



## THE INFLUENCE OF PERCEPTIONS OF BENEFITS, EASE, AND SPEED OF TRANSACTIONS ON CUSTOMER DECISIONS TO USE MOBILE BANKING FACILITIES AT INDONESIA SHARIA BANK (BSI)

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Article Info	Abstract	
<b>Article History</b>	<p><i>The research objective is to identify and analyze the influence of perceived benefits, perceived convenience and perceived transaction speed on customer decisions to use mobile banking facilities at Indonesia Sharia Bank (Case Study of students at UIN Sulthan Thaha Saifuddin Jambi). The method used in this study is a quantitative method with data collection techniques used to test the coefficient of determination of the sample in this study as many as 100 samples of UIN STS Jambi students by distributing Likert scale questionnaires. Based on the results of the t test table, it indicates that the <math>t_{count}</math> value of the Islamic lifestyle variable is <math>4.111 &gt; 1.984</math> with a significance value of <math>0.000 &lt; 0.05</math>. So it can be concluded that <math>H_a</math> is accepted and <math>H_o</math> is rejected which states that there is a significantly positive influence between the perceived benefits variable on the customer's decision variable to use Indonesia Sharia mobile banking facilities. The hedonic lifestyle is <math>1.566 &lt; 1.984</math> with a significance value of <math>0.121 &gt; 0.05</math>. So it can be concluded that <math>H_a</math> is rejected and <math>H_o</math> is rejected which states that there is a significantly positive effect on the hedonic lifestyle variable on the buyer's decision variable. Based on the results of the t test in the table it is found that the <math>t_{count}</math> value of the hedonic lifestyle variable was <math>1.727 &lt; 1.984</math> with a significance value of <math>0.087 &gt; 0.05</math>. So it can be concluded that <math>H_a</math> is rejected and <math>H_o</math> is rejected which states that there is a significantly positive effect on the hedonic lifestyle variable on the buyer's decision variable.</i></p>	
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## INTRODUCTION

Mobile banking is a service application provided by banks to facilitate customers in conducting banking transactions without going to an ATM except for cash withdrawals. The advantages of mobile banking include financial and non-financial transactions, transferring funds, checking balances and paying bills that can be done via a smartphone (Dirwan, 2022). The mobile banking can help customers make transaction easier, and not waste time to make transactions at the bank. Mobile banking is one of the bank service systems that can be accessed via cellular phones for transactions such as transfers, payments and purchases as well as checking account balances. Mobile banking can be accessed quickly and easily by customers using this service (Nurdin et al., 2021), so it is very efficient and practical in making transactions at the bank. Mobile banking services provide opportunities for customers to be able to access their accounts and carry out transactions or shop online. The benefits of mobile banking include information on account balances, payments, purchases, and transfers to other banks. The use of cellular networks for the benefit of commercial transactions (Mobile Commerce) is considered quite safe because the user's identity is clearer, one cell phone number is only used by one person. Thus, Mobile Banking seems to be more successful in its development in Indonesia.

According to Hery Gunardi, as the main director of Sharia Indonesia Bank, BSI mobile banking users have now exceeded 2.5 million users. As of June 2021, the transaction value of BSI's digital channels reached 95.13 trillion, with the largest contribution coming from BSI mobile services, which increased 83.56% year on year. Throughout the first half of 2021, BSI posted a net profit of RP. 1.48 Trillion, up 34.29%. BSI is determined to continue to innovate by presenting new features in the BSI mobile application, it is hoped that BSI mobile services will become more complete and support the various needs of customers. In a study conducted by Pangestu, (2022) the factors of ease of use, security and confidentiality, accessibility, transaction speed, and costs have a strong relationship to customer satisfaction showing that 84.4% of respondents are satisfied with ease of use, 89.4% of respondents are satisfied with data security and confidentiality, 88.3% of respondents are satisfied with their access capabilities, 90.2% of respondents are satisfied with transactions with BSI because they are fast and 82.6% of respondents are satisfied because of the cost factor.

This study aims to analyze the perceived benefits, convenience and speed of customers' decisions to use Mobile Banking facilities at BSI. Like previous studies conducted by Dirwan, (2022), that convenience, benefits and convenience affect customers' decisions to use mobile banking at PT Bank Mandiri (Persero). A study conducted by Nursiah *et al.*, (2022) on BRI customers in Mamuju Regency, shows that perceived ease of use, perceived benefits and perceived

security have an effect on interest in using mobile banking. Strengthened by Maulana and Mailany, (2018) that the use of mobile banking has an effect on customer interest in transactions with the technology acceptance model which can be seen from the perception of the use of mobile banking. However, other research conducted by Fernos & Alfadino, (2021) shows that the benefit variable does not affect customer interest. Furthermore, ease of use affects customer interest in using mobile banking.

The number of mobile banking at this time makes customers more critical in choosing a bank that suits their needs. Based on the results of a survey of students at UIN Sulthan Thaha Saifuddin Jambi, it can be seen that many students at UIN Sulthan Thaha Saifuddin Jambi use mobile banking at Indonesia Sharia Bank to make payment services, such as academic payments, insurance and airplane tickets, then followed by transfers and purchasing vouchers. cellphones, top up and electricity tokens, while for investment and opening new accounts it is still very minimally used by students of UIN Sulthan Thaha Saifuddin Jambi.

## **LITERATURE REVIEW**

### **Customer's Decision to Use Mobile Banking Facilities**

Decision making is to make an assessment and a choice, this decision is taken after going through some calculations and considerations, before making a decision there are several stages that a decision maker may go through. These stages may include primary identification, compiling alternatives to be selected and arriving at the best decision making. According to Idola, (2018) the decision to use mobile banking facilities is the selection and determination of an alternative to solve the management problems encountered, influenced by the factor of culture, social, personal and psychology. Meanwhile, according to Dirwan, (2022) decision is the process of making a decision to purchase which includes determining what to buy or not, and the decision is obtained from previous activities. Research from Dirwan, (2022) shows that convenience, benefits and convenience affect customers' decisions to use mobile banking at PT Bank Mandiri (Persero) Tbk and the convenience factor has the greatest influence in influencing decisions to use mobile banking facilities. According to Sulkarnain *et al.*, (2022) decisions to use are taken based on needs or desires that must be met through several processes in decision making. After going through these processes, the customer will decide whether to use the product or not. Indicators of a decision to use can be measured in various ways, such as: needing mobile banking, finding out information about mobile banking, considering whether mobile banking effectively meets customer needs.

An empirical study conducted by Ainul et al., (2021) regarding the effect of perceived usefulness, convenience, and security on interest in using Bank BNI's mobile banking services

shows that perceptions of usability, convenience, and security have a positive and significant effect on interest in using mobile services banking. The results show that the perception of security has the greatest influence in encouraging students to decide to use mobile banking. Badaruddin & Risma, (2021) claim that service features and convenience have a positive effect on interest in using Mobile Banking by applying indicators of ease of use, namely time efficiency, ability to make transactions, operational ease and flexibility. A research by Sitanggang et al., (2022) reveal that M-banking is very convenient to use in daily life and the results of the data that have been collected explain that some respondents "agree" is 40%. Meanwhile those who answered "disagree" are (0%). The data shows that most of the respondents who are interested in using mobile banking have "no problems" when using mobile banking (57.5%). Meanwhile, there are 17 people (42.5%) who "have problems". The results of the study conclude that customers get many advantages in using Bank BNI's M-banking rather than losses, and the most dominant factor affecting customer interest in using internet banking is the convenience factor.

H1: Perceived Benefits Affect Customers' Decisions to Use Mobile Banking Facilities

H2: Perceptions of Ease of Transactions on Customer Decisions to Use Mobile Banking Facilities

H3: Perceived Speed Affects Customers' Decisions to Use Mobile Banking Facilities

## METHOD

### Types of Research

The research object refers to the center of attention in the research carried out, or the objectives of the research being carried out to be achieved to obtain a solution to a problem. The was carried out at State Islamic University (UIN) of Sultha Thaha Saifuddin Jambi, Street Arif Rahman Hakim, Simpang IV Sipin, Telanaipura District, Jambi City and Street Jambi Ma. Bulian KM. 16 Simp Sei. Duren, Jaluko, Muara Jambi.

Table 1. Data of the Students of the Faculty of Islamic Economics and Business

No	Study Program	Academic Year	
		2018/2019	2019/2020
1.	Sharia Economy	330	376
2.	Sharia Banking	110	73
3.	Sharia Financial Management	113	99
4.	Sharia Accounting	132	103
Total		685	651

Source: Secondary Data in 2023

The number of registered students is 19,039 students. Based on a population of more than 100 people, the sample in this study used the slovin formula. Technique of collecting data in this

study used observation, questionnaires, and documentation. Technique of processing data used Validity and Reliability Test, Hypothesis Test, and Simple Linear Regression Test.

## RESULTS & DISCUSSION

### Validity Test

Validity is used to determine whether the data obtained is valid or not. The validity test is used by comparing the  $r_{\text{count}}$  value with the  $r_{\text{table}}$  value. The  $r_{\text{table}}$  value is 0.194. The following are the results of the perceived usefulness validity test:  $r_{\text{count}} > r_{\text{table}} = \text{valid}$ , otherwise  $r_{\text{count}} < r_{\text{table}} = \text{invalid}$ ,  $r_{\text{table}} = N = 100 = 0.213$

Table 2. Results of Perceived Benefit Validity Test

Statement Item	$R_{\text{count}}$	$R_{\text{table 5\%}}$	Description
X <sub>1.1</sub>	0.617	0.194	Valid
X <sub>1.2</sub>	0.774	0.194	Valid
X <sub>1.3</sub>	0.824	0.194	Valid
X <sub>1.4</sub>	0.806	0.194	Valid
X <sub>1.5</sub>	0.757	0.194	Valid

Data is processed using SPSS 25 (2023)

Based on Table 2, the results of  $r_{\text{count}}$  are greater than  $r_{\text{table}}$ . It can be concluded that all of the questionnaire statement items regarding customer decisions to use mobile banking facilities at Indonesia Sharia Bank in this study are valid.

Table 3. Results of Perceived Ease of Use Validity Test

Statement Item	$R_{\text{count}}$	$R_{\text{table 5\%}}$	Description
X <sub>2.1</sub>	0.755	0.194	Valid
X <sub>2.2</sub>	0.774	0.194	Valid
X <sub>2.3</sub>	0.787	0.194	Valid
X <sub>2.4</sub>	0.766	0.194	Valid
X <sub>2.5</sub>	0.780	0.194	Valid

Data is processed using SPSS 25 (2023)

Based on table 3, the results of the minimum capital validity test show that the data collected is valid. The formula shows that if  $r_{\text{count}} > r_{\text{table}}$  then the data is valid. Statement of perceived ease of variable shows a number that is greater than the  $r_{\text{table}}$  of 0.194.

Table 4. Results of Transaction Speed Perception Validity Test

Statement Item	$R_{\text{count}}$	$R_{\text{table 5\%}}$	Description
X <sub>3.1</sub>	0.629	0.194	Valid
X <sub>3.2</sub>	0.720	0.194	Valid
X <sub>3.3</sub>	0.760	0.194	Valid
X <sub>3.4</sub>	0.757	0.194	Valid
X <sub>3.5</sub>	0.759	0.194	Valid

Data is processed using SPSS 25 (2023)

Tabel 5. Results of Testing the Validity of Customer Decisions to Use Facilities in Mobile Banking

Statement Item	R <sub>count</sub>	R <sub>table 5%</sub>	Description
Y.1	0.732	0.194	Valid
Y.2	0.692	0.194	Valid
Y.3	0.824	0.194	Valid
Y.4	0.766	0.194	Valid
Y.5	0.746	0.194	Valid

Data is processed using SPSS 25 (2023)

Based on table 4, the results of the validity test of interest in stock investment show that the data collected is valid. If  $r_{count} > r_{table}$  then the data is valid. Statements from customer decision variables using mobile banking facilities at Indonesia Sharia Bank show a number that is greater than the  $r$  table of 0.194.

### Results of Reliability Test

The reliability test is carried out to see the accuracy of the research instrument. A research instrument is considered to have high reliability or can be trusted if the measuring instrument is stable, reliable and predictable.

Tabel 6. Results of Perceived Benefit Reliability Test

Statement Item	Value of <i>Cronbach Alpha</i>	Value of Alpha	Description
X <sub>1.1</sub>	0.823	0.6	Reliable
X <sub>1.2</sub>	0.765	0.6	Reliable
X <sub>1.3</sub>	0.744	0.6	Reliable
X <sub>1.4</sub>	0.754	0.6	Reliable
X <sub>1.5</sub>	0.784	0.6	Reliable

Data is processed using SPSS 25 (2023)

The results of the reliability test in table 6 show that the Cronbach Alpha for the perceived benefits variable has 5 statements, so it can be seen that the perceived benefits variable (X1) can be concluded to be reliable.

Tabel 7. Perceived Ease of Reliability Test Results

Statement Item	Value of <i>Cronbach Alpha</i>	Value of Alpha	Description
X <sub>2.1</sub>	0.800	0.6	Reliable
X <sub>2.2</sub>	0.788	0.6	Reliable
X <sub>2.3</sub>	0.781	0.6	Reliable
X <sub>2.4</sub>	0.807	0.6	Reliable
X <sub>2.5</sub>	0.784	0.6	Reliable

Data is processed using SPSS 25 (2023)

The reliability test results in table 7 show that Cronbach Alpha for the variable perceived convenience of 5 statements, it can be seen that the perceived ease variable (X2) can be concluded to be reliable.

Table 8. Reliability Test Results of Transaction Speed Perception

Statement Item	Value of <i>Cronbach Alpha</i>	Value of Alpha	Description
X <sub>3.1</sub>	0.764	0.6	Reliable
X <sub>3.2</sub>	0.739	0.6	Reliable
X <sub>3.3</sub>	0.718	0.6	Reliable
X <sub>3.4</sub>	0.729	0.6	Reliable
X <sub>3.5</sub>	0.717	0.6	Reliable

Data is processed using SPSS 25 (2023)

The results of the reliability test in table 8 show that the Cronbach Alpha for the variable perception of transaction speed is 5 statements. Thus, it can be seen that the variable of perception of transaction speed (X3) can be concluded as reliable.

Table 9. Reliability Test Results for Customers' Decisions to Use Mobile Banking Facilities at Indonesia Sharia Bank

Statement Item	Value of <i>Cronbach Alpha</i>	Value of Alpha	Description
Y.1	0.791	0.6	Reliable
Y.2	0.788	0.6	Reliable
Y.3	0.722	0.6	Reliable
Y.4	0.748	0.6	Reliable
Y.5	0.756	0.6	Reliable

Data is processed using SPSS 25 (2023)

The results of the reliability test in table 9 show that Cronbach Alpha for the variable of customer decisions using mobile banking facilities at Indonesia Sharia Bank are 5 statements. This can be seen that the variable of customer decisions using mobile banking facilities at Indonesia Sharia Bank (Y) can be concluded as reliable.

### Normality Test

Table 10. Normality Test  
One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual
N		100
Normal Parameters <sup>a,b</sup>	Mean	.0000000
	Std. Deviation	2.70733050
Most Extreme Differences	Absolute	.065
	Positive	.029
	Negative	-.065
Test Statistic		.065

Asymp. Sig. (2-tailed)	.200 <sup>a,d</sup>
a. Test distribution is Normal.	
b. Calculated from data.	
c. Lilliefors Significance Correction.	
d. This is a lower bound of the true significance.	

Data is processed using SPSS 25 (2023)

Based on the table, it can be seen that the significance value is  $0.200 > 0.05$ , so it can be concluded that the residual values are normally distributed. Thus, the regression model is feasible to use because it fulfills the assumption of normality.

**Results of Heteroscedasticity Test**

The results of the heteroscedasticity test for the Islamic Lifestyle and the Hedonic Lifestyle on Buyer's Decisions are as follows:

Table 11. Heteroscedasticity Test Results

			Correlations			
			Perceived Benefit	Perception of Convenience	Perceived Transaction Speed	Unstandardized Residual
Spearman's rho	Perceived Benefit	Correlation Coefficient	1.000	.402**	.377**	-.018
		Sig. (2-tailed)	.	.000	.000	.859
		N	100	100	100	100
	Perception of Convenience	Correlation Coefficient	.402**	1.000	.595**	.038
		Sig. (2-tailed)	.000	.	.000	.705
		N	100	100	100	100
	Perceived Transaction Speed	Correlation Coefficient	.377**	.595**	1.000	.033
		Sig. (2-tailed)	.000	.000	.	.746
		N	100	100	100	100
	Unstandardized Residual	Correlation Coefficient	-.018	.038	.033	1.000
		Sig. (2-tailed)	.859	.705	.746	.
		N	100	100	100	100

\*\* Correlation is significant at the 0.01 level (2-tailed)

Data is processed using SPSS 25 (2023)

The results of the heteroscedasticity test in table 11 show that the significance value of the perceived usefulness variable is  $0.859 > 0.05$ , while the perceived convenience variable is  $0.705 > 0.05$ , and the perceived transaction speed variable is  $0.746 > 0.05$ . So it can be concluded that the three variables do not experience heteroscedasticity.



### Results of Multicollinearity Test

The multicollinearity test aims to test whether the regression model found a high correlation between the independent variables. This study tested multicollinearity by looking at the Tolerance and Variance Inflation Factor (VIF) values in the regression model. If the Tolerance value is  $> 0.10$  and  $VIF < 10.00$ , it is stated that there is no multicollinearity.

Table 12. Multicollinearity Test Results

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	4.227	2.109		2.004	.048		
	Perceived Benefit	.393	.096	.382	4.111	.000	.794	1.259
	Perception of Convenience	.139	.088	.164	1.566	.121	.628	1.593
	Perceived Transaction Speed	.189	.109	.176	1.727	.087	.661	1.514

a. Dependent Variable: Customer's Decision to Use Mobile Banking Facilities

Data is processed using SPSS 25 (2023)

The results of the multicollinearity test in Table 12 show that the tolerance value for perceived benefits is  $0.794 > 0.10$ , while the VIF value for the perceived benefits variable is  $1.259 < 10.00$  and the perceived ease of tolerance variable is known as tolerance  $0.628 > 0.10$ . Meanwhile the VIF value is  $1.593 < 10.00$ , and the perception of transaction speed is that the tolerance value is  $0.661 > 0.10$  and the VIF value is  $1.514 < 10.00$ . Based on the assessment from the table above, it can be concluded that there is no multicollinearity between the variables perceived benefits, perceived convenience and perceived transaction speed on customer decisions to use mobile banking facilities at Indonesia Sharia Bank.

The t test aims to determine whether there is a significant effect of each independent variable; Islamic lifestyle and hedonic lifestyle, on the dependent variable; buyer satisfaction. Based on the results of the analysis, it shows that the results in the table are as follows:

Table 13. Test of Partial t Coefficients<sup>a</sup>

Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	4.227	2.109		2.004	.048
	Perceived Benefit	.393	.096	.382	4.111	.000
	Perception of Convenience	.139	.088	.164	1.566	.121
	Perceived Transaction Speed	.189	.109	.176	1.727	.087

a. Dependent Variable: Customer's Decision to Use Mobile Banking Facilities

Data is processed using SPSS 25 (2023)

$$\begin{aligned}
 T \text{ table} &= t(\alpha/2 ; n-k-1) \\
 &= t(0.025; 100-3-1) \\
 &= (0.025; 96) \\
 &= 1.984
 \end{aligned}$$

1. Based on the results of the t test in table 13, it indicates that the tcount value of the Islamic lifestyle variable is 4.111 > 1.984 with a significance value of 0.000 < 0.05. So it can be concluded that Ha is accepted and Ho is rejected which states that there is a significantly positive influence between the perceived benefits variable on the customer decision variable using Indonesia Sharia mobile banking facilities.
2. Based on the results of the t test in table 13, it reveals that the tcount value of the hedonic lifestyle variable is 1.566 < 1.984 with a significance value of 0.121 > 0.05. So it can be concluded that Ha is rejected and Ho is rejected which states that there is a significantly positive effect on the hedonic lifestyle variable on the buyer's decision variable.
3. Based on the results of the t test in table 13, it indicates that the tcount value of the hedonic lifestyle variable is 1.727 < 1.984 with a significance value of 0.087 > 0.05. So it can be concluded that Ha is rejected and Ho is rejected which states that there is a significantly positive effect on the hedonic lifestyle variable on the buyer's decision variable.

**CONCLUSION**

1. Perceived benefits indicate that there is a significant positive influence on customers' decisions to use mobile banking facilities at Indonesia Sharia Bank. This is evidenced by the value of t<sub>count</sub> is greater than t<sub>table</sub>.
2. Perceived ease of use indicates that there is no significant effect between perceived ease of use on customers' decisions to use mobile banking facilities at Indonesia Sharia Bank.

3. Perceived transaction speed indicates that there is no significant effect between perceived ease of use on customers' decisions to use mobile banking facilities at Indonesia Sharia Bank.
4. Perceived benefits have a significant positive effect on customers' decisions to use mobile banking facilities at Indonesia Sharia Bank, while perceived ease as well as perceived transaction speed have no effect on customers' decisions to use mobile banking facilities at Indonesia Sharia Bank.

## SUGGESTION

This research is still far from perfect. It is hoped that there will be many developments in this research to increase knowledge for students, especially students at State Islamic University of Sulthan Thaha Saifuddin Jambi. With this research, we suggest the business entity concerned to make improvements and review related problems in the research to increase customer use, especially for students.

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