenblatt, J.A., & Manaing, T. (1986). Service Used and Factors Considered Important in Selecting a Bank: an Investigation Across Diverse Demographic Segments, *International Journal of Bank Marketing*, Vol.4, No.1.

Lukman Dendawijaya. (2003). *Manajemen Perbankan*, Ghalia Indonesia, Jakarta.

Lundahl N., Vegholm F., Silver L. (2009). *Technical and Functional Determinants of Customer Satisfaction in The Bank-SME Relationship. Managing Service Quality*, 19, pp. 581 – 594.

Mahalakshmi, V, and Saravananaraj, M. (2011). An Empirical Study on Customer's Satisfaction Towards Banking Services in Trichy. *Interdisciplinary Journal of Contemporary Research in Business*, 3, pp. 237 – 253.

McAndrews, J. J. (2003). Automated Teller Machine Network Pricing - A Review Of The Literature. *Review of Network Economics*. Federal Reserve Bank of New York, 2, pp. 886 - 892.

Meng Seng Wong, Nishimoto Hideki and Philip George. (2011). The Use of Importance-Performance Analysis (IPA) in Evaluating Japan's E-government Services. *Journal of Theoretical and Applied Electronic Commerce Research*, Vol. 6, pp. 21 – 22.

Misbah Sadiq, Saif-Ur-Rehman Khan, Muhammad Abdur Rub Khan. (2014). Bank Selection Criteria : A Study in Malaysia, *Actual Problems of Economics #7*.

Moh. Nazir, Ph.D. (2014). *Metode Penelitian*, Bogor : Penerbit Ghalia Indonesia.

Molyneux, P. and Thornton, J. (1992). Determinants of European Bank Profitability: a Note. *Journal of Banking and Finance*, Vol. 16 No. 6, pp. 1173 – 1178.

Munawir. (2002). *Akuntansi Keuangan dan Manajemen*, BPFE, Jakarta.

Nancy Michael. (2003). Banking's Top Performer. *ABA Banking Journal*.

Nsambu Kijjambu Frederick. (2014). Factors Affecting Performance of Commercial Banks in Uganda A Case for Domestic Commercial Banks. *Proceedings of 25<sup>th</sup> International Business Research Conference*.

Olatokun, W. M, and Igbinedion, L, J. (2009). The Adoption of Automatic Teller Machines In Nigeria: An Application Of The Theory Of Diffusion Of Innovation, *Issues in Information Science and Information Technology*, pp. 89 – 96.

Parasuraman, A. V. A Zeithaml and LL Berry, (1988), SERVQUAL : A Multiple Item Scale for Measuring Consumer Peceptions of Service Quality, *Journal of Retailing* Vol.64 No.1, pp.12 – 40.

Peraturan Bank Indonesia Nomor: 13/ 27 /PBI/2011 tentang *Perubahan Atas Peraturan Bank Indonesia Nomor 11/1/PBI/2009 tentang Bank Umum*.

Rehman, H.U. and Ahmed,S. (2008). An Empirical Analysis of the Determinants of Bank Selection in Pakistan: A Customer View. *Pakistan Economic and Social Review*, Vol. 46, No. 2.

Revell, J. (1979). *Inflation and Financial Institutions*. Financial Times, London.

Richard F. Power. (2001). Logistics Network Modeling Yeilds Higher ROA, *Strategies Journal*.

- Rivai, V dan Arifin, A. 2010. *Islamic Banking: Sebuah Teori, Konsep dan Aplikasi. Edisi Pertama*. Jakarta: PT Bumi Aksara.
- Scarvada, A.J., Tatiana Bouzdine-Chameeva, Susan Meyer Goldstein, Julie M. Hays, Arthur V. Hill. (2004). A Review of the Causal Mapping Practice and Research Literature. Second World Conference on POM and 15th Annual POM Conference.
- Sehrish G, Faiza Irshad and Khalid Zaman. (2011). Factors Affecting Bank Profitability in Pakistan. *The Romanian Economic Journal Year XIV*, No.30.
- Sekaran, Uma and Roger Bougie. (2013). *Research Methods for Business : A Skill-Building Approach 6<sup>th</sup> edition*. New York : John Wiley & Sons.
- Siamat, Dahlan. (2005). *Manajemen Lembaga Keuangan*. Jakarta: Fakultas Ekonomi Universitas Indonesia
- Sofriza Syofyan. (2003). Keputusan "Go Public" dan Hubungannya dengan Kinerja Bank-Bank Swasta di Indonesia", *Jurnal Media Riset & Manajemen*. Vol. 3, No. 1.
- Staikouras, C.K. and Wood, G.E. (2004). The Determinants of European Bank Profitability. *International Business and Economic Research Journal*, Vol. 3 No. 6.
- Syed Aziz Anwar;M Sadiq Sohail. (2003). Testing market orientation of bank managers in the emerging economy of Brunei, *The International Journal of Bank Marketing*.
- Titko, J., & Lace, N. (2012). Bank Value : Comparing Customer and Employee Perceptions. *Business, Management, and Education*, 10, pp. 66 – 76.
- Undang-undang RI nomor 10 tahun 1998 tanggal 10 November 1998 tentang Perbankan.

Wright, Chris. (2003). Asia return on assets, *Asia Money Journal* (AMF).