

## MOBILE BANKING SYSTEM: HOW THE VILLAGE COMMUNITY PERCEIVE AND DECIDE TO USE IT

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### ABSTRACT

*This study aims to determine the effect of benefit, ease of use, and risk on interest in using mobile banking among the people of Suli Village communities in Luwu District. The sample of this research is the Suli Village communities; the technique used by the author is purposive sampling. The research method used is quantitative research methods and analysis using multiple regression models and processed using SPSS 15. The results showed that based on the simultaneous test (F test) conducted; the F-count was 112,364 with a significance level ( $0.00 < 0.05$ ), where it was known that the F-count  $>$  F-table ( $112,364 > 2.70$ ). In contrast, the partial test (t-test) was carried out that the user had a significant effect on the interest in using mobile banking where t-count was 5.472 with a significant value ( $0.000 < 0.05$ ), where it was known that the value of t-count  $>$  t-table ( $5.472 > 1.98498$ ). In contrast, the partial test on ease of use has a significant effect on interest in using mobile banking where t-count is 2.825 with a significant value ( $0.125 < 0.05$ ), it is known that the value of t-count  $>$  t-table ( $2.825 > 1.98498$ ). Partially, the risk does not affect the interest in using mobile banking where t-count is 0.945 with a significant value of  $0.125 < 0.05$ , where it is known that t-count  $<$  t-table ( $0.945 < 1.98498$ ). The implications of the results of this study are relevant for people interested in using mobile banking to pay more attention to the benefits, convenience, and risk factors. Mobile banking users are expected to be more confident that using mobile banking can facilitate their banking activities. In particular, people who are still far from accessing public services, namely ATMs or banks, can be helped by mobile banking to save time, energy, and costs.*

*Keywords: Benefits, Ease of Use, Risks and Interests in using Mobile Banking.*

### INTRODUCTION

Companies and banking institutions respond to changes in information technology that are developing quickly by providing easy access to information services with their clients Cholik, (2017) or connecting banks with their customers by applying sophisticated information technology, such as the internet. The bank has tried to improve its technology and information system to provide services that can satisfy customers. Fast and accurate services and provide convenience for customers to conduct financial and non-financial transactions online without requiring customers to come and queue at the bank or ATM (Handayani & Husnayetti, 2019; Rachmatsyah, (2018). So that banks are competing to always innovate in providing

service products. In this case, banks issue mobile banking services.

Mobile banking is an application service that allows bank customers to conduct transactions via mobile phones or smartphones (Son, 2020). The services contained in mobile banking include payments, transfers, history, and more (Shaikh & Karjaluoto, 2015). The use of mobile banking services on smartphones allows customers to more easily carry out their banking activities without the limitations of space and time. With the mobile banking service, it is hoped to provide convenience and benefits for customers in accessing the bank without coming directly to the bank (Amanullah & Sutopo, 2014). Customer interest in using mobile banking is

influenced by reasoning on the information and knowledge that has been obtained. One of them is the usability factor. Benefits are things that need to be considered by customers in using banking services, namely mobile banking. Therefore, a service that can benefit customers will be well-received (Pertiwi & Ariyanto, 2017). The more customers feel that mobile banking is useful, the more often these banking facilities will be used. Customers will use technology if technology provides benefits to them. The benefit is the extent to which a person believes that using technology will help improve his or her job performance. Therefore, the benefits of mobile banking services will increase customer satisfaction. In addition to benefits, ease of use is an important factor that customers pay attention to in using banking services because customers will easily accept things that are easy to use rather than difficult to use. Sometimes customers also consider the use of mobile banking services due to the complex system, so that customers still tend to prefer to use public services, namely ATMs, which only check balances, transfers, and pay bills through ATMs. Ease of use is influenced by several factors, namely the interaction of individuals with the system that is clear and easy to understand, it does not take much effort to interact with the system, and it is easy to operate the system according to what the individual wants to do.

Afdawaiza (2011), in his research, describes risk as a state of uncertainty that people consider to decide or not to make transactions online. People who consider the distance and impersonal atmosphere in online transactions and a global infrastructure containing many risk elements. Customers often consider risks are transaction security, transaction needs, and bank security guarantees. The risks also affect customers in using mobile banking. Fadhil & Fachruddin (2016), to commercial bank customers in the city of Banda Aceh with the title "The Influence of Customer Perceptions on Risk, Trust, Benefits, and Ease of Use on the Use of Internet Banking (Empirical Study on Commercial Banks Customers in Banda Aceh City) (Rafdi & Evayani, 2018)" it is said that there

is a simultaneous effect of the variables perception of risk, trust, benefit and ease of use on the use of internet banking for commercial bank customers in Banda Aceh City. The results showed that the perception of trust, benefits, and ease of use had a positive effect on the use of internet banking, while the perception of risk had a negative effect on the use of internet banking for commercial bank customers in Banda Aceh City. Maralis & Triyono (2019), in their book, explain that risk is a condition uncertainly considered by people who decide whether or not to conduct transactions online. People consider distance and impersonal atmosphere in conducting online transactions and many global infrastructures containing risk elements (Nawawi et al., 2012). Risk is defined as a consumer's subjective estimate of suffering a loss in receiving the desired outcome. Risk is one of the factors the public considers when deciding whether to use mobile banking or not. The greater the risk experienced by the community in using mobile banking, the greater the possibility of community involvement in using the system (Jayantari & Seminary, 2018). When the risks faced by the community are greater, they tend not to be interested in using mobile banking.

On the other hand, when the risks experienced by the community are getting smaller, the public's confidence in using mobile banking will be greater. Kusuma (2016); Nurrohmatullah (2016) explain interest as accepting a relationship between oneself and something outside oneself consistently with pleasure. The stronger or closer the relationship, the greater the interest. In this case, the public interest is the community's response to what they see and become a need, such as interest in mobile banking services. Customer interest is influenced by Shared Value and Communication. Shared value (plus value) states that expectations influence consumer behavior to achieve the desired result; the selection is because consumers expect positive consequences for their choices. Hasmawati (2018), in his research, said that communication is a process by which a person or group, organization, and society create and use the

information to connect with the environment and other people.

## METHOD

The research method used is quantitative research.. The research was conducted in Suli Village Luwu District. The object of this research is the community in Suli Village Luwu District and carried out when the community was active in their respective homes. The population of this study is Suli Village Community, which is 20,062. The data taken from the sample is processed and analyzed using the SPSS application (Bryman & Cramer, 2002; Purwanto et al., 2021). The analysis method used descriptive statistical analysis, classical assumption test, multiple linear regression analysis, and hypothesis testing using simultaneous and partial tests. The non-probability sampling used the purposive sampling technique (Miller et al., 2010). Determination of the number of samples in this

study using the Slovin formula (Tejada & Punzalan, 2012), as follows:

$$n = N / (1 + N \cdot [(e)]^2)$$

$$n = (20.062) / (1 + 20.062 \cdot [(0,1)]^2)$$

$$n = 99.99 \text{ rounded up to } 100$$

description :

n = number of samples

N = Total population (Community of Suli Village, Luwu District)

e = error tolerance limit, of 10%

Based on Slovin's formula, the minimum sample size is 100 respondents. Then the researchers determined the number of samples to be 100 respondents. Then the number of samples was compared with the total population in each village of 13 villages; then, each village would be taken differently as a sample. As a result, there are two characteristics of respondents, namely by gender and age, as to be seen in the following table:

**Table 2. Characteristics of Respondents by Gender**

Gender	Respondents Response	
	Amount	Percentage (%)
Woman	85	85%
Man	15	25%
<b>Total</b>	<b>100</b>	<b>100%</b>

Based on the results of processed data regarding the characteristics of respondents based on gender in the table above. The number of respondents is female 85 people or by 85%

and male as 15 people or by 15%. In addition, the characteristics of respondents based on age can be seen in the following table.

**Table 3. Characteristics of Respondents by Age**

Age	Respondents Response	
	Person	Percentage
age 21	10	10%
age 22	40	40%
age 23	20	20%
age 24	15	10%
age 25	10	10%
age 26	5	5%

Based on the results of processed data regarding the characteristics of respondents

based on age, the largest number of respondents were respondents aged 22 years,

namely 40 people or 40%. So it can be concluded that the average Suli Village community studied was 22 years old. The characteristics of respondents based on occupation can be seen through the following table:

**Table 4 Characteristics of Respondents Based on Occupation**

Type of work	Respondents Response	
	Amount	Percentage (%)
PNS/TNI/POLRI	5	5%
Private employees	20	20%
Student	30	30%
Entrepreneur	25	25%
Farmer	5	5%
IRT	15	15%

*Data source:* Primary data processed in 2019

Based on the results of processed data regarding the characteristics of respondents based on work, the largest number of respondents were student respondents, as many as 30 people or 30%. So it can be concluded

that students dominate the average Suli Village community.

## RESULT and DICUSSION

### *Classic assumption test*

#### 1. Multicollinearity Test

**Table 5 Multicollinearity Test Results Coefficients(a)**

Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.	Collinearity Statistics	
		B	Std. Error	Beta	Tolerance	VIF	B	Std. Error
1	(Constant)	.545	1.346		.405	.686		
	Benefits	.446	.029	.746	5.472	.000	.993	1.007
	Convenience	.421	.149	.338	2.825	.006	.161	6.209
	Risk	.130	.137	.113	.945	.347	.161	6.198

a Dependent Variable: interest in using mobile banking

Based on table 5, the results of the multicollinearity testing conducted, it is known that all TOL values of the independent variables are > 0.1, and all VIF values are < 10. Therefore,

it can be concluded that the independent variables used in the study did not have multicollinearity problems in the regression model.

#### 2. Autocorrelation Test

**Table 6. Autocorrelation Test Results Model Summary (b)**

Model	R	R Square	Adjusted R Square	Std. The error of the estimate	Durbin-Watson
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1	.882(a)	.778	.771	1.125	1,752
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a Predictors: (Constant), risk, benefit, convenience

b Dependent Variable: interest in using mobile banking

Based on the test results using the Durbin-Watson test, it can be seen that the DW value is 1.752 using a significance value of  $\alpha = 5\%$ , the number of samples (n) 100, and the number of independent variables 3 (k=3). Then the obtained DL value of 1.6131 and DU of 1.7364

so that  $DL < DW < 4 < DU$  ( $1.6131 < 1.752 < 4 < 1.7364$ ) or the DW value of 1.752 is greater than the limit (DU) which is 1.7364 and less than  $(4 - DU)$   $4 - 1.7364 = 2.263$ . So it can be concluded that there is no autocorrelation.

### 3. Normality test

#### Normal P-P Plot of Regression Standardized Residual

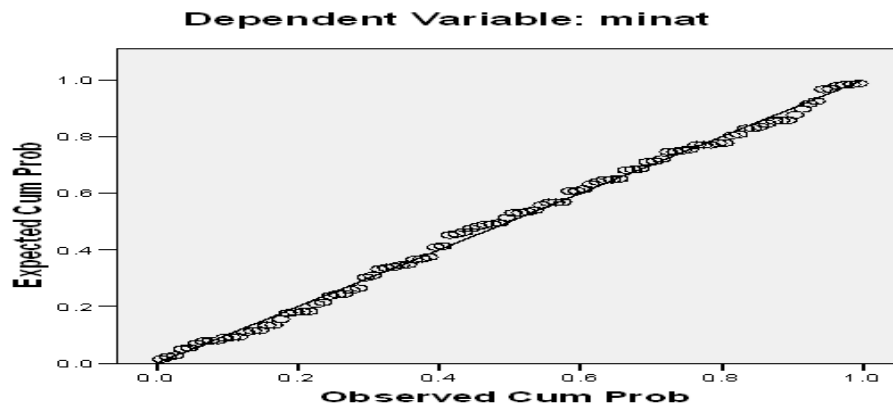


Figure 1. Normality Test Results

Based on the normality test results, the Normal Probability Plot shows that the data spread around the diagonal line and follows the

diagonal direction, or the histogram graph shows a normal distribution pattern, so the regression model assumes normality.

#### Histogram

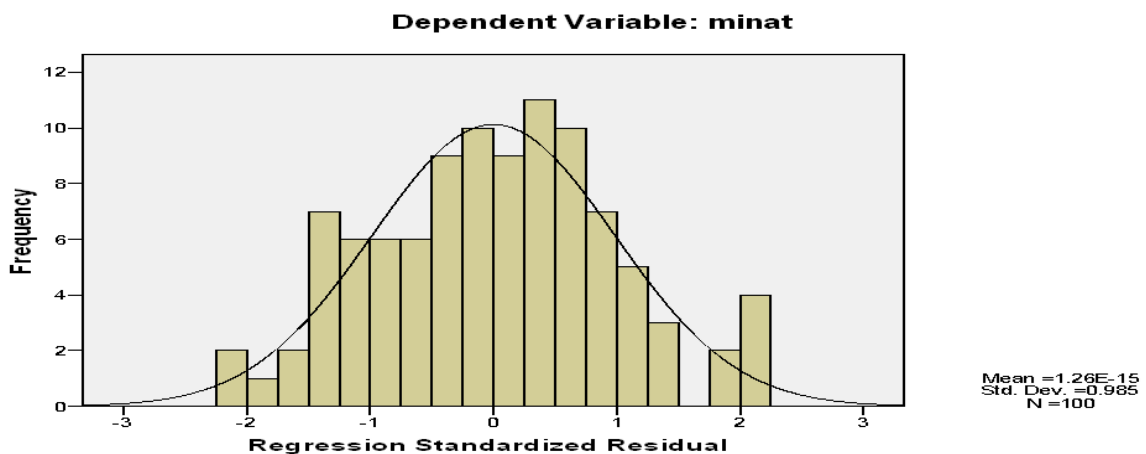


Figure 2. Histogram Test Results

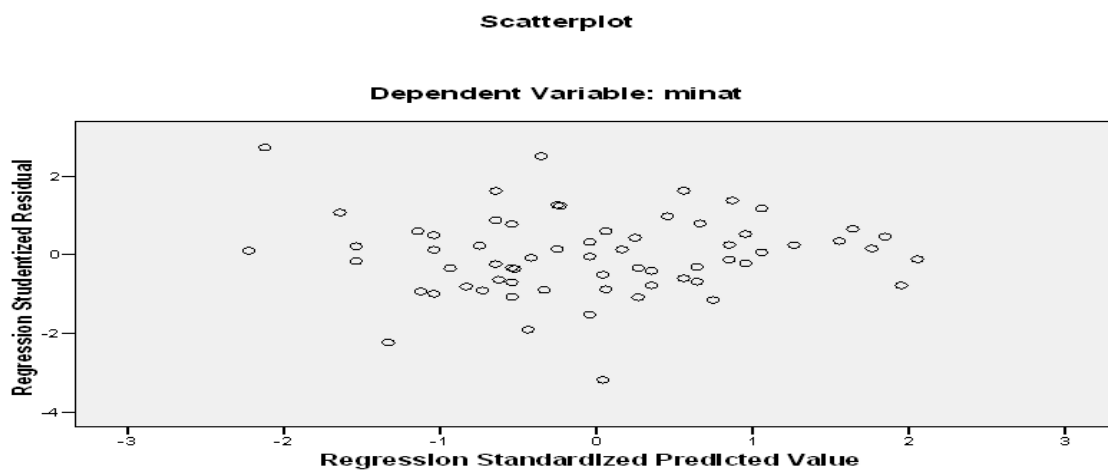
In addition, it can also be seen in the histogram graph in the residual image above, which has shown a normal curve that forms a perfect bell; thus, the data used has met the classical assumptions and can be said to be normally distributed data.

#### 4. Heteroscedasticity Test

Heteroscedasticity test by looking at the pattern of dots on the regression scatterplot. This method is done by looking at the scatterplot graph between the standardized predicted value (ZPRED) and the students (SRESID), whether or

not there is a certain pattern in the scatterplot graph between SRESID and ZPRED where the Y-axis is the predicted Y and the X-axis is the residual (Y is the actual Y prediction). ). The basis for decision making are:

- a. If certain patterns, such as the existing dots, form a certain regular pattern (wavy, widen, and then narrowed), then heteroscedasticity occurs.
- b. There is no clear pattern, such as the points spread above and below the number 0 on the Y axis, so there is no heteroscedasticity.



**Figure 3. Heteroscedasticity Test Results**

Figure 3 shows that there is no clear pattern and the points spread above on the Y-axis. So, it can be concluded that there is no heteroscedasticity in the regression model.

This analysis was conducted to test the previously formulated hypothesis to determine whether the two variables influence knowledge and student perceptions on career interest in Islamic banking. The results can be seen in the output results of SPSS 15 for windows below.

#### Hypothesis testing

##### 1. Multiple Regression Analysis

**Table 4. Results of Multiple Analysis Coefficients(a)**

Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.	Collinearity Statistics	
		B	Std. Error	Beta	Tolerance	VIF	B	Std. Error
1	(Constant)	.545	1.346		.405	.686	1	(Constant)
	X1	.446	.029	.746	5.472	.000	.993	X1
	X2	.421	.149	.338	2.825	.006	.161	X2
	X3	.130	.137	.113	.945	.347	.161	X3

a Dependent Variable: interest in using mobile banking

Based on the results of multiple regression analysis in table 4, the coefficients for the usefulness variable  $X_1 = 0.446$ ,  $X_2 = 0.421$ ,  $X_3 = 0.130$  and a constant of 0.545 so that the regression equation model obtained is as follows:

$$Y = a + b_1X_1 + b_2X_2 + b_3X_3 + e$$

$$Y = 0.545 + 0.446X_1 + 0.421X_2 + 0.130X_3$$

From the above equation, it can be concluded that:

a. The constant of 0.545 means that if the benefit variable ( $X_1$ ), ease of use variable ( $X_2$ ), and risk variable ( $X_3$ ) value are 0, then the interest in using mobile banking is ( $Y$ ) 0.545.

b. The knowledge variable regression coefficient is 0.446, meaning that if the other independent variables have a fixed value and the utility has increased in units, then the interest in using mobile banking ( $Y$ ) will increase by 0.446. The coefficient is positive, meaning a positive relationship between usefulness and interest in using mobile banking. The increasing interest in using mobile banking.

c. The regression coefficient for the ease of use variable is 0.421, meaning that the other independent variables have a fixed value, an increase in units, then the interest in using

mobile banking ( $Y$ ) will increase by 0.421. The coefficient is positive, meaning a positive relationship between ease of use and interest in mobile banking; the greater the ease of use, the more interest in using mobile banking.

d. The risk variable regression coefficient is 0.130, meaning that the other independent variables have a fixed value, an increase in units, then the interest in using mobile banking ( $Y$ ) will increase by 0.130. The positive coefficient means a positive relationship between risk and interest in mobile banking; the higher the risk, the less interest in mobile banking.

## 2. F Test (Simultaneous)

The F test shows that all independent variables have a simultaneous effect on the independent variables. If  $F\text{-count} > F\text{-table}$ , then  $H_0$  is rejected and  $H_1$  is accepted; otherwise, if  $F\text{-count} < F\text{table}$ , then  $H_0$  is accepted, and  $H_1$  is rejected.

The F distribution table searches for degrees of freedom ( $df$ ) =  $NK - 1$  ( $n$  is the number of samples, and  $K$  is the number of independent variables). So that  $F\text{-table}$  is obtained  $df = (100 - 3 - 1)$  with a significance of  $=5\%$  is 2.70. In more detail, the results of  $F\text{-count}$  are described in the following table:

**Table 7. F Test Analysis ANOVA(b)**

	Model	Sum of Squares	df	Mean Square	F	Sig.
1	Regression	426,872	3	142.291	112.364	.000(a)
	Residual	121.568	96	1,266		
	Total	548,440	99			

a Predictors: (Constant), usefulness, ease of use, risk

b Dependent Variable: interest in using mobile banking.

From table 7, it can be seen that the F test is obtained an  $F\text{-count}$  of 112,364 with a significance level ( $0.00 < 0.05$ ). Because  $F\text{-count} > F\text{table}$  ( $112.364 > 2.70$ ), it can be concluded that  $H_0$  is rejected and  $H_1$  is accepted, meaning that the benefits, ease of use, and risk together (simultaneously) affect the interest in using mobile banking.

## 3. T-test (Partial)

Parameter significance test This individual contained in the statistical calculation is indicated by  $t\text{-count}$ . The  $t$  distribution table is searched for degrees of freedom ( $df$ ) =  $NK - 1$ . ( $n$  is the number of samples and  $k$  is the number of independent variables) so that  $t$  table is obtained =  $(100 - 3 - 1)$  with a significance of  $5\%$  is =

1.98498. In more detail, the results of the t-count are described in the following table:

**Table 8. Test Results (partial)  
 Coefficients(a)**

Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.	Collinearity Statistics	
		B	Std. Error	Beta	Tolerance	VIF	B	Std. Error
1	(Constant)	.545	1.346		.405	.686	1	(Constant)
	X1	.446	.029	.746	5.472	.000	.993	X1
	X2	.421	.149	.338	2.825	.006	.161	X2
	X3	.130	.137	.113	.945	.347	.161	X3

a Dependent Variable: interest in using mobile banking

**Effect of usefulness on interest in using mobile banking**

The results of statistical tests on interest in using mobile banking show the value of t-count 5,472 with the t-table value of 1,98498; this means that the t-count value is greater than the t-table value ( $5.472 > 1.98498$ ) and significant ( $0.000 < 0.05$ ). Therefore, it can be concluded that H0 is rejected and H1 is accepted, meaning that partially benefit affects the interest in using mobile banking, t-count is positive, meaning that usefulness has a positive effect on interest in using mobile banking.

**The effect of ease of use on interest in using mobile banking.**

The results of statistical tests on career interest in Islamic banking show the t-count value of 2.825 with the t-table value of 1.98498; this means that the t-count value is greater than the t-table ( $2.825 > 1.98498$ ), and the significance is  $0.125 < 0.05$ , it can be concluded

that H0 is rejected and H1 is accepted. It means that partially ease of use affects an interest in mobile banking, t-count is positive, it means that ease of use has a positive effect on interest in using mobile banking.

**Effect of risk on interest in using mobile banking**

The results of statistical testing on interest in using mobile banking show the t-count value of 0.945 with the t-table value of 1.98498; this means that the t-count value is smaller than the t-table ( $0.945 < 1.98498$  and a significance of  $0.125 < 0.05$ , it can be concluded that H0 is accepted and H1 is rejected, which means that partial risk does not affect interest in using mobile banking.

**4. Coefficient of Determination (R2)**

The results of the coefficient of determination test can be seen in the table below.

**Table 9. Coefficient of Determination  
 Model Summary**

Model	R	R Square	Adjusted R Square	Std. The error of the estimate
1	.882(a)	.778	.771	1.125

a Predictors: (Constant), usefulness, ease of use, risk

From the output results above, it can be seen that the magnitude of R Square is 0.778,

this means that 77.8% of variations in interest in using mobile banking can be explained by



variations of the three independent variables, benefit, ease of use, risk and the rest (100% - 77.1 % = 22.90%) explained by other reasons. Standard Error of Estimate (SEE) of 1.125, the smaller the SEE, the more accurate the regression model predicts the independent variables.

## CONCLUSION

1. The results of statistical testing of the effect of usefulness on interest in using mobile banking show the t-count 5.472 with the t-table value of 1.98498; this means that the t-count value is greater than the t-table value ( $5.472 > 1.98498$ ) and significant ( $0.000 < 0.05$ ). So it can be concluded that H0 rejected and H1 accepted, meaning that partially benefit affects an interest in using mobile banking, t-count is positive, meaning that usefulness has a positive effect on interest in using mobile banking.

2. The results of statistical testing of the effect of ease of use on interest in mobile banking show the t-count value of 2.825 with the t-table value of 1.98498; this means that the t-count value is greater than the t-table ( $2, 825 > 1.98498$ ). Therefore, it can be concluded that H0 is rejected and H1 is accepted, meaning that it is partially easy usage affects an interest in using mobile banking, t-count is positive, meaning that ease of use has a positive effect on interest in using mobile banking.

3. The results of statistical testing of the effect of risk on interest in mobile banking show the t-count value of 0.945 with the t-table value of 1.98498. It means that the t-count value is smaller than the t-table ( $0.945 < 1.98498$ ), and with a significance of  $0.125 < 0.05$ , it can be concluded that H0 is accepted. H1 is rejected, meaning that partially the risk does not affect interest in using mobile banking.

## Implication

Referring to the results of the study, the suggestions from researchers for further researchers:

1. In future research, it is recommended to expand other supporting factors that can affect the use of mobile banking.

2. Direct socialization of mobile banking was held to increase its use. For example, using mobile phones to market them to speed up and make it easier for people to know and access mobile banking services.

3. Community customer Suli Village, Luwu District must make more use of bank facilities (mobile banking) and be more productive.

4. Minimizing the risk of using mobile banking so that people trust and use mobile banking more.

5. For further research, it is expected to add other independent variables to know and explain the variables on mobile banking apart from the benefits, ease of use, and risks such as suitability, credibility, and information about mobile banking.

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