

Exploration of Customer Interest in Using M-Banking Facilities at PT BRK Syariah Pekanbaru

Jeslyn Faiza Khansa

200301123@student.umri.ac.id

Accounting Study Program, Faculty of Economics and Business, University Muhammadiyah
Riau, City Pekanbaru, Republic of Indonesia

Zul Azmi

zulazmi@umri.ac.id

Accounting Study Program, Faculty of Economics and Business, University Muhammadiyah
Riau, City Pekanbaru, Republic of Indonesia

Abstract

This research aims to explore what factors encourage BRK Syariah Pekanbaru customers' interest in using M-Banking facilities. We conducted a field survey to obtain data. By using a qualitative descriptive approach, data collected by interview method, then collected, classified, and tested to be further analyzed. The results showed that the services available in the BRK Syariah Mobile application feature have attracted customers in transacting easily because by using the BRK Syariah Mobil application users can make transactions anywhere and anytime without having to visit BRK Syariah offices and ATM machines. However, the BRK Syariah Mobile application application still has to improve services by providing cash deposit and withdrawal features so that customers can make money deposit and withdrawal transactions without using an ATM card and the application must also continue to be improved in the network so as to minimize the occurrence of an erroneous BRK Syariah Mobile application.

Keywords: *interest; islamic bank; m-banking*

Abstrak

Penelitian ini bertujuan menggali faktor apa saja yang mendorong minat nasabah BRK Syariah Pekanbaru menggunakan fasilitas M-Banking. Kami melakukan survei lapangan untuk mendapatkan data. Dengan menggunakan pendekatan deskriptif kualitatif, data yang dikumpulkan dengan metode wawancara, kemudian di kumpulkan, diklasifikasi, dan di uji untuk dapat dianalisis lebih lanjut. Hasil penelitian menunjukkan bahwa layanan yang tersedia dalam fitur aplikasi BRK Syariah Mobile sudah menarik minat nasabah dalam bertransaksi dengan mudah dikarenakan dengan menggunakan aplikasi BRK Syariah Mobil pengguna dapat melakukan transaksi dimana saja dan kapan saja tanpa harus mengunjungi kantor BRK Syariah dan mesin ATM. Namun, aplikasi aplikasi BRK Syariah Mobile Mobile masih tetap harus meningkatkan layanan dengan menyediakan fitur setor dan tarik tunai sehingga nasabah dapat melakukan transaksi penyetoran dan penarikan uang tanpa menggunakan kartu ATM dan aplikasi juga harus tetap ditingkatkan dalam jaringan sehingga dapat meminimalisir terjadinya aplikasi BRK Syariah Mobile yang eror.

Kata kunci: *bank syariah; m-banking; minat*

INTRODUCTION

Technological advances in modern times have brought many changes in people's daily lives. Technological advances also have a major impact on the business sector in the world. With technological advances, information and science are increasingly easy to obtain and understand, demanding that every business sector from the world of trade, industry and services compete with greater and greater in order to progress and develop. In service businesses such as banking, the need for technology can facilitate work and can increase customer convenience in transactions so that every bank is competing to increase innovation that can attract customers. Banking is an institution that is tasked with collecting funds from the public and providing funds back to the public with the aim of welfare and economic growth in a country (Kasmir, 2016). Banks are known in people's daily lives as financial institutions with activities to receive demand deposits, deposits and savings from the public (Sinaga et al., 2021).

Nowadays, the need and function of banks is not only as a place to save, deposit or giro deposits. But banks can also be used as a place to exchange money, move money or receive all kinds of payments for buying and selling transactions, receive deposits for electricity payments, pulses, data packages, telephones, water taxes, insurance, BPJS, police tickets, credit and others that can facilitate customer needs. With the functions and benefits that banks provide, there are still many people who have a narrow pattern that banks are only limited to saving and borrowing money. This is a challenge for every bank in an area to increase public confidence in the functions and benefits of using the bank so that they are interested in becoming customers in the bank.

Based on Mobile Banking users in the first quarter of 2024 (Bisnis.com, 2024) there are the most users of BRI Mobile Banking with the name BRIMO by the Indonesian people with 33.5 million mobile banking users with an increase of 30.3% from the previous year 25.7 million users in the first quarter of 2023. With a total of 969.6 million transactions in the first three months of 2024. The second position is occupied by BCA mobile banking users under the name BCA Mobile with 30.8 million users, an increase of 9% with 28.3 million users in the first quarter of 2023. The number of mobile banking user transactions amounted to 7.2 billion at the beginning of 2024. The third place is occupied by Mandiri with the name Livin' by Mandiri mobile banking of 24 million which experienced a growth of 39% on an annual basis. Livin' by Mandiri transactions amounted to 846 million in the first quarter of 2024. The fourth position is occupied by BNI Mobile Banking of 16.9 million as of March 2024, which experienced a growth of 18.5% with the number of BNI Mobile Banking users of 14.3 million in 2023. BNI Mobile Banking transactions amounted to 318 million in the first quarter of 2024.

In Indonesia, banking companies are divided into two types of banking, namely the first type is conventional banking whose operational system of activities is based on the Basic Law and the second type is Islamic banking whose operational system of activities is based on Islamic principles (Sari, 2021). Based on Law No. 21/2008, Islamic Bank is a financial institution that has the task of providing credit, financing and payment services as well as money circulation in accordance with Islamic principles in its operational activities. In operational activities, Islamic banks are not much different from conventional banks, but with bank management activities based on Islamic principles and laws concerning Islamic banks so that there are differences in terms of organization and operations. In the organizational structure of Islamic banks, it has been supervised by the Sharia Supervisory Board (DPS) (Sinaga et al., 2021).

The increasing public trust in Islamic banking operations is influenced by the attractiveness of the Islamic financial system that adheres to moral principles such as justice, fair trade, and equality. These advantages are reflected in the main principles of Islamic banking which avoid usury and implement a profit-sharing system. The growing functions and duties of banks must be followed by technological advances and bank services to customers so as to obtain

satisfaction from customers. Sihotang (2022) explains that in Indonesia itself banking changes are growing so that the impact of competition between banking companies is getting tighter and that the growth of banking companies in Indonesia must be able to be with human behavior and social development so as to attract public interest.

The large growth of banking companies in Indonesia has increased the duties of the Deposit Insurance Corporation (LPS) as a limited guarantor (customer data) so that each bank seeks to improve the quality of its services (Sinaga et al., 2021). So that in improving services to customers, banking companies in Indonesia introduce mobile banking. According to the Financial Services Authority (2018) Mobile Banking is an innovative bank service to customers in the form of an application that can be accessed on a cellphone with the function that customers can make transactions without having to come to the bank office. Sihotang (2022) explains that mobile banking is a breakthrough innovation from the development of technology and science issued by banking companies in the form of applications that can be installed on the phone and can be used anywhere so that customers get convenience in various transactions available in mobile banking features. These results are in line with the results of research by Putri and Marliur (2022) which reveal that by using mobile banking customers and bank employees get conveniences such as in making transactions customers do not need to queue again at the bank office using a queue number, just make transactions anywhere and anytime as needed can be done. In addition to making it easier for customers, by using mobile banking the bank has also improved services that support customer needs so as to obtain satisfaction in transactions from customers.

Based on data from the Financial Services Authority (OJK) from 2013 to 2018, there was an increase in the number of Islamic BUS from 11 to 14 Islamic Commercial Banks (BUS) and the Islamic Business Unit decreased from a total of 23 UUS to 20 UUS. In the growth of assets, financing and also Third Party Funds (DPK) also decreased where at the end of 2017 the growth of Third Party Funds (DPK) in Islamic banking reached 19.8%. In 2017, it was a year of consolidation for Islamic banking because the slowdown in growth in the real sector was a significant impact on the growth of financing expansion and the quality of financing. In December 2017, Islamic banking assets amounted to IDR 435 trillion or equivalent to 5.7% market share compared to total conventional banking assets which reached IDR 7,387 trillion. In addition, the growth of Islamic banking market share until the end of December 2018 reached 5.96%, which is a relatively small achievement in the Islamic banking market share in the total market share of the national banking industry.

The development of Islamic banking in Indonesia is also in line with the development of Islamic Mobile Banking. However, groups of people in Indonesia are still less interested in using Sharia Mobile Banking. In (Kumparan.com, 2022) revealed that the development of the use of Sharia Mobile Banking is lacking in Indonesia due to the lack of public understanding of the Islamic banking operational system and there are still many Indonesians who consider the Islamic bank system to be the same as the operational system in conventional banks. This is also in line with the results of Fitri's research (2014) which reveals that there are several problem factors for the low development of Islamic Mobile Banking in Indonesia, the most important problem is the lack of Islamic working capital financing, banking regulations that still need to be adjusted to sharia provisions so that Islamic banks can operate relatively and efficiently and be able to compete, the lack of human resources with a background in Islamic banking disciplines, the level of understanding and concern of the ummah where the ulama and Muslim scholars themselves still have no agreement to support the existence of Islamic banks, half-hearted socialization, ribawi monetary tools that refer to the interest system (usury) so that it does not meet and support monetary policy and business activities of Islamic banks, public services, Islamic banks have not turned out to be sharia where there are still banks struggling with the capitalism system, even though the clothes worn are sharia clothes.

With the advancement of information technology that is increasingly developing, it provides convenience for people in their activities (Sihotang and Hudi, 2023). So that PT Bank Riau Kepri Syariah (Perseroda) is one of the banking companies in Pekanbaru that utilizes technological advances to improve services to customers by providing mobile banking. At BRK Syariah mobile banking called BRK Syariah Mobile which can be downloaded on smartphones on the Play Store for android users and on the App Store for I Phone users. The features that customers can get by using BRK Syariah Mobile are being able to view balance information, account mutation information, and can make bill payment transactions, transfer transactions, bill payments, purchases, and other transactions.

The results of Putri's research (2021) reveal that the slowdown in the development of Islamic Mobile Banking is caused by a network that has an impact on errors, login failures. In using Sharia Mobile Banking, customers are advised to buy a more sophisticated smartphone to facilitate the operation of Sayarih Mobile Banking, but in reality not all customers have the money to buy a smartphone which is a limitation for customers unable to operate the use of Sharia Mobile Banking. The results of research by Sihotang and Hudi (2023) research conducted at PT Bank Rakyat Indonesia Pekanbaru Sudirman Branch Office revealed that by using mobile banking, customers get convenience and satisfaction in transactions so as to improve the services and services that banks provide, but there are still customers who do not understand in operating Mobile Banking. This is due to the lack of socialization of the use of Mobile banking to customers. The results of this study are in line with the results of research by Sinaga et al (2021) with the research location of PT BRI Syariah Stabat Sub-Branch Office in concluding that by using mobile banking, customer interest in transactions is getting higher and satisfaction is growing, where this is obtained because of the convenience in making transactions and security that supports the use of mobile banking, but in using mobile banking there are still many customers who decide not to use mobile banking applications due to the lack of adequate networks and public understanding in using technology that is less supportive.

Based on the background above, information is obtained that by using mobile banking customers can make transactions easily. This is the background of the research to conduct research with the title "Use of M-Banking Facilities in Customer Interest Case Study at PT BRK Syariah Pekanbaru Main Branch". This research aims to explore what factors encourage the interest of BRK Syariah Pekanbaru customers to use the M-Banking facility and whether the available features have been accessed by users properly.

RESEARCH METHOD

This research uses descriptive qualitative research. Prabowo & Heriyanto (2013) revealed that the qualitative descriptive research method was carried out by processing the research data by analyzing the research object so that it could present the data in depth. Data collection is done by means of *Library Research* and *Field Research*. *Library Research* is done by collecting data from books or previous research related to the object of research. *Field Research* is conducted by direct observation, documentation and interviews with customers as informants at BRK Syariah Pekanbaru. Data collection using the interview method is done directly by asking a number of questions about customer interest in using the BRK Syariah Mobile application. The informants in this study totaled 10 people named Indah, Icha, Irma, Lisa, Mery, Lidia, Yoga, Irfan, Yusuf, and Andi, all informants of BRK Syariah customers who use BRK Syariah Mobile. Validity check is carried out by means of confirmability by conducting documentation in research procedures and conducting voice recordings during interviews with the consent of informants. By means of documentation and recording, researchers can obtain more detailed and quality research results.

The research used a qualitative data analysis method based on Miles and Huberman which consists of data reduction, data presentation and conclusion drawing. Data reduction is done by summarizing data and grouping important data and adjusted to the themes sought. Presentation of data is described in sentence form so that it is easier to understand the information obtained from the interview results. Conclusions are drawn based on the results of the data obtained supported by the results of field observation research. In this study using primary and secondary data. primary data obtained from direct observation, interviews and documentation. Secondary data is obtained through previous research and data that researchers indirectly receive from the workforce and customers of BRK Syariah Pekanbaru. The research location was at Bank Riau Kepri Syariah Jalan Jendral Sudirman No. 462 Pekanbaru. The period of data collection in this study was carried out during internship activities.

RESULTS AND DISCUSSION

Increasingly advanced technology makes it easier for humans to obtain information and knowledge that is increasing. With technological advances, human demand is also increasingly diverse and different according to the times. In modern times, the need for convenience in carrying out activities is a challenge for every business actor in creating innovation.

Therefore, banking companies in Indonesia issued an innovation in improving customer service called mobile banking. Mobile banking or commonly known as M-banking according to the Financial Services Authority is a banking service in the form of an application and can be downloaded on a cellphone which in every transaction can be done anywhere and anytime. Riayu and Susanto (2021) explain that mobile banking is a service facility that banks provide with the aim that every customer can make transactions, both financial and non-financial, by utilizing telephone devices using the internet. From the explanation above, it can be concluded that mobile banking is a facility that service companies provide to their customers so that it can make it easier for customers to make transactions according to the features that the bank provides which can be accessed anytime and anywhere.

Islamic banking in Indonesia has developed in recent years with a significant increase. OJK released the Sharia Financial Development Report for the period 2016, which recorded the growth of assets, deposits, and PYD in the UUS (Islamic Commercial Bank) and BPRS (Islamic People's Financing Bank) sectors with an increase of 20.28%, 16.41%, and 20.84% respectively.

To facilitate customer transactions, PT Bank Riau Kepri Syariah (Perseroda) is one of the banking companies in Indonesia that issued mobile banking to improve services to customers. Mobile banking at PT Bank Riau Kepri Syariah (Perseroda) is known as BRK Syariah Mobile.

Based on BRK Syariah in 2024, there are requirements and advantages in activating BRK Syariah Mobile as follows:

1. Individual customers have a savings or current account and have an active ATM or debit card.
2. Register for a phone number at the nearest BRK Syariah office.
3. The registered mobile number is connected to the internet network and has credit to send SMS Verification Code formed QN automatically from BRK Syariah mobile application to number 6070.
4. Should use a smartphone that supports the BRK Syariah Mobile Application.
5. Register and activate at the nearest BRK Syariah office so that you can enjoy the BRK Syariah Mobile service features.

By using BRK Syariah Mobile, customers will find it easy to make transactions and can view balance information, account mutation information easily and can transfer transactions, purchase and bill payments and other transactions easily.

Customer interest in using m-banking facilities

In conducting research, there are similarities and differences in opinions from each customer who uses the BRK Syariah Mobile application. The results of researcher interviews with several BRK Syariah Mobile user customers.

Informant 1

"In terms of features, it has made it easier for me to make various transactions, the transaction process is not bad because sometimes there are problems in the network, and there is already a qris so I don't need to go to the atm anymore to withdraw money".

Informant 2

"I can use m-banking through my smartphone, as long as the mobile phone number used has been registered via SMS. The advantage is that we can manage all transactions from home, without having to find an ATM or visit a bank branch office. The time and place are also free, it can be anytime 24 hours and anywhere, as long as there is a signal in the area".

Informant 3

"For transfers, it's easier, just open m-banking and enter the destination account number and the amount, it's immediately sent, it's okay and makes it easier"

Informant 4

"Using m-banking can be used for any brand of smartphone including the Nokia brand, even if it is used only for incoming SMS"

Informant 5

"The features are all okay, but the problem occurs on the network. In terms of usability, you can check your balance without having to go to an ATM. With BRK Syariah Mobile, it makes transactions easier".

Informant 6

"It's easier to shop online or anywhere else, just top up from m-banking and then pay, it's simple, practical, just bother m-banking".

Informant 7

"It makes it easy for all transactions, everything is just open the smartphone, no need to go to the ATM anymore. However, the cash deposit is still not possible without an ATM card, even though it makes it easier if for example you forget to bring your ATM card".

Informant 8

"I no longer need to take the queue to the bank to transfer, just transfer via m-banking and the transaction is complete".

Informant 9

"For the service features provided, everything is appropriate, but the network in using BRK Syariah Mobile quite often has problems that can cause a sense of laziness if needed".

Informant 10

"In using m-banking, it is very convenient, everywhere just pay using Qris, without any deduction fees, it is enough to help smartphones and ATM cards in case of problems in the BRK Syariah Mobile network".

The results of interviews obtained from 10 informants as customers and users of BRK Syariah Mobile there is different information from each informant. From the results of the interview with informant 1, he said that in terms of features it was appropriate, but it was only constrained by the BRK Syariah Mobile network which occurred quite often, resulting in

frequent application errors. From informant 2 said that using mobile banking can simplify all transactions. From informant 3 said that transactions become easier and easier. From informant 4 said that m-banking can be used on any brand of smartphone including the Nokia smartphone brand. From informant 5 said that the BRK Syariah Mobile service feature has made transactions easier but is controlled by a network that is quite often erroneous so that when it will be used there are obstacles that make user decisions decline. From informant 6 said that it facilitates online and offline transactions that can facilitate payment transactions. From informant 7 said that it has made it easier in any transaction, but there are complaints about the cash deposit feature that cannot be used without a card which requires BRK Syariah Mobile users to carry an ATM card for withdrawal and cash deposit needs. From informant 8 said it had made it easier to transfer without the need to go to the bank. From informant 9 said that all features were in accordance with the wishes of the customer, it was just constrained by the network. According to informant 10, it makes it easy to transact anywhere and anytime.

Based on the information obtained, 10 informants who use mobile banking said that using BRK Syariah Mobile can be used easily and can access all available transaction features anywhere and anytime as long as the smartphone is connected to the internet. One out of ten informants revealed that using the BRK Syariah Mobile application can make online purchase transactions easily and can top up balances smoothly. Four out of ten informants revealed that the BRK Syariah Mobile application has problems quite often, making users feel less comfortable when the application will be used. One out of ten informants revealed that the BRK Syariah Mobile application does not yet have features in the sector and cash withdrawals. So that users are required to bring an ATM card when withdrawing or depositing money.

The results of the study obtained information that users of the BRK Syariah Mobile application are quite satisfied with the feature services provided and ease of use. However, PT Bank Riau Kepri Syariah (Perseroda) still has to make improvements and innovations so that the BRK Syariah Mobile application is not easily constrained in the network so that user interest is higher and customer satisfaction is greater. PT Bank Riau Kepri Syariah (Perseroda) also needs to innovate by improving the available feature services by implementing cash deposit and withdrawal features in the BRK Syariah Mobile application as available in other banks' mobile banking. So that with this increasingly advanced development it can increase the attractiveness for customers and interest in using the BRK Syariah Mobile application. This is because the more customers who are interested in using the BRK Syariah Mobile application, the goal of PT Bank Riau Kepri Syariah (Perseroda) in providing mobile banking will also be achieved in improving services to customers.

Based on the results of interviews conducted by researchers, the factors that cause customer interest in using the BRK Syariah Mobile Application are obtained:

1. Features available in the BRK Syariah Mobile Application are easy to understand and can be accessed anytime
2. User data security is well secured
3. Can be used anytime and anywhere
4. All transaction activities are made easy with the BRK Syariah Mobile Application
5. Payment for online shopping transactions can be made through the BRK Syariah Mobile Application.
6. Can be used on smartphones with the Nokia brand to obtain incoming and outgoing balance information

The use of mobile banking at BRK Syariah has also experienced growth where in 2022 there were 119,704 users, which in 2021 were 116,976 users (brksyariah.co.id, 2022). BRK Syariah Mobile application services with the Qris Merchant feature in 2022 have increased with 2,595

users where in 2021 there were 1,204 users. SMS Banking has also increased with the number of users in 2022 amounting to 280,852 and amounting to 272,911 users. Provision of financial services in collaboration with the Financial Services Authority (OJK) through Laku Agents in remote areas throughout Riau Islands Province has increased agents where in 2021 there were 746 agents and increased in 2022 to 817 agents. Through this collaboration, the number of ATM/CRM/CDM also increased in 2022 to 375 units from 337 units in 2021. Merchant EDC usage also increased in 2022 to 600 units from 584 units in 2021. The increase in the use of non-cash transactions is supported by local governments and non-local governments in Riau province so that until 2022 the BRK Syariah New Cash Management System application is used by 4,471 local governments and 916 non-local governments.

PT Bank Riau Kepri Syariah (Perseroda) until now continues to improve services and create innovations in the BRK Syariah Mobile Application so as to provide satisfaction for customers and be able to compete with other banking companies in Indonesia. PT Bank Riau Kepri Syariah (Perseroda) also continues to improve security in using the BRK Syariah Mobile application so that customers get security for savings information and personal identity so as to minimize fraud. This is a satisfaction for users of the BRK Syariah Mobile application so that they feel comfortable using mobile banking.

CONCLUSION

Based on the results of research conducted by researchers, the use of M-Banking facilities in customer interest at PT BRK Syariah Pekanbaru Main Branch obtained the conclusion that the services available in the BRK Syariah Mobile application features have greatly satisfied users. By providing simple features, it can make it easier for customers, even parents, to easily access the BRK Syariah Mobile application. By using the BRK Syariah Mobile application, customers can make all transactions anywhere and anytime. The guaranteed level of security of using the BRK Syariah Mobile application increases customer satisfaction in use. However, the BRK Syariah Mobile application still has to improve services by providing cash deposit and withdrawal features so that customers can make money deposit and withdrawal transactions without using an ATM card. The BRK Syariah Mobile application also still has to be improved so that the application is not easily constrained in the network during use.

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