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Strategy to Increase the Mobile Banking Adoption: A Case Study at Bank BPD DIY Syariah

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ABSTRACT

The mobile banking services offered by Bank BPD DIY Syariah have not been widely adopted by the customers, as evidenced by the high volume of offline transactions at the tellers' division. This high level of offline transaction can impact the efficiency of bank employees. This research aims to identify the usage patterns of mobile banking applications among the customers and to uncover the challenges they face when using these services. A mixed-methods approach was employed, involving the distribution of questionnaires and conducting Key Informant Interviews (KII). The findings reveal several factors contributing to the low customer interest in mobile banking applications, including limited feature usability and disruptions in certain transaction services with partners. To enhance customer engagement with mobile banking, Bank BPD DIY should consider adding more features to its mobile banking services.

Keywords: Marketing Ethics, Islamic Marketing, Islamic Marketing Ethics

JEL Classification: G53, G21, I22, I25

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INTRODUCTION

The advancement of technology has increasingly led people to rely on digital solutions. In 2020, data revealed that 64% of the population was connected to the internet and technology (Astini, 2020). Digital tools, such as smartphones, offer a versatile platform for various activities, including shopping, communication, and financial transactions. Bank BPD Syariah DIY has introduced a digital service called BPD DIY Mobile, enabling users to conduct transactions conveniently via their

smartphones. Despite this convenience, many customers of Bank BPD Syariah have not yet utilized the BPD DIY Mobile banking services. According to Sanjaya, the head of Bank BPD DIY Maguwoharjo Sharia Sub-Branch Office, as of December 31, 2023, there were 924 savings accounts, but only 337 of these account holders were using the mobile banking application.

The mobile banking application can be activated for customers who hold Simpeda Wadiah

and Sutera Mudharabah savings accounts. Bank BPD DIY Syariah confirms that the teller transactions per month reached 1,112 transactions, and 15,377 transactions as of December 31, 2023. The high volume of transactions at the teller suggests a low adoption rate of mobile banking usage. Based on this context, the study aims to analyze customer usage patterns of mobile banking applications and identify the obstacles customers face when using these services. The goal is to determine effective strategies to increase customer engagement with BPD DIY Mobile digital services.

LITERATURE REVIEW

Mobile banking

The banking sector plays a crucial role in facilitating financial transactions, offering significant convenience for users. Banks provide real-time transaction capabilities anywhere and anytime through digital applications accessible via smartphones, such as mobile banking. Mobile banking represents a digital extension of banking services, enabling users to perform various activities including payment transactions, transfers, investments, e-wallet top-ups, balance checks, and transaction history reviews (Ismail & Purwani, 2021).

Benefits of Mobile banking

Using mobile banking offers numerous conveniences for customers. As a banking innovation, mobile banking provides various benefits through its features. These features, including bill payments, money transfers between accounts, and e-wallet top-ups, enable customers to transact anywhere and anytime. Additionally, mobile banking is highly effective for managing customer finances. It also significantly benefits the banking sector by reducing the need for physical services and offline bank operations (Lestari, 2022).

Digital Technology

Globally, the use of technology has expanded rapidly. The advancements in technology, coupled with the proliferation of the internet and digitalization, have positively impacted the economic growth of nations. Digital technology comprises a set of tools that facilitate various human activities. It enhances the quality of human resources by enabling the use of digital marketing, digital payments, and digital information. (Susanti, 2020).

Previous Studies

Previous scholars have explored similar topics. For instance, Basri & Leo, (2023) suggest that both financial and digital literacy, in general and comprehensively, can influence the preference for using digital banks. They found that a high level of financial and digital literacy leads people to use digital banks out of their own will and needs. Conversely, with low literacy levels, consumers tend to use digital banks mainly because they follow trends. Furthermore, Rahayu & Fitriani, (2023) discovered that the level of financial literacy significantly affects customer interest in using mobile banking applications. Additionally, Sari et al, (2021) documented that the factors influencing customer interest in mobile banking services include accessibility, comfort, and security.

Lubis & Siregar, (2021) identified that poor internet connectivity limits customers' ability to conduct online transactions. Aisyah, (2023) noted that the primary driver of customer interest in mobile banking applications is the demand for digital financial services, with a significant number of people opting for e-wallets. Pangastuti & Riza, (2023) highlighted that users' attitudes toward mobile banking are shaped by their personal experiences, particularly the ease and convenience of using the applications. Yasin, et al, (2024) found that millennial literacy regarding Islamic banks is significantly affected by the use of mobile banking, with 77.5% of millennials awareness being influenced by mobile banking usage, while the remaining 22.5% is attributed to external factors. This suggests that mobile banking could drive

digitalization in Islamic banking and among the Muslim millennial population.

In related research, [Hamdiah & Likdanawati, \(2021\)](#) suggest that effective promotional programs highlighting the services and benefits of internet mobile banking can increase public interest. [Ferilli, et al, \(2024\)](#) indicate that advanced fintech development can help bridge a country's digital finance gap. The extent of digitalization that banks can achieve in a particular region reflects the level of investment that credit institutions can effectively implement. Additionally, [Sharma,et al, \(2022\)](#) explain that social media plays a significant role in promoting the use of mobile banking. [Wardani, \(2021\)](#) argues that various factors influence customers' use of mobile banking, including their perceptions of usability, reliability, and trust.

METHODOLOGY

Combination of Two Methods

This study employs a mixed methods approach to determine the most effective strategy for increasing the use of mobile banking at Bank BPD DIY Syariah. To comprehensively examine this research, a combination of qualitative and quantitative methods is utilized. This mixed method approach aims to leverage the strengths of both qualitative and quantitative techniques, resulting in a more comprehensive, complex, and collaborative analysis with robust and well-supported arguments. Each research method has its own advantages and disadvantages, but collectively they contribute to conducting research in a systematic and precise manner. Consequently, the research findings are scientifically verifiable and reliable ([Waruwu, 2023](#)).

Quantitative Approach

1. Population and Sample

The population for this study includes all customers of Bank BPD DIY Syariah, both those who currently use the BPD DIY mobile banking

application and those who do not. To determine the appropriate sample size from an unknown population, this study employs the Cochran formula ([Waruwu, 2023](#)). The Cochran formula is processed as follows:

$$n = \frac{z^2 pq}{e^2}$$

n = sample size

z = Standard error related to the selected confidence level (usually 1.96)

p = Variability / standard deviation

q = 1-p

e = acceptable sampling error

By using the Cochran formula, 100 people were obtained as an adequate sample for this survey research

2. Sampling Techniques

In this study, the quantitative research technique utilizes Google Forms to distribute a questionnaire aimed at gathering detailed information to develop indicators and theory. The sampling method employed is snowball sampling. This technique is useful for cases involving small populations or those with difficult access, as it helps to incrementally increase the sample size ([Firmansyah, 2022](#)).

Research Variables

1. Patterns of mobile banking usage

This variable is measured through usage patterns 1) How often customers use mobile banking. 2) For what purpose do customers use mobile banking. 3) How long customers use mobile banking services. 4) What features are most useful for customers in the mobile banking application. 5) What additional features do customers want to see in the mobile banking application.

2. Obstacles in the use of mobile banking.

This variable is measured through 1) The level of customer satisfaction, how satisfied the customer is in using the mobile banking

application. 2) The main reason for customer satisfaction or dissatisfaction with mobile banking services. 3) The obstacles that customers face when using mobile banking services.

Qualitative Approach

Qualitative research is research that aims to analyze a subject or phenomenon that is ongoing. For example, by making observations, to see the perception and behavior of the subject so that actions can be found directly (Sidiq et al, 2019). In this study, the following data collection techniques are used:

1. Observation

Observation is used to directly observe the behavior and nature of the research object which aims to be able to take the next research step (Hasanah, 2017).

2. Key Informant Interview (KII)

Interview is a technique of collecting information directly to the resource person so that the data obtained is in accordance with the phenomenon that occurs at the time of observation. KII is a resource person who has knowledge related to the issues that occur and directly observes the research object, the purpose of KII is to find out more about accurate information about the research object (Pujaastawa, 2016).

Table 1.
Respondent categories

Respondent categories	Number	Question topics
- Branch leaders of Sharia	1	- Can you describe how you use <i>mobile banking</i> in your daily activities?
- Auxiliary offices	1	- What features of <i>mobile banking</i> do you find most useful?
- Account Officer	1	- What challenges do you encounter when using <i>mobile banking</i> ?
- Customer Service		
- Teller		- How do these challenges affect your use of the service?
- Customer		

- What makes *mobile banking* more attractive and easier for you to use?
- Are there any specific changes or additions that will improve your experience in using mobile banking?
- Is there anything else you would like to share about your experience using *mobile banking*?

Total 5

Source: Processed by the author (2024)

The table above is a detail of the questions that will be asked to Key informants and also customers related to information data that supports research related to strategies to increase the use of *mobile banking* applications at BPD DIY banks.

RESULT AND DISCUSSION

Demographic Characteristics of Respondents

The demographic characteristics of the respondents who participated in this study are detailed in the table below.

Table 2. Demographic Characteristics of Respondents

Variable	Category	Frequency	Percentage
Gender	-Male	59	59%
	-Female	41	41%
Work	-Student	63	63%
	- Private Employees	15	15%
	- State Employees	2	2%
	- Self employed	9	9%
	- Entrepreneurial	7	7%
	- Housewives	4	4%
	-		
Age	- 19-28	82	82%
	- 29-38	10	10%
	- 39-48	6	6%
	- 49-59	2	2%
Educational background	-Senior high school	63	63%
	-Diploma	5	5%
	-Bachelor	28	28%
	-Postgraduate	4	4%

Source: Data processed by the author (2024)

Table 2 shows that 59.0% of the respondents are male, while 41% are female. Regarding the

participants' backgrounds, 63.0% are students, 15.0% are private sector employees, 9.0% are self-employed, and 7.0% are entrepreneurs. Additionally, 4.0% are housewives, and 2.0% are civil employees. Data indicates that respondents aged 19-28 comprise the largest group, accounting for 82.0%. It is generally assumed that younger individuals are more attuned to digital optimization. Consequently, this study is predominantly represented by respondents familiar with mobile banking usage. Regarding educational attainment, 63% of the participants have graduated from senior

high school, which aligns with the high number of university students among the respondents. Additionally, 28% of the participants hold a bachelor's degree, 5% have a diploma, and 4% possess a master's degree.

Patterns of Mobile Banking Usage

The following table explains the pattern of using mobile banking among the respondents

Table 3.
Usage Patterns Mobile Banking to Bank BPD DIY customers

Variable	Category	Frequency	Percentage
Frequency	-Daily	24	24%
	-Downloads	13	13%
	-Monthly	31	31%
	-Infrequently	23	23%
	-Never	9	9%
Purpose	- Check account balance	40	40%
	- Transfer money	53	53%
	- Pay bills	47	47%
	- E-wallet top-up	30	30%
Duration	- < 6 months	51	51%
	- 6 months-1 year	36	36%
	- 1-2 years	8	8%
	- >2 years	5	5%

Source: Data processed by the author (2024)

Table 3 indicates that the pattern of mobile banking usage is seen from several aspects, including:

- 1. Frequency:** The data illustrates the frequency with which respondents incorporate mobile banking into their daily lives, based on their usage patterns. It indicates that 31% of respondents utilize mobile banking on a monthly basis, 24% on a daily basis, and 13% on a weekly basis. Meanwhile, 23% of respondents rarely use mobile banking applications, and 9% almost never engage with the BPD DIY mobile banking application.
- 2. Purpose:** Most respondents utilize the BPD DIY Syariah mobile banking application primarily for money transfer transactions (53%) and bill payments (47%)

- 3. Duration:** Approximately 51% of respondents have been using the BPD DIY Mobile application for less than six months. Additionally, 36% have used the mobile banking application for around six months to one year, while the remainder have been using the application for one to two years or more.

Features are most useful for customers in the mobile banking application.

The following data describes the features that are most useful to customers:

Table 4.
What features are most useful to customers in the app Mobile Banking

Description	Very important (%)	Important (%)	Neutral (%)	Not important (%)
- Ease of using mobile banking applications	56%	30%	12%	2%
- Security of using mobile banking	74%	15%	10%	1%
- Speed of mobile banking usage	62%	24%	14%	0%
- Various mobile banking services	48%	42%	9%	1%
- Customer support	46%	35%	18%	1%

Source: Data processed by the author (2024)

The statistical data indicates that customers highly value the security features of mobile banking applications, as these features help build trust and provide a sense of safety when using the services. Specifically, 74% of respondents regard security features as the most appreciated aspect of mobile banking. Additionally, approximately 62% of respondents value the speed of transactions. This data suggests that customers feel more secure when the application facilitates quick transaction processes.

Additional features

BPD DIY Mobile offers a range of features designed to facilitate customer transactions. One key feature is Account Information, which allows customers to check their balance and view account transactions by entering their PIN number. Next feature is the Transfer service that enables customers to perform transactions both within BPD DIY and with other banks. This service includes options for online transfers and BI FAST transfers for interbank transactions. BPD DIY also provides The Payment feature which provides customers with the ability to handle various transactions such as regional tax payments, property tax payments (PBB), water utility payments (PDAM), insurance premiums, university fees, Samsat, e-commerce purchases, ticket bookings, and electricity bill payments. In the Purchase feature, customers can easily conduct transactions like buying airtime, data packages, e-wallet top-ups, and electricity tokens. Additionally, BPD DIY Mobile has recently introduced a new feature for Account Opening. This feature allows customers to open a new account directly through the mobile banking application, eliminating the need to visit the bank in person.

In relation to additional features desired by customers, qualitative data reveals that many customers express dissatisfaction with the absence of certain features in BPD DIY Mobile, such as the ability to make payments through virtual accounts. According to Erlista, an Account Officer at the Maguwo sub-branch office, this is a common concern among users.

"The feature that I want to see in the BPD DIY Mobile application is the addition of a virtual account to facilitate payments via online shops" (Account Officer Erlista, February, 2024)

The data indicates that most respondents desire the inclusion of a transaction feature using virtual accounts to facilitate digital optimization for the public. Although BPD DIY Mobile allows direct payments via online shops through the e-commerce menu, this feature currently only supports payments on the Tokopedia application. According to an interview with Widjanarko, the head of the UII sub-branch office, this limitation has been noted and explained.:

"The feature that I use most often is when shopping at Tokopedia. I make payments through BPD DIY Mobile, so you don't need to top up your e-wallet first for payment, you can directly use the available payment number" (Personal interview, June, 2024).

It can be said that customers desire feature enhancements in the BPD DIY Mobile services to include a broader range of e-commerce and e-wallet payment options. This expansion would

likely encourage customers to use the BPD DIY Mobile application more frequently for their daily transactions.

Table 5.
Satisfaction Level

Variable	Category	Frequency	Percentage
How satisfied are customers with the mobile banking services provided by BPD DIY	-Very satisfied	12	12%
	-Satisfied	36	36%
	-Neutral	33	33%
	-Dissatisfaction	19	19%

Source: Data processed by the author (2024)

Obstacles For Customers in Using Mobile Banking

1. The level of customer satisfaction

Approximately 36% of respondents reported feeling satisfied with their experience using the mobile banking application, and 12% expressed being very satisfied with the services provided by BPD DIY Mobile Banking. However, 33% of respondents felt neutral about their experience. The neutrality among customers is attributed to the ease of use and understandability of the application. Nevertheless, some respondents noted that the absence of certain features in the mobile banking application prevented them from completing specific transactions, leading to a less satisfying experience and their neutral rating.

2. The main reason for customer satisfaction or dissatisfaction with mobile banking services.

Customer satisfaction significantly influences public trust in mobile banking services. Therefore, banks providing these services must accurately identify and meet their customers' needs. Quantitative data reveals that customer satisfaction is largely attributed to the smooth and quick system operations of mobile banking applications, which facilitate transaction processes efficiently. This conclusion is further supported by qualitative data from an interview with a BPD DIY customer, Fanny, who explained that.....:

"I am satisfied that using BPD DIY mobile banking makes it easier, especially the people of Yogyakarta, to access balances from their accounts, transfer to other accounts, pay or make daily transactions, as well as the security of mobile banking" (Personal interview, February 2024).

However, there are also customers who express dissatisfaction with the services provided by BPD DIY mobile banking. The primary complaints revolve around the lack of certain features in the mobile banking application, such as e-wallet top-ups, transactions through virtual accounts, and top-ups for various service providers. According to an interview with one of the BPD DIY customers, Joko, these missing features significantly impact the overall user experience.

"The application is easy to use. However, there are substantial costs and difficulties in filling up e-wallets" (Personal interview, February, 2024).

The data indicates that some customers are quite satisfied with the system's operation, speed, and security provided by mobile banking services. However, the features offered by BPD DIY Mobile Banking remain limited and require significant development to enhance user convenience. Improving these features will ensure that customers have a positive experience when using the mobile banking application. Such positive experiences can, in turn, influence the wider community to adopt and utilize the BPD DIY Mobile application.

3. Obstacles that customers face when using mobile banking services.

The data above highlights customer complaints regarding the use of BPD DIY Mobile services. It indicates that 60% of customer obstacles are due to the lack of available features, which negatively impacts the customer experience with mobile banking applications. Additionally, technical issues present another significant challenge. Although technical problems can occur with any mobile banking service, it is crucial for

banks to minimize these errors to ensure they do not adversely affect customer experience.

Table 6.
Customer barriers to using the application Mobile Banking

Variable	Category	Frequency	Percentage
Obstacles for customers in using mobile banking applications	- Technical Issues	36	36%
	- Lack of features used	8	8%
	- Lack of trust	27	27%
	- Lack of usability		

Source: Data processed by the author (2024)

This conclusion is further supported by an interview with Widjanarko, the head of the Ull sub-branch office, who explained that...:

"For the usage, of course there are obstacles because mobile banking is connected to several partners, in that case we also have a dependence on partners, for example, such as telephone bills, we have to ask for data from Telkom, and even if the bank is smooth but from the data provider there is no feedback, it will be an obstacle" (Personal interview, June, 2024).

Another challenge associated with using BPD DIY Mobile banking is the occurrence of transaction failures, which often compel customers to choose to offline transactions. This issue was acknowledged by Kusuma, a staff member at the Maguwoharjo Sub-branch.

"The reason customers want to make transactions at Teller is because transacting at Teller is easier because if they use Mobile banking, customers have to take care of auto debit electricity payments to Customer Service. Customer complaints related to the failure to pay transactions through mobile banking channels are also the reason why customers prefer to make transactions offline at bank

tellers" (Personal interview, February, 2024).

In conclusion, the challenges faced by customers can be from both the system and services utilized, such as the absence of necessary features for certain transactions. Additionally, external factors like slow feedback from partners can also contribute to these obstacles

Strategies To Increase the Use of Mobile Banking Services Among Customers

To increase the usage of mobile banking at Bank BPD DIY among customers, it is essential to implement a multi-faceted strategy. Firstly, enhancing the user experience by expanding the range of available features, such as e-wallet top-ups, smart login, and virtual account transactions, will address current gaps and meet customer needs more comprehensively. Additionally, conducting targeted awareness campaigns and educational programs will improve digital literacy and inform customers about the benefits and functionalities of mobile banking. Offering incentives, such as cashback rewards or reduced transaction fees for mobile banking users, can further encourage adoption. Furthermore, ensuring robust technical support and minimizing system downtime will enhance customer trust and satisfaction. Lastly, gathering continuous feedback from users to identify and address pain points will foster a customer-centric approach, ultimately driving higher usage rates of mobile banking services at Bank BPD DIY.

CONCLUSION AND RECOMMENDATION

This research purposes to identify the usage patterns of mobile banking applications among BPD DIY customers and to disclose the challenges they face when using these services. By employing both quantitative and qualitative approaches, the study found two significant findings. First, most Bank BPD DIY customers use mobile banking applications on a monthly basis for payments such as credit bills and money transfers. This preference is due to the system's fast and smooth operation, which saves

time by eliminating the need to visit a teller offline. Second, the primary obstacles encountered by customers in using mobile banking services are system service disruptions and the lack of feature usability. System service disruptions, such as issues with telephone bill payments where partners fail to provide timely feedback, pose significant challenges. To enhance the number of mobile banking users and improve organizational efficiency, BPD DIY needs to implement a multi-faceted strategy.

Future research should delve deeper into user experiences with BPD DIY's mobile banking application, focusing on specific pain points and overall usability. For example, investigating

technological enhancements, such as adding e-wallet top-ups and virtual account transactions, is crucial. Exploring the impact of external factors, such as technological advancements and regulatory changes, can offer a broader perspective on customer behavior. Additionally, future study should assess the effectiveness of customer education programs aimed at increasing digital literacy. Addressing technical issues that cause service disruptions and conducting demographic analyses to tailor services for different customer segments will also be beneficial. These steps will help BPD DIY enhance its mobile banking services, increase user adoption, and improve customer satisfaction.

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