

The influence of Digital Marketing, Perceived Ease of use, and E-Service Quality on Decisionsuse of The BSI Mobile Application on Bank Syariah Indonesia Customers

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Abstract

With the shift in industrial growth towards digital, various functions will move according to current developments. Technological innovations that make things easier have also penetrated the world of finance. One of the areas leading to Industry 4.0 is the banking sector. This research aims to see how much influence digital marketing (X1), perceived ease of use (X2), quality of electronic services (X3) has on usage decisions (Y) among KC customers. BSI Ahmad Yani Medan. This study uses a quantitative approach. The population in this study were all customers of Bank Syariah Indonesia KC Ahmad Yani Medan, data obtained from a questionnaire using a Likert scale which was distributed directly and via Google Form. The sample for this research was 105 samples taken using the Hair et al formula and the data collection technique was purposive sampling technique. This researcher's data was analyzed using multiple linear regression analysis with SPSS 23.0 tools. The results of this research show that the digital marketing variable partially influences the usage decision, the perceived ease of use variable partially influences the usage decision, and the service quality variable partially influences the usage decision. Meanwhile, the digital marketing variable, perceived ease of use, and e-service quality simultaneously influences the decision to use the BSI Mobile KC application. BSI Ahmad Yani Medan, with an R Square value of 0.432 or 43.2%.

Keywords: Digital Marketing, Perceived Ease of Use, E-Service Quality, and Usage Decisions.

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Introduction

Mobile banking is an innovative service offered by banks that allows users to carry out banking transactions via smartphone. Mobile banking or better known as M-Banking is provided by banks with the aim of making it easier for customers to carry out banking transactions which are usually carried out manually, meaning that activities that were previously carried out by customers by visiting the bank, can now be carried out without having to visit a bank outlet, simply by using smartphone only^[1].

One of the banks that uses a mobile banking system in Indonesia is Bank Syariah Indonesia with the BSI Mobile application. Bank Syariah Indonesia, abbreviated as BSI, is a bank in Indonesia which operates in the field of sharia banking. This bank was inaugurated on February 1 2021. BSI is the result of the merger of Bank Syariah Mandiri and BNI Syariah into Bank Rakyat Indonesia Syariah, quoted on the website ir.bankbsi.co.id (2023).

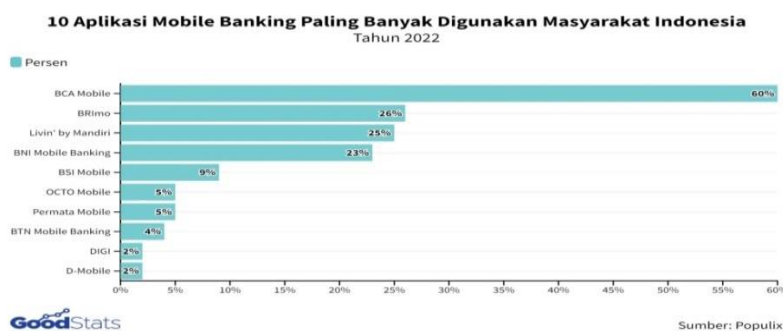
BSI Mobile is one of the distribution channels owned by Bank Syariah Indonesia. Apart from that, BSI Mobile was launched in 2018 and to access customers' accounts using 3G/4G/5G and WIFI technology via smartphone. Basically, the electronic-based services used will make it easier to do various things in transactions.

According to Sari (2021), the features in the BSI Mobile application are account information (balance information, mutations and portfolio information), transfers (book transfer, online, SKN, QRIS), payments (PLN, telephone/cellphone, academic , institutions, tickets, insurance, zakat/infaq, BPJS, MPN, PDAM, internet/cable TV, and E-commerce) and purchases (cellphone vouchers, prepaid PLN, E-money, data packages, E-wallet top up, aqiqah , streaming video and music, OTP debit card)^[2]. Then there are features for opening an online account, E-mas, cash withdrawals without a card, BSI keyboard, scheduled transactions, accessing favorite menus, updating ATM locations and favorite transaction data storage branches and being able to share activities on social media. In the BSI Mobile feature, prayer schedules, imsak and others are also available.



Source: Bank Syariah Indonesia (BSI) website, 2021

Figure 1. BSI Mobile Users Data for the 2020-2022 Period



Source: Populix, 2022

Figure 2. Data on the Mobile Banking Applications Most Used by Indonesian People in 2022

Figure 1. Data on BSI Mobile Users for the 2020-2022 Period Figure 2 Data on the Mobile Banking Applications Most Used by Indonesian People in 2022. Figure 1 above shows that BSI Mobile application users continue to increase from year to year. Where, in 2020 users of the BSI Mobile application reached 1.5 million users, in 2021 users of the BSI Mobile application increased by 1 million users or reached 2.5 million users, and in 2022 users of the BSI Mobile application increased drastically by 2.3 million users or reaching 4.8 million users, this data is reported on the Bank Syariah Indonesia website, (2021).

However, in Figure 2. in the GoodStats nomination, BSI Mobile is in fifth position with 9%, in the order of the mobile banking application most used by the Indonesian people for the period 2022. Judging from this data, it can be concluded that BSI Mobile users are still very few compared to mobile banking users. In other banks, this situation causes various problems in the usage decision factors. According to Tri Anggono et al. (2020) the decision to use in question is that they feel it is easy if they already believe in the technology being used. So that the user feels that it is beneficial for him to use this information technology^[3].

When making usage decisions, a customer will consider several factors, such as digital marketing factors. Digital marketing is considered important in making consumer usage decisions because it is a popular marketing medium among companies to attract customer usage decisions^[4]. Digital marketing also makes it easier and faster for consumers to get services according to their needs.

According to Dirwan (2022), one strategy that can be implemented by banking companies is to pay attention to the ease of use that can be easily understood so that customers do not experience difficulties when operating the mobile banking service system^[5]. This phenomenon is also felt by customers using the BSI Mobile application regarding the service features that make it easy to access the application. This phenomenon is also supported by customer reviews on the Playstore and Appstore applications regarding the BSI Mobile application.

Customers' use of mobile banking can also be influenced by the e-service quality delivered by the service provider. According to P. Lestari & Saifuddin (2020) e-service quality is the extent to which the site facilitates applications or systems effectively and efficiently in terms of purchasing, ordering and delivery. E-service quality is also the ability of an internet network to facilitate customer needs, purchasing and distribution effectively^[6].

With good service quality it will increase the growth of online transactions through e-service quality, of course it can increase usage decisions ^[7].

According to Norvadewi (2020), online service facilities are certainly expected to make transactions easier for customers because they can use various kinds of products that have been provided by the bank with a sophisticated and efficient system^[8]. With the BSI Mobile application created by Bank Syariah Indonesia, it can make it easier for customers to carry out payment transactions wherever and whenever, apart from that it can also save costs and time. According to Susilowati & Solehatun (2023), their research proves that the better the quality of electronic services provided by a technology-based financial application, the higher the decision to use it^[9].

Research Methods

The type of research used in this research is quantitative research. The type of research data used is primary data obtained from respondent answers filled in by KC customers. BSI Ahmad Yani Medan. With research locations in KC. BSI Medan Amad Yani, Jl. Gen. Ahmad Yani No. 100, Kesawan, District. Medan Bar., Medan City, North Sumatra 20111. For sampling in this research, researchers used the Non Probability Sampling method with Purposive Sampling type, with a sample size of 105 respondents. The analysis techniques used include Validity and Reliability Test, Classic Assumption Test (Normality Test, Multicollinearity Test and Heteroscedasticity Test) and Hypothesis Test. Validity and reliability tests were carried out by distributing questionnaires to 30 respondents as initial test samples first, then the results of the questionnaire were tabulated and tested using the SPSS test tool. A questionnaire is said to be valid if the variables in the questionnaire have a calculated r value greater than r table. A questionnaire can also be said to be reliable if the Alpha value is > 0.60 . Data analysis was then carried out using the Classical Assumption Test, which includes a Normality Test, namely to test the regression model, the confounding or residual variables have a normal distribution. The Multicollinearity Test was carried out to test whether the regression model found a correlation between the independent variables. And the heteroscedasticity test is used to test the inequality between the variances from one residual to another observation. Hypothesis testing is the final data analysis, namely testing whether or not there is an influence of Digital Marketing, Perceived Ease of Use, and E-Service Quality on Usage Decisions. Hypothesis testing was carried out using the T Test and F Test, which saw a significance value of 0.05.

Table 1. Operational Definition

No	Variable	Operational definition	Variable Indicator	Measuring Scale
1.	Usage Decision (Y)	The decision to use isseveral alternative choices so that at this stage the consumer will take action to decide which option to choose(Lestari & Rachmat, 2018).	<ol style="list-style-type: none"> 1. Feeling the need for the product 2. Looking for information about products or services 3. Weighing(Lestari & Rachmat, 2018). 	Likert Scale
2.	Digital Marketing(X1)	Digital marketingis a marketing medium that uses internet media and information technology. Digital marketing is used to expand and improve traditional marketing functions (Muljono, 2018).	<ol style="list-style-type: none"> 1. Signs (Traffic) 2. Conversion (Conversion) 3.Connection (Muljono, 2018). 	Likert Scale
3.	Perceived easy Of Use(X2)	Perceived ease of usedefined as the extent to which a person believes that using a technology will achieve that goal or be free of effort (Putri et al., 2020).	<ol style="list-style-type: none"> 1. Individual interactions with the system are clear and easy to understand 2. It doesn't take much effort to interact with the system 3. Easy to use system 4. Easy to operate the system according to what the individual wants to do (Putri et al., 2020) 	Likert Scale

No	Variable	Operational definition	Variable Indicator	Measuring Scale
4.	E-Service Quality (X3)	Electronic service quality is defined as consumers' comprehensive evaluation and assessment of the quality of e-service delivery via internet media (Amel 2020)	<ol style="list-style-type: none"> 1. System Availability (System Availability) 2. Fulfillment(Fulfillment) 3. Privacy(Privacy), 4. efficiency(Efficiency) 5. Ease of use(ease of use) (Amel 2020) 	Likert Scale

Results

Respondent Characteristics

Table 2. Respondent Characteristics

		Frequency	Percent	Valid Percent	Cumulative Percent
Age	19-23	29	27.6	27.6	27.6
	24-28	37	35.2	35.2	62.9
	29-33	21	20.0	20.0	82.9
	34-38	16	15.2	15.2	98.1
	39-44	2	1.9	1.9	100.0
	Total	105	100.0	100.0	
Gender	Man	51	48.6	48.6	48.6
	Woman	54	51.4	51.4	100.0
	Total	105	100.0	100.0	
Long Time Using the Application	> 1 month	105	100.0	100.0	100.0
	Total	105	100.0	100.0	
Profession/ Work	Private Company Employees	27	25.7	25.7	25.7
	Student	31	29.5	29.5	55.2
	civil servants	6	5.7	5.7	61.0

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		Frequency	Percent	Valid Percent	Cumulative Percent
	Self-employed	41	39.0	39.0	100.0
	Total	105	100.0	100.0	

Source: Data processed from (SPSS 23), 2024

Based on Table 2. above, it can be concluded that the number of customers who are BSI Mobile application users at BSI KC. Ahmad Yani Medan is dominated by customers whose age range is 24-28 years. The majority of respondents in this study were dominated by female customers. This is because the BSI Mobile application is easy and time-effective to use, especially for women who don't want the hassle and time of making online transactions. The majority of BSI Mobile application users are at BSI KC. Ahmad Yani Medan is a customer who has been using the BSI Mobile application for > 1 month with a total of 105 people or 100.0%, which means that all respondents from this study are in accordance with the criteria set by the author in this study, namely customers who have used BSI Mobile application for > 1 month. And the majority of BSI Mobile application users are at BSI KC. Ahmad Yani Medan is dominated by customers with self-employed professions/occupations.

Data analysis technique

1. Multiple Linear Regression Analysis

Table 3. Multiple Linear Regression Analysis Test Results Coefficients^a

	Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	1,189	3,062		,388	,699
	Digital Marketing	.113	,046	,201	2,490	.014
	Perceived Ease Of Use	,148	.071	,154	2,075	.041
	E-Service Quality	,372	,057	,531	6,579	,000

a. Dependent Variable: Usage Decision

Source: Data processed by (SPSS 23), 2024

$$Y = 1,189 + 0.113 X_1 + 0.148 X_2 + 0.372 X_3 + e$$

From the equation above it can be interpreted as follows:

1. The Digital Marketing variable (X₁) has a significant effect on the Usage Decision variable of 0.113. Each additional unit of the Digital Marketing variable (X₁) will increase the Use Decision variable (Y) by 0.113.

2. The Perceived Ease of Use variable (X2) has a significant effect on the Use Decision variable (Y) of 0.148. Each additional unit of the Perceived Ease of Use (X2) variable will increase the Use Decision (Y) by 0.148.
3. The E-Service Quality variable (X3) has a significant effect on the Usage Decision variable (Y) of 0.372. Each additional unit of the E-Service Quality variable (X3) will increase the Usage Decision (Y) by 0.372.
4. The constant is 1.189, in other words Digital Marketing (X1), Perceived Ease of Use (X2), and E-Service Quality (X3) are in a constant state of 1.189, so the decision to use mobile banking at KC Medan Ahmad Yani has a value of 1.189, which means good and good. This means that if Digital Marketing (X1), Perceived Ease of Use (X2), E-Service Quality (X3), and Decision to Use (Y) then it will be better.

2. Hypothesis testing

a. Partial Test (t-test)

**Table 4. Partial Test Results (t-test)
Coefficientsa**

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	1,189	3,062		,388	,699
Digital Marketing	,113	,046	,201	2,490	,014
Perceived Ease Of Use	,148	,071	,154	2,075	,041
E-Service Quality	,372	,057	,531	6,579	,000

a. Dependent Variable: Usage Decision

Source: Data processed by (SPSS 23), 2024

Through previous findings, the following facts were obtained:

1. The Digital Marketing variable influences the Usage Decision variable because the significant value does not exceed 0.05, namely 0.014 and the influence is positive because the positive coefficient value can be seen from the B coefficient value, namely 0.113. It can be concluded that H1: Digital Marketing variables have a positive and significant effect on the "acceptable" usage decision.
2. The Perceived Ease of Use variable influences the Use Decision variable because the significant value does not exceed 0.05, namely 0.041 and the influence is positive which can be seen from the B coefficient value, namely 0.148. It can be concluded that H2: The variable Perceived Ease of Use has a positive and significant effect on the decision to use "accepted".
3. The E-Service Quality variable influences the Usage Decision variable because the significant value does not exceed 0.05, namely 0.000 and the influence is positive which can be seen from the B coefficient value, namely 0.372. It can be concluded that H3: The E-Service Quality variable has a positive and significant effect on the decision to use "accepted".

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b. Simultan Test (F-test)

Table 5. Simultan Test Results (F-test)

ANOVA^a

Model	Sum of Squares	df	Mean Square	F	Sig.
1 Regression	228.048	3	76.016	27.341	.000 ^b
Residual	280.809	101	2.780		
Total	508.857	104			

a. Dependent Variable: Usage Decisions

b. Predictors: (Constant), *E-Service Quality*, *Perceived Ease Of Use*, *Digital Marketing*

Source: Data processed by (SPSS 23), 2024

It can be seen that the number of samples (n) = 105 respondents, the number of variables (k) = 4, so that $df_1 = 4-1 = 3$; $df_2=105-4= 101$, and $\alpha = 0.05$, then we get $F_{table} = 2.69$. In table 4.17, the value $F_{count} (27.341) > F_{table} (2.69)$ and significance $(0.000) < \alpha (0.05)$ is obtained, so H_4 is accepted and H_0 is rejected, which means Digital Marketing, Perceived Ease of Use, and E-Service Quality on the variables dependent in the form of a Usage Decision.

c. Determination Coefficient Test (R²)

Table 6. Determination Coefficient Test Results (F-test)

Model Summary^b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.669 ^a	.448	.432	1.667

a. Predictors: (Constant), *E-Service Quality*, *Perceived Ease Of Use*, *Digital Marketing*

b. Dependent Variable: Keputusan Penggunaan

Source: Data processed by (SPSS 23), 2024

Based on the table above, it can be seen that the adjusted R² value is 0.432. This shows that the customer satisfaction variable is influenced by the social media marketing, perceived quality and perceived price variables by 43.2%, while the remaining 56.8% is influenced by other factors not included in this research.

Discussion

The Influence of Digital Marketing on Usage Decisions

Based on the results of previous research, the researcher proposed Hypothesis H1 which states that "Digital Marketing has a positive and significant effect on Usage Decisions". These results explain that Digital Marketing has a positive and significant influence on the Decision to Use the BSI Mobile Application for Bank Syariah Indonesia Customers in KC. BSI Ahmad Yani. This can be seen from the hypothesis test via the t test with a significant value of $0.014 < 0.05$, so H1 is accepted.

The positive direction shows that Digital Marketing is increasing, hence the Decision to Use the BSI Mobile Application in KC. Ahmad Yani's BSI is 0.113, conversely, if Digital Marketing decreases then the Decision to Use the BSI Mobile Application in KC. Ahmad Yani's BSI decreased by 0.113. In other words, when there is an increase in Digital Marketing which consists of traffic, conversion and connection indicators, it will have an impact on increasing the decision to use the BSI Mobile Application in KC. BSI Ahmad Yani.

However, in the Digital Marketing variable there are still disagreeing answers to each statement indicator which is influenced by factors such as competition and alternative offers, the existence of other alternatives (other mobile banking services) which are considered better or more trustworthy by customers can influence their usage decisions. . If a competing company offers more interesting and informative features or services, it will be easier for customers to respond to the digital marketing efforts provided by the competing company. Another influencing factor is the presence of negative experience reviews. Reading reviews of previous negative experiences of customers using mobile banking, such as transaction errors or poor customer service, can influence customers' decision to use it.

The results of this research support previous research conducted by Maulidia & Ratnasari (2021) which shows that Digital Marketing has a positive and significant effect on Usage Decisions. The meaning is that Digital Marketing provided by service-based companies will influence Usage Decisions. Customers will choose to use mobile banking to carry out banking transactions, if customers feel that Digital Marketing, such as the advertisements offered, are informative and communicative advertisements, so customers can easily access and obtain information related to the application, this will influence customers' decisions to use mobile banking.

This finding is in line with several studies such as according to Al-Juhri (2018) and Fikri (2023).

The Influence of Perceived Ease of Use on Usage Decisions

Based on the results of previous research, the researcher proposed Hypothesis H2 which states that "Perceived Ease of Use has a positive and significant effect on Usage Decisions". These results explain that Perceived Ease of Use has a positive and significant effect on the Decision to Use the BSI Mobile Application for Bank Syariah Indonesia

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Customers in KC. BSI Ahmad Yani. This can be seen from the hypothesis test via the t test with a significant value of $0.041 < 0.05$, so H2 is accepted.

The positive direction shows that Perceived Ease of Use increases, the decision to use the BSI Mobile Application in KC increases. Ahmad Yani's BSI is 0.148, conversely, if Perceived Ease of Use decreases then the Decision to Use the BSI Mobile Application in KC. Ahmad Yani's BSI decreased by 0.148. In other words, when there is an increase in Perceived Ease of Use which consists of indicators of individual interaction with the system being clear and easy to understand, not requiring much effort to interact with the system, the system is easy to use, and it is easy to operate the system according to what the individual wants, it will have an impact on Increased Decisions to Use the BSI Mobile Application in KC. BSI Ahmad Yani.

However, in the Perceived Ease of Use variable there are still disagreeing answers to each statement indicator which is influenced by factors such as the user's technological skills, not all customers have the same level of technological skills, for customers who are less experienced with technology, the use of mobile banking will it feels more difficult to understand and seems confusing. Another influencing factor is the suitability of features to user needs. If the features in the mobile banking application are not appropriate or relevant to customer needs, then customers will feel that the application is not user friendly, excessive or unnecessary features can also make the application feel less useful. complicated. Other factors can also be influenced by technical problems, the technical problems in question such as system bugs, slow application response, or frequent technical problems, customers will tend to assess the system as an application that is difficult to use.

The results of this research support previous research conducted by Putri et al., (2020) which shows that Perceived Ease of Use has a positive and significant effect on Usage Decisions. The meaning is that Perceived Ease of Use is very strongly and significantly related to the Decision to Use mobile banking. Customers will choose to use mobile banking to carry out banking transactions, if the customer can easily use mobile banking and when the customer feels ease when learning, getting what they need, and is easy to operate, this will influence the customer's decision to use mobile banking.

This finding is in line with several studies such as according to Mubarak (2022), Elvina & Rahmani (2023), and Arta & Azizah (2020), which shows that the Usage Decision variable is influenced by Perceived Ease Of Use.

The Influence of E-Service Quality on Usage Decisions

Based on the results of previous research, the researcher proposed Hypothesis H3 which states that "E-Service Quality has a positive and significant effect on Usage Decisions". The results of this research explain that E-Service Quality has a positive and significant effect regarding the decision to use the BSI Mobile application for Bank Syariah Indonesia customers in KC. BSI Ahmad Yani. This can be seen from the hypothesis test via the t test with a significant value of $0.000 < 0.05$, so H3 is accepted.

The positive direction shows that if E-Service Quality increases then the Decision to Use the BSI Mobile Application in KC. Ahmad Yani's BSI is 0.372, conversely, if E-Service Quality decreases then the decision to use the BSI Mobile Application in KC.

Ahmad Yani's BSI decreased by 0.372. In other words, when there is an increase in E-Service Quality which consists of indicators of system availability, fulfillment, privacy, efficiency and ease of use, it will have an impact on increasing Usage Decisions. BSI Mobile Application in KC. BSI Ahmad Yani.

However, in the E-Service Quality variable there are still disagreeing answers to each statement indicator which is influenced by factors such as low system availability, if there are frequent interruptions or downtime in the mobile banking system, customers will feel dissatisfied with their experience in using it. application. Furthermore, it is influenced by factors, dissatisfaction with fulfillment, which means if the features or services in mobile banking do not meet customer expectations or needs, such as limitations in carrying out certain transactions. The next factor is privacy and security issues. If customers feel that their privacy and security are not guaranteed when using mobile banking, then customers will tend to feel that the application they are using is not safe to use. Other factors are also influenced by lack of efficiency, if the process in the mobile banking application is considered slow, complicated or time consuming, then customers will feel dissatisfied with the level of efficiency of the application service.

The results of this research support previous research conducted by Susilowati and Solehatun (2023), which shows that E-Service Quality has a positive and significant effect on Usage Decisions. This proves that the better the quality of electronic services provided by a technology-based financial application and the ability to provide services to customers that can be carried out promptly, accurately and satisfactorily, the more consumers or customers will decide to use them.

This finding is in line with several studies conducted by Fajrin (2020), Putri et al., (2020), Arta & Azizah (2020), and Argitama & Suryoko (2020).

The Influence of Digital Marketing, Perceived Ease of Use, and E-Service Quality on Usage Decisions

Based on the results of previous research, which shows that separately there is an influence between Digital Marketing, Perceived Ease of Use, and E-Service Quality on Usage Decisions, the researcher wishes to test the simultaneous influence of these four variables by proposing Hypothesis H4 which states that "Digital Marketing, Perceived Ease of Use, and E-Service Quality have a positive and significant effect on Usage Decisions."

The results of this research show that the independent variables, namely Digital Marketing, Perceived Ease of Use, and E-Service Quality have an influence on the dependent variable, namely Decision to Use. This can be seen from the results of the F test, a significance value of $0.000 < 0.05$ is obtained, so H4 is accepted, so it can be concluded that there is an influence between the Digital Marketing, Perceived Ease of Use and E-Service Quality variables on the Usage Decision variable. The results of the coefficient of determination test (R²) show that the R Square value is 0.432 or 43.2% of the Decision to Use mobile banking variable can be explained by the three independent variables, namely Digital Marketing, Perceived Ease of Use, and E-Service Quality of 43.2%, so that The decision variable to use mobile banking is influenced by the Digital Marketing, Perceived

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Ease of Use, and E-Service Quality variables 43.2%. Meanwhile, the remaining 56.8% was influenced by other variables not included in this research.

Conclusion

1. Digital Marketing has a positive and significant effect on the decision to use the BSI Mobile application.
2. Perceived Ease of Use has a positive and significant effect on the decision to use the BSI Mobile application.
3. E-Service Quality has a positive and significant effect on the decision to use the BSI Mobile application.
4. The results of this research conclude that the variables Digital Marketing, Perceived Ease of Use, and E-Service Quality influence the decision to use the BSI Mobile application.

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