

Customer Interest in Using BSI e-Banking During the Covid-19 Pandemic: Relationships Between Benefit Perceptions, Trust, and Personal Attitude

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Abstract : The phenomenon of the COVID-19 pandemic motivates this research, as it shifts people's lifestyles to a cashless society, resulting in an increase in e-banking growth during the pandemic period. The goal of this study is to see how perceived benefits, trust, and personal attitude affect interest in using BSI e-banking during the COVID-19 pandemic. This research method employs quantitative methods as well as sampling techniques with secondary objectives. This study was conducted in Kudus city, with respondents being BSI e-banking users. The data was gathered through the use of a questionnaire, which was distributed to 96 respondents. The findings revealed that during the COVID-19 pandemic, the benefit perceptions, trust, and personal attitude all had a positive and significant effect on interest in using e-banking. Because the COVID-19 pandemic has not yet ended, e-banking will continue in the future. So, service providers like BSI must increase these deciding factors to encourage long-term use. They can do this by making users happier with the benefits of the product and by showing high integrity to build trust. This will give users a good attitude that makes them want to keep using the product

Keywords : **Benefit Perceptions, trust, personal attitude, interest in using**

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1. INTRODUCTION

Today's rapid technological development has resulted in a wide range of increasingly sophisticated information technology. The internet is one source of technological information. People can easily access a wide range of knowledge and news via the internet at virtually any time and from any location. The use of the internet creates competition among businesses to continue to maximize their business and to innovate and take advantage of existing opportunities in finding strategies to retain old customers and attract new customers, not least in the banking sector (Indah et al., 2020).

It is used in the banking industry to improve a company's performance, make customers happy, and make transactions easier through digital applications called "electronic banking," or "e-banking." These applications are called digital

applications. (Putro, 2021). E-banking is defined as an operational service that enables bank customers to obtain information about bank products and services, communicate with one another, and conduct banking transactions via the internet network. E-banking can be accessed via electronic smart devices such as computers, PCs, laptops, PDAs, ATMs, or phones (Ansori, 2017).

In Indonesia, not only conventional banks, but also Sharia-compliant banks, use e-banking to improve customer service. Bank Syariah Indonesia is one of the Islamic banks that use e-banking services. Bank Syariah Indonesia (BSI) is the result of the merger of three state-owned banks, namely Bank Syariah Mandiri, BNI Syariah, and BRI Syariah, and was established on February 1, 2021 (*Sejarah Perseroan*, 2021). In order to satisfy customers, BSI develops its digital services through various types of e-banking, such as mobile banking, ATM, internet banking, SMS banking, and phone banking. Customers can meet all their transaction needs without having to visit a branch office by sharing the type of e-banking.

During the pandemic COVID-19, the benefits of e-banking such as BSI Mobile and internet banking increased. The existence of social distancing causes the public to increasingly turn to digital services, resulting in an increase in the use of a number of digital services, not least digital transaction services such as e-banking owned by Bank Syariah Indonesia (BSI). According to BSI's website, the volume of BSI digital transactions reached 40.85 trillion yen during the COVID-19 pandemic and the implementation of PSBB until March 2021. E-banking with BSI mobile played the most important role, with an annual increase of 82.53 percent in mobile banking transactions. BSI digital transactions, which include BSI mobile, internet banking, debit cards, and ATMs, increased by 43.3 percent overall, indicating that more people used them (Fitrianto, 2021). This is due to new lifestyle changes and the high volume of online shopping payment transactions conducted by customers on e-commerce platforms during the pandemic period (Sidik, 2021). This is consistent with Bank Indonesia's data, which showed a significant increase in the value of electronic money and digital banking transactions during the COVID-19 pandemic (Pratama, 2021).

The transformation of people's lifestyles in the midst of a pandemic through the use of digital transactions such as e-banking must begin with a desire to use them. The desire to act is referred to as interest (Jogiyanto, 2007). Prospective users will be interested in using e-banking if they see the benefits of doing so. The benefits perceptions can be interpreted as the user's perception of how high the technology provides or produces benefits; in this case, it can be interpreted as the extent to which electronic banking or e-banking can provide benefits for its users in increasing productivity. Previous research has suggested that the benefits perceptions is a variable that has a significant effect on interest in using it.

According to Laela Susdiani and Dian Rani Yolanda's research (Susdiani et al., 2021), The perception of benefits has a positive and significant effect on the interest in using fintech (mobile banking). However, the findings of this study contradict those of Nurdin et al., who found that the perception of benefits does not have a significant effect on customer interest in mobile banking (Nurdin, 2021).

Customer trust is critical in the service industry. According to the concept of trust referred to in this research, customers believe in the dependability of service providers in providing customer satisfaction and the bank's ability to

provide a sense of security to its customers who use its services. Dwi Yunita Indah and Ira Setiawati's study on customer decisions using non-cash in the midst of a pandemic revealed positive and significant influential confidence (Indah et al., 2020).

A personal attitude is defined as a personal attitude based on a person's positive or negative beliefs or feelings when about to engage in behavior (Jogiyanto, 2007). The existence of a pandemic has altered people's lifestyles in a variety of ways, including in terms of transactions. Therefore, customer attitudes toward the use of e-banking in the midst of a pandemic must be researched. In this case, if the individual believes that using e-banking during a pandemic will result in positive outcomes, the individual will maintain a favorable attitude toward using this behavior and vice versa. Yuli Kartika and Dewi Mustikasari Immanuel. In their study on the interest in using mobile payments during the pandemic period, Dewi discovered that personal attitudes have a significant effect on the interest in using mobile payments during the pandemic period (Immanuel & Dewi, 2020).

This research is interesting to conduct during the pandemic period because of the phenomenon of the COVID-19 pandemic that changed people's lifestyles to a cashless society, so the growth of e-banking is increasing during the pandemic period. It is interesting to find out what factors affect the interest in using Islamic e-banking, particularly in Bank Syariah Indonesia, during the pandemic with these variables.

Previous studies on e-banking interest have included (Kholid & Soemarso, 2018) and (Rizky, 2018). (Murfi & Suropto, 2020). However, research on the appeal of COVID-19-linked e-banking is still limited. For this reason, Bank Syariah Indonesia (BSI) was chosen as the location for this study. So, because the COVID-19 pandemic changed people's habits and turned them into a cashless society, e-banking grew during the pandemic. This led researchers to look into what factors could affect people's desire to use Sharia e-banking, especially at Bank Syariah Indonesia (BSI), during the pandemic.

2. THEORY AND METHODS

2.1 Theory Plan Behavior (TPB)

Human behavior is an endlessly fascinating research topic. To explain human behavior, Icek Ajzen and Martin Fishbein developed the theory of reasoned action, abbreviated as TRA. This theory is based on prior research, which began with the theory of attitude, which studies attitude and behavior. The Theory of Reasoned Action investigates the formation of behavior. This theory proposes that two types of indicators can influence behavior: attitude indicators and subjective norm indicators (Jogiyanto, 2007).

In 1991, Ajzen revised the Theory of Reasoned Action into the Theory of Planned Behavior, abbreviated as TPB. Ajzen adds an indicator to Theory of Planned Behavior that has not been added to Tra Theory. Ajzen included the control behavior indicator as one of the factors influencing interest. As a result, the theory of planned behavior has three major indicators: attitude indicators, subjective indicators, and control behavior indicators (Behavior & Ajzen, 2019). The theory of planned behavior is the first step in the formation of behavior intention theory. According to theory planned behavior (TPB),

individuals engage in behavior because they have an interest or desire to do so. The desire to perform a behavior is defined as an interest (Jogiyanto, 2007). A behavior theory plan can be useful in predicting a behavior that requires planning.

2.2 Variables That Affect

An interest is defined as a desire or interest in behavior (Jogiyanto, 2007). It is assumed that interest is capable of capturing the motivating factors that influence behavior. These variables indicate how hard an individual tries or how much effort is planned to form a will in order to perform his or her behavior. Individuals' desire or interest in transacting via e-banking is defined as an interest in using e-banking in this study. Some of the factors of interest are as follows: a. a result of the encouragement of physical and spiritual needs, a need from within arises. b. External factors such as the need for recognition, the environment, and so on influence social motives. c. emotional, results from a person's intense focus on a specific object or activity.

Benefits perceptions is defined as the extent to which people believe that using technology can help them perform better at work (Jogiyanto, 2007). The following indicators can be used to gauge people's perceptions of benefits: a. Job performance, b. Productivity, c. Effectiveness, d. Making jobs easier, e. Useful. According to some of the definitions above, the perception of benefits is an individual's belief about the extent to which the use of technological systems can provide various advantages, facilitate activities, and increase one's work productivity.

Trust is defined as a person's willingness to be aware of his or her trust in the actions of others, which is based on trust and accountability for one's own behavior (Indah et al., 2020). Trust can also be defined as an individual's willingness to be sensitive to the actions of others regardless of his or her ability to monitor and control them, based on the expectation that they will take certain actions against people who believe in them (Mayer et al., 2011). Several indicators are used to assess confidence, including the following: a. Influencing ability, skills, competencies, and characteristics; b. Benevolence, which is service providers' willingness to provide customer satisfaction on a mutually beneficial basis; and c. Integrity, which is how people who are trusted by each other in business treat each other.

It can be concluded from the definitions above that trust is the belief that someone else will do what is expected of them in a transaction, which is why people trust each other. According to Fishbein and Ajzen, attitude is the amount of love that a person feels when they agree or disagree with an object or behavior, good or bad (Jogiyanto, 2007). In the theory of planned behavior (TPB), attitudes enter into indicators that can affect behavioral interests. When we talk about attitude, we mean how people think about certain things or how they feel about doing certain things (Sulistiyarini, 2012). To measure attitude, an indicator is used as: a. the cognitive component, relating to opinions and beliefs towards objects or behaviors; b. the emotional component, relating to feelings related to objects or behaviors; and c. the behavioral component, which is about whether or not you want to do something or be someone else.

2.3 Research Hypothesis

The benefit perceptions is the degree to which a person believes that using technology will improve their performance while at work (Jogiyanto, 2007). Technically, e-banking is a highly effective tool for banking transactions during the physical separation period or quarantine period during the COVID-19 pandemic. During a pandemic, e-banking can be used to conduct a variety of digital transactions, thereby aiding the government in reducing the risk of COVID-19 transmission.

According to Laela Susdiani and Dian Rani Yolanda's research on the influence of benefit perceptions on the interest in using fintech during the pandemic period, the results of the benefit influence have a positive and significant influence on the interest in using. As a result, the hypothesis that can be developed is as follows:

H1 : benefit perceptions has a significant effect on interest in using BSI e-banking during the Covid-19 pandemic

Trust is a person's willingness to rely on others, indicating that the person has faith in the person he trusts (Tajudin & Mulazid, 2017). During the pandemic, the increasing use of digital services has also led to an increase in internet crimes, such as cybercrime in digital transactions, which generally targets personal information to gain access to financial accounts (Burhan, 2020). Therefore, trust is a crucial consideration when someone wants to use a product. According to Fernanda Idam Kholid and Dew Duriyani Soemarso's research on trust in the interest of using e-banking, the results of trust have a positive and significant influence on the interest in using (Kholid & Soemarso, 2018). As a result, the hypothesis that can be developed is as follows:

H2 :During the Covid-19 pandemic, trust has a significant impact on interest in using BSI e-banking.

Personal attitude is defined as a personal attitude that is based on the positive or negative beliefs or feelings of an individual when they are willing to take action (Jogiyanto, 2007). The pandemic has altered people's lifestyles in numerous ways, including in terms of transactions; consequently, it is necessary to conduct research on customer attitudes toward the use of e-banking during a pandemic. According to Dewi Mustikasari Immanuel and YuliKartikaDewi's research on the interest in using mobile payments during the pandemic period, personal attitude has a significant influence on the interest in using mobile payments (Immanuel & Dewi, 2020). So the hypothesis that can be formulated is as follows:

H3 : During the Covid-19 pandemic, personal attitude has a significant impact on interest in using BSI e-banking.

2.4 Research Methods

This researcher conducts field research because the data obtained comes from field data. In terms of quantitative research methods, The use of quantitative methods is justified because the purpose of this study is to determine whether perceptions of benefits, trust, and personal attitudes influence interest in using (Sugiyono, 2013). This study's population consists of users of BSI e-banking in Kudus City, with samples determined using non-probability sampling techniques and purposive sampling. Purposive sampling is a

method of sampling based on the consideration of specific criteria; in this study, the sample criteria are Kudus City BSI e-banking users. Data collection utilizes questionnaires that are distributed to respondents in two ways: direct questionnaires or researchers distributing questionnaires by meeting respondents in the Kudus City area; and indirect questionnaires or questionnaires in the form of Google forms distributed through whatsapp and instagram groups. Thus, 96 BSI e-banking users in the Holy City satisfied the criteria. Assumption tests (normality, multicollinearity, and heteroskedasticity) and statistical tests (F test, t test) using SPSS statistical tools are also used to test data.

3. RESULTS AND DISCUSSIONS

3.1 Data Analysis Results

The validity test is based on the fact that if the result of the calculation is greater than the r-table, the instrument is said to be valid. The Pearson moment r product table can be used to determine the value of the table r. Because the calculation yielded an r-table as high as 28, the value of r-table 28 is 0.374. Thus, if the calculation is greater than 0.374, the study's question items are considered valid. The following is the result of the r-hitung statistical analysis on corrected item total correlation:

Table 1 Validity Results

Variable	1	2	3	4	5	6	7	8
Benefit Perceptions	0,798	0,679	0,680	0,793	0,777	0,772		
Trust	0,536	0,613	0,760	0,755	0,795	0,795	0,869	0,693
Personal attitude	0,859	0,65	0,678	0,900	0,875	0,736		
Interest in using	0,771	0,529	0,745	0,759	0,726	0,600		

Source: primary data processed, 2022

Based on Table 1, it can be concluded that the calculated value of each variable item is greater than 0.374. It can then be concluded that all question items for each variable can be validly used across the entire testing model.

The reliability test is based on the fact that if the Cronbach Alpha value is greater than 0.60, the instrument is said to be reliable. The following is the result of the Cronbach Alpha reliability test:

Table 2 Reliability Test Results

Variable	Cronbach's Alpha
Benefit Perceptions	0,907
Trust	0,915
Personal attitude	0,927
Interest in using	0,880

Source: primary data processed, 2022

Based on Table 2, it can be concluded that each variable has a *Cronbach's Alpha* value of more than 0.60. There is no need to remove any question items from the variable's question item because it is reliable. All question items can be used on the whole testing model.

Deskriptive Statistics

		Benefit Perceptions	Trust	Personal Attitude	Interest in using
N	Valid	96	96	96	96
	Missing	0	0	0	0
Mean		19,93	25,61	20,01	19,68
Median		19,00	24,00	19,00	19,00
Mode		18	24	18	18
Std. Deviation		2,527	3,300	2,481	2,337
Minimum		14	19	15	15
Maximum		24	32	24	24
Sum		1913	2459	1921	1889

Source: 2022 processed primary data

The variable with the highest mean value is the trust variable, which has a value of 25.61, while the variable with the lowest mean value is the interest variable, which has a value of 19.68. The variable with the highest median value is trust, with a value of 24.00, while the variables with the same median value are benefit perception, personal attitude, and interest in using it. In addition, additional test results are displayed in the table above.

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	1.419	1.148		1.236	.220		
	Benefit Perceptions	.209	.071	.226	2.933	.004	.476	2.100
	Trust	.120	.056	.170	2.153	.034	.454	2.204
	Personal Attitude	.551	.064	.585	8.587	.000	.608	1.646

a. Dependent Variable: Interest In Using

Source: 2022 processed primary data

Based on the table above, it is known that the benefit perceptions variable (X1) was calculated to be 2.933 with a significance value of 0.004. That is, with $t_{hitung} > t_{tabel}$ ($2,933 > 1.98609$) and significance values 0.05, H_0 is rejected and H_1 is accepted, indicating that the benefit perceptions has a significant impact on interest in using BSI e-banking during a pandemic.

The statistical output of the trust variable (X2) The calculated value is 2.153, and the significance level is 0.034. This means that with $t_{hi} > t_{tabel}$ ($2,153 > 1.98609$) and significance values of 0.05, H_0 is rejected and H_2 is accepted, indicating that personal attitude has a significant impact on interest in using BSI e-banking during a pandemic.

The statistical output of the personal attitude variable (X3) was calculated to be 8,587 with a significance value of 0.000. Because of $t_{tabel} > (8.587 > 1.98609)$ and the significance value of 0.05, H_0 was rejected and H_3 was accepted, indicating that personal attitude significantly influenced interest in using BSI e-banking during the pandemic period.

3.2 Discussion

The findings revealed that the benefit perceptions had a positive influence on interest in using BSI e-banking during the COVID-19 pandemic. The findings of this study are consistent with the findings of research conducted by Laela Susdiani and Dian Rani Yolanda on the interest in returning to using fintech during the pandemic, which found that benefit perceptions had a positive and significant impact on interest in using it. In general, someone will be interested in using a technology if they see the benefits. These advantages are associated with productivity, effectiveness, and ease of use, as well as overall advantages. The existence of the COVID-19 situation encourages people to change their lifestyles, as they will inevitably have to start using technology to facilitate their work.

People can use it for transactions such as online shopping, electricity token purchases, top-ups, or interbank transfers without having to go to the branch office, avoiding physical contact and crowding during the pandemic. The use of technology such as e-banking benefits users not only in terms of transactions, but also in terms of time and energy savings. This study is consistent with the theory of planned behavior (TPB), which states that attitudes toward behavior are one of the factors that influence a person's interest (intention) in using cyclist benefits, which is an extension of attitude indicators. If a person believes that using a technology will benefit him, he will use it, and vice versa (Jogiyanto, 2007).

As for the trust variable, the results showed that trust had a positive and significant effect on the interest in using e-banking during the COVID-19 pandemic. This research is in line with research conducted by Kholid and Soemarso (Kholid & Soemarso, 2018) Which means that the results of trust variables have a positive and significant effect on the number of people who want to use e-banking. Basically, trust can arise if the party from BSI e-banking service is able to meet the expectations of its customers, such as being responsible in terms of customer satisfaction and behaving honestly to build customer trust and responsible for providing a sense of security when using its products so that the customer can trust them and use them. This research is also in line with the theory that states trust as a form of assessment of one's relationship to others who carry out a certain transaction according to what is expected in an uncertain environment (Wong, 2017). Trust between both parties will lead to interactive behavior that can strengthen a relationship so that helping business transactions can occur because trust is the foundation of a business. Contrary to research conducted by Mario Ledesman in 2018 on the influence of trust on interest in using mobile banking services at the Bandar Raya branch of BSM, this study

indicates that trust has no effect on interest in using mobile banking services (Ledesman, 2018). This is because the people who took part in the study didn't trust the bank's abilities, such as its ability to keep customers happy despite frequent service outages or its ability to keep customer data safe when customers use m-banking to make transactions.

According to the findings of this study, personal attitude has a significant impact on interest in using BSI e-banking during the COVID-19 pandemic. This study supports the theory of planned behavior (TPB), which states that attitudes toward behavior are one of the factors that influence a person's interest (intention) in using it, where attitude refers to a person's positive and negative feelings when they want to take a specific action (Behavior & Ajzen, 2019). In another sense, if a person has an attitude of interest and support for a particular service or product, that person's feelings are positive. If, on the other hand, the behavior is hesitant, it can reduce the likelihood of taking action. The more positive consumer behavior there is, the more likely it is that there will be a willingness or interest in using e-banking.

During the COVID-19 pandemic, this study empirically examines the factors that can influence interest in BSI e-banking. Consequently, this research can directly contribute to the expansion of the body of knowledge concerning the factors that influence an individual's use of fintech, such as e-banking during a pandemic such as COVID-19. This research also demonstrates that the theory of SDGs is still applicable to the current situation, as evidenced by the findings that the theory's indicators serve as the basis for a person's behavior decisions based on their intention to use the theory. This study also demonstrates that the perception of benefits, trust, and personal attitude influence the interest in using e-banking during the COVID-19 pandemic. In other words, the results suggest that a higher level of perception of benefits, trust, and personal attitude in the interest of using e-banking is able to retain existing consumers and attract new consumers. So, if service providers want to encourage long-term use, they should think about ways to improve these factors.

Recommendations based on the study:

1. Researchers who want to study similar topics in the future should add more independent variables like convenience perception, service characteristics, personal knowledge, situational influence, etc., and increase the number of samples to get more accurate results.
2. Bank Syariah Indonesia (BSI) is expected to increase innovation by adding new features with an easy-to-understand appearance and improving the quality of its services, such as providing services to customers more effectively and efficiently, i.e., quickly and without cost, and increasing its ability to provide a sense of security by ensuring that customer funds are not lost and there is no data leakage that can be misused when using its services. During the pandemic, the bank can also do more to promote the benefits of online banking, which can help users do things when they can't go outside.
3. It is hoped that the government can encourage its people to be more concerned about the national non-cash movement (GNNT) through the use of sharia fintech such as BSI e-banking for daily transaction purposes, especially in a pandemic situation that has not yet ended. This can be accomplished

through regular socialization using offline or online methods such as TV broadcasts or social media.

4. CONCLUSION

Based on the above research's analysis and discussion, the following conclusions can be drawn: First, the benefit perceptions has a positive and significant influence on interest in using BSI e-banking during the COVID-19 pandemic. In general, someone will be interested in using a technology if they see the benefits. Second, trust influences interest in using BSI e-banking during the COVID-19 pandemic. Because trust is the foundation of a business, both parties' trust will lead to interactive behavior that can strengthen a relationship, allowing for beneficial business transactions to occur. Third, personal attitudes influence interest in using BSI e-banking during the COVID-19 pandemic. People's attitudes toward the use of e-banking tend to be positive because of the COVID-19 situation, which has changed many people's lifestyles, including their use of fintech to transact.

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