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**THE INFLUENCE OF SERVICE QUALITY, PROMOTIONS, AND  
EASE OF USE OF BSI MOBILE ON THE INTEREST OF  
GENERATION Z STUDENTS AT THE FACULTY OF SHARIA  
IKHAC MOJOKERTO**

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**Abstract**

Sharia mobile banking is one of the banking services offered through digital technology. because m-banking services can always meet all the needs of society in today's digital era Prioritizing mobility, mobile banking can be said to be developing the fastest. The formulation of the problem in this research is whether there is an influence of service quality, promotions, and ease of use on the Interest of Generation Z Sharia students 2020-2021 Islamic Boarding School Institute KH. Abdul Chalim (IKHAC) Mojokerto using payment mobile banking in Sharia banking. This research aims to determine the influence of service quality on the interest of Generation Z students at the Sharia Faculty, KH Islamic Boarding School Institute. Abdul Chalim Mojokerto using BSI mobile. This type of research is quantitative with a sample of 69 respondents using SPSS version 22, based on the results of research and tests carried out, it shows partially service quality, promotions, and ease of use influence the interest of Generation Z students at the Institute's sharia faculty KH Islamic Boarding School. Abdul Chalim Mojokerto. Meanwhile, it is simultaneously variable service quality, promotions, and ease of use influence interest.

**Keywords:** Mobile Banking, Quality of Service, Promotion, Convenience, Interest

## INTRODUCTION

Having a house is a dream for every individual, a house whose function is no less important than the need for food and clothing. In fact, in terms of fulfilling home ownership, Indonesian people still experience many obstacles; One of the problems faced is the low purchasing power of people because they cannot afford livable houses.

The development of information technology (IT) in the banking world provides positive value in marketing banking products and services. Sharia banking also uses information technology for Internet banking, mobile banking, and other services. The use of Internet services provides banking opportunities to increase the number of customers. On the customer side, internet banking can provide convenience and comfort in transactions. The development of Industrial Revolution 4.0 information technology must be used as momentum by Sharia banking to accelerate the development of Sharia banking businesses (Nurzianti, 2021).

The development of the internet proves that the use of information and communication technology is an important need for Generation Z, so banks are taking various steps to take advantage of technological advances, by innovating to improve the quality of service in line with people's needs and making it easier for people to make transactions (Rosyid et al, 2023). Its development is marked by innovation in banking, namely mobile banking, an electronic connection between banks and customers to prepare, manage, and control financial transactions through various channels that have been implemented by banks in Indonesia (Dirwan, n.d.) A survey conducted by Sharing Vision on the use of mobile banking in Indonesia in 2020 reached 13.3 million, resulting in an increase of 25% compared to 2019. In this case, people have taken advantage of technological developments by using mobile banking service products in transaction media.

Vision sharing was carried out on the use of mobile banking in Indonesia in 2020 reaching 13.3 million, resulting in an increase of 25% compared to 2019. In this case, people have taken advantage of technological developments by using mobile banking service products in transaction media. One of the banking industries that applies mobile banking is PT. Bank Syariah Indonesia, Tbk (BSI) which was founded on February 1, 2021. Bank BSI



presents technology-based application services called BSI Mobile. This service has had more than 5 million customers install the application on Google Play Store or the App Store. With the BSI Mobile service, many customers feel it is easier because when carrying out transactions, customers do not need to come to the bank but can do it at home (Bank Syariah Indonesia, 2022). However, the convenience offered by BSI Mobile has not been fully utilized by IKHAC Mojokerto Sharia faculty students who are the objects of this research, this is proven by a pre-survey of 2020-2021 IKHAC Mojokerto Sharia faculty students as follows:

It is known that the banking services used by Sharia faculty students in 2020-2021 are as follows:

**Tabel 1.**

**Use of Sharia Mobile Banking Services**

<b>NO</b>	<b>M-Banking Services</b>	<b>Jumlah</b>
1	BSI Mobile	10
2	Not using BSI Mobile	90
	<b>Total Respondents</b>	100

Based on data from the pre-survey results above, the use of BSI Mobile services is still low, namely only 10 students use these facilities. With this data, researchers will find out how interested the 2020-2021 IKHAC Mojokerto Sharia faculty students are in using Sharia banking m-banking. From this phenomenon, it can be concluded that students at the IKHAC Mojokerto Sharia faculty have not yet made BSI Mobile their main choice, whereas in reality at the Sharia faculty, 2 economic study programs should be at the forefront in using Sharia banking facilities, namely sharia economics and sharia banking. This should be done as a form of support for Sharia products, namely BSI Mobile. So this can attract people to use BSI Mobile with all its convenience. In this way, it can encourage the growth of the sharia economy so that it is better known to a wider audience. Previous research was conducted by sisters Makrufah Hidayah Islamiah, Ivani Purwanto, Khayana Tirta Gunawardana, and Enggar Arrosyad, entitled "The Influence of Usefulness, Promotion and Service Quality on Interest in Using E-Money Gopay in Central Java."

Conclude that: simultaneously the variables of usefulness, promotion and service quality have a positive and significant effect. In part, the utility and promotion variables have a positive and significant effect on interest, but the service quality variable does not have a significant effect on interest (M. H. I. Dkk, 2020). The next research is from sisters Siti Rodiah dan Inaya Sari Melati, entitled "The Influence of Ease of Use, Benefits, Risk and Trust on Interest in Using E-wallets in the Millennial Generation of Semarang City." Conclude that: Perceived ease of use has a positive effect on interest in using E-wallet. (Siti Rodiah dan Inaya Sari Melati, 2020) Meanwhile, previous research was conducted by sister Syafitri, entitled "The Influence of Perceived Ease of Use, Trust, and Service Features on Interest in Using Financial Technology (Fintech) in the Ovo Application." Conclude that: there is a positive and significant influence between perceived ease of use on interest, there is a positive and 5 significant influence between trust on interest, there is a positive and significant influence between service features on interest (Syafitri, 2020).

The next previous research was conducted by sisters Cynthia Syerin Perdana Putri, Jati Handayani, and Tribekti Maryanto Agustinus, entitled "The Influence of Promotional Attractiveness, Ease of Use, and Security on Interest in Using E-Money among Semarang State Polytechnic Students" conclude that: simultaneously or partially promotional attractiveness, ease of use, and security have a significant effect on interest in using electronic money among Semarang State Polytechnic students. This shows that promotions carried out to attract student interest, ease of use and security attract users to switch to E-money, especially in the digital era (Cynthia Syerin Perdana Putri, Jati Handayani, n.d.).

## **LITERATURE REVIEW**

### **Interest**

Interest is characterized as a liking (tendency) towards a concern or desire in Indonesian in general. Interest is a persistent tendency to focus attention and recall some activity. A person who is interested in something will constantly and happily pay attention to it (Djamarah, 2015). Interest is a self-motivated desire to pursue a goal without external pressure. Interest is a feeling of liking (happiness) and being interested in something without being asked, or usually, there is a tendency to look for things you like. The excitement of



utilizing or purchasing a particular service or product is more commonly referred to as interest.

### **Service Quality**

The expected level of excellence or the ability to influence the level of excellence to meet customer needs is quality. Consumer perception is the last step in the quality chain after consumer needs. This can be interpreted to mean that the customer's perception, not the business's perception, is how good the perceived quality is (Santoso, 2019).

From this description, customers' views on the services they receive can be compared with the banking service quality standards aimed at their clients to determine the assessment of banking service quality. This shows that service quality is considered good or high quality if the banking services obtained or felt (perceived service) by customers are by what is expected. However, customers may perceive the quality of banking services as poor or of low quality if they receive less service than they expected. As a result, customers' perceptions of the bank will influence their loyalty to the bank and spread to other consumers. This means that customer perceptions will have a direct impact on their loyalty. Tobing also points out that loyal clients are often eager to spread the word about their great experiences (Wulannata, 2017).

### **Promotion**

Any type of communication used to inform, convince, or remind consumers about goods produced by businesses, people, and homes collectively constitutes promotion. The goal of promotions is to get clients to buy a company's goods or services using messages intended to increase awareness and interest. Companies typically express this message through advertising, sales promotions, use of sales forces, and public relations in an effort to attract the attention and interest of the general public.

### **Ease of Use**

The degree to which a user anticipates having to exert effort to use a system is known as perceived ease of use (perceived ease of use). The extent to which a person's interaction with a particular information system or technology is free from psychological influence is

referred to as perceived comfort (W. P. Dkk, 2012). Convenience is a relatively simple technology that is easy to understand and apply. Convenience is a crucial concept that writers need to understand. While the amount of these conveniences may vary depending on the user or purchaser, everyone who uses them will likely adhere to the general standards.

### **Consumer Behavior**

Kotler and Keller define consumer behavior as the science of how people, groups, and organizations select, purchase, use, and receive products, services, ideas, or experiences to meet their needs and satisfy their wants (Keller, 2008). Consumer behavior, on the other hand, is defined by Engel in Simamora as actions that are directly related to obtaining, using and spending money on goods and services, as well as the decision-making processes that occur before and after these activities (Pernamawati et al, 2023). Individual actions are required to evaluate, obtain, use, or manage goods and services according to consumer behavior, which is a decision-making process (Simamora, 2008).

### **Financial Technology (Fintech)**

Fintech, often known as financial technology, is the application of technology to provide financial solutions. Fintech also refers to businesses that provide cutting-edge technology to the financial industry (Saksonova & Kuzmina-Merlino, 2017). Financial technology, as defined by Bank Indonesia, is the result of a combination of financial services and technology that changes business models from conventional to moderate. If previously transactions required paying in person and bringing a certain amount of cash, now they can be completed with instant payment (*Peraturan Bank Indonesia Nomor 19/12/PBI/2017 Tentang Penyelenggaraan Teknologi Financial*, n.d.). Fintech is a new financial industry business model rather than banking services. Fintech refers to a new generation of businesses that offer innovative ways for people to pay, send money, borrow, lend, and invest their money. Fintech is a combination of finance and technology, where technology can take the form of automation using machines or internet media users to facilitate services and finance, and currently, financial sector business people choose internet media.

### **Generation Z**



The generation born between 1995 and 2010 is known as Generation Z. Other definitions classify Generation Z as people born between 1996 and 2015. They grew up with mobile device input and have access to more knowledge than previous generations (Bayti, 2020). Destiana Rahmawati claims in her book *Millennials And I-Generation Life* that Generation Z or what is also called "Generation I" is a change from Generation Y during the development of technology. Generation Z's mentality is more immediate and dependent on technology, and they really appreciate the popularity of the social media platforms they use (Rahmawati, 2018). They are teenagers, in their final year of college, or just starting to work. From an early age, Generation Z has been exposed to technology which indirectly impacts their personality and way of thinking. Everything that is done is mostly tied to cyberspace. The first generation in the digital era, Generation Z views social media and smartphones as more than just platforms and technology; they are a way of life. Generation Z who uses FaceTime to chat with friends, call parents, and order drinks or food at the same time is Generation Z. Even though they are still connected on social media, Generation Z is quite confident. Generation Z seems to participate less in society, prefers to work alone, and is often reluctant to collaborate in teams (Arifin, n.d.).

## **RESEARCH METHOD**

This research uses a quantitative research approach. The quantitative method is a method of processing data in the form of numbers to get an overview of the condition of an institution which is used as the object of analysis based on existing data. Research aimed at answering existing problems through empirical and theoretical studies. The problem that has been found is then formulated specifically and made in the form of a question sentence. To answer temporary problem formulations. Researchers collect theoretical references plus relevant previous research findings as material to provide temporary answers called research hypotheses. (Sugiyono, 2017) To test temporary allegations (hypotheses) researchers chose to use a questionnaire as a data collection tool or a questionnaire that has gone through validity and reliability tests in quantitative research. Data collection is carried out on objects in the

form of samples determined by the researcher. After the data was collected, data analysis was carried out to overcome the problems faced and test the theory using SPSS. Through the results of data analysis, the researcher then concludes the final step, namely the answer to the problem formulation. (Sugiyono, 2017)

Researchers chose this approach because they were interested in studying how much influence Generation Z students' curiosity has on digital payment adoption. The four variables explored in this research include three independent variables (X), including "Service Quality (X1)", "Promotion (X2)", and "Ease of Use (X3)" and one dependent or independent variable, namely "Interest (Y)". The location chosen by the researcher was the Sharia Faculty of the KH Islamic Boarding School Institute. Abdul Chalim Mojokerto, Jalan Raya Tirtowening Pacet, Bendorejo, Bendunganjati, Mojokerto Regency, East Java, Postal Code 61374.

Research variables are basically anything in any form that is determined by the researcher to be studied so that information about it is obtained, then conclusions are drawn. Theoretically, variables can be defined as attributes of a person or object that have "variations" between one person and another or from one object to another. Variables can also be attributes of certain scientific fields or activities. (Sugiyono, 2017) The independent variable and dependent variable are both examined in this study. The independent variable is identified with the symbol X, followed by the dependent variable or the dependent variable is denoted by the symbol Y.

As part of this research, three variables—service quality (X1), promotion (X2), and ease of use (X3)—as well as one dependent variable, interest (Y), will be examined. Customer interest is a measure of the difference between service quality, promotion, and ease of use, and service quality, promotion, and ease of use are factors that influence customer interest (Y). Population is a group of research elements, where elements are the smallest units which are the source of the required data. Population is used to refer to all elements/members of an area that is the target of research or constitutes the entire research object. 49 The population of this research is the 2020-2021 active students of the Sharia faculty of the KH Institute. Abdul Chalim Mojokerto with a total of 220 students<sup>50</sup>. With the following data:



**Tabel 2.**  
**Sharia Faculty Active Student Data 2020-2021 IKHAC Mojokerto**

NO	Years	Number of Students
1	2020	121
2	2021	99
	Total	220

Source: Academic Data from IKHAC Mojokerto Sharia Faculty

The sample is part of the number and characteristics of the population. What is learned from the sample, the conclusions can be applied to the population. Therefore, samples taken from the population must be truly representative. 51 W. Gulo thinks that samples are also often referred to as "samples", namely part of a population. 52 The samples from this research were students of the Sharia faculty of the KH Islamic Boarding School Institute. Abdul Chalim used mobile banking payments by determining the sample size using the Slovin formula method as follows: (Sugiyono, 2017)

$$n = \frac{N}{1 + (Ne^2)}$$

Information:

n : Number of samples

N : Population

e : Estimated error rate of 10%

Then the sample size is:

$$n = \frac{220}{1 + (220 \cdot 0,12^2)}$$

$$n = \frac{220}{3,20}$$

*n = 68,75 then the sample becomes 69*

Based on the calculations above, the sample in this study was 69 samples. Sampling in this research used

Formula  $n_i = \frac{N_i}{N} \cdot n$

Where:

- $n_i$  = Number of samples per level
- $N_i$  = Number of populations per level
- $N$  = Total population
- $n$  = The total number of sample members

The sample for each year is:

**Tabel 3.**  
**Number of Samples**

No	Years	Number of Samples
1	2020	$n_i = 121$ $220 - 69 = 38$
2	2021	$n_i = 99$ $220 - 69 = 31$
	<b>Amount</b>	<b>69</b>

From the calculations above, the sampling used in this research is incidental namely the technique of determining samples based on chance, namely anyone who coincidentally met the researcher he was among the 2020-2021 IKHAC Mojokerto Sharia faculty students and was interested in using mobile banking payments can be used as a sample. If it is considered that the person who happened to be found to be suitable as a data source, based on the researcher's provisions regarding the problems of IKHAC Mojokerto sharia faculty students who are interested in using mobile banking payments. The type of data in this research is quantitative. Quantitative type research is a research method based on philosophy in the field of positivism which functions to analyze certain samples or populations, data collected from the use of quantitative or statistical data analysis research instruments, and aims to test existing hypotheses. The research carried out by researchers is a type of library research, meaning research carried out using literary sources, for example, journals, theses, books, notes, or the results of research. (Maylinda, 2019)

The research instrument used in this research is a questionnaire created by the researcher. Sugiyono said "A research instrument is a data collection tool used to measure observed natural and social phenomena (Sugiyono, 2017).

**Tabel 4.**

**The Influence of Service Quality...**

**Questionnaire Grid**

Variable	Indicator	Question Number
Interest (Y)	a. There is attention and awareness towards something thing/object	1,2,3
	b. There are feelings (like)	4
	c. There is encouragement	5
	d. There is an attitude	6
Service quality (X1)	a. Tangible	1,2
	b. Reliability	3
	c. Responsiveness	4
	d. Guarantee	5
	e. Empathy	6
Promotion (X2)	a. Advertising	1,2
	b. Sales promotion	3
	c. Personal Selling	4,5
	d. Publisitas	6
Kemudahan Pengguna (X3)	a. Easy to learn	1
	b. Controllable	2,3
	c. Fleksibel	4
	d. Easy to use	5
	e. Clear and understandable	6

**RESULTS AND DISCUSSION**

**The Influence of Service Quality on Interest**

Based on the results of the regression test carried out in this research, it is known that the determinant of interest in generation z students in using sharia banking mobile banking payments is that the partial test results state that the service quality variable  $t_{count} > t_{table}$  concludes that service quality influences interest in using sharia banking mobile banking payments. The results of this research are in line with the research of Nazaruddin et al who stated in the research entitled "The Influence of Service Quality, Trust and Promotion on Customer Interest in Saving at the Ulak Karang Branch of Sharia Bank, Padang City"

concluded that unexpected extra services from the company had an effect on customers' interest in using mobile banking payments.

The results of this research are in line with research by Nazaruddin et al who said in a study entitled "The Influence of Service Quality, Trust and Promotion on Customers' Interest in Saving at the Ulak Karang Branch of Sharia Bank, Padang City" concluded that unexpected extra services from the company had an effect on customers' interest in using mobile banking payments. This research is not in line with Muhammad Santoso's theory which states that if the level of service received by customers is lower than expected, then the quality of banking services can be perceived as bad or low quality and interest in using mobile banking payments will also be low. The conclusion obtained in this research is that service quality influences the interest of generation z students in using mobile banking payments in sharia banking.

#### **The Effect of Promotion on Interest**

Based on the results of the regression test carried out in this research, it is known that the determinant of interest in generation z students in using sharia banking mobile banking payments is that the partial test results state that the promotion variable  $t_{count} > t_{table}$  concludes that promotion influences interest in using sharia banking mobile banking payments. The results of this research are in line with Kuncoro's theory which states that promotion is providing customer information about existing products or features according to their needs and influencing customers' interest in using them.

The results of this research are not in line with Khumairotus Solehah's research "the influence of promotions and knowledge on customers' decisions to use internet banking at BRI Syariah KCP Ponorogo" which states that partial promotion perceptions do not have a significant effect on interest in using internet banking.

The conclusion obtained in this research is that promotions influence the interest of generation z students in using mobile banking payments in sharia banking.

#### **The Effect of Ease of Use on Interest**

Based on the results of the regression test carried out in this research, it is known that the determinant of interest in Generation Z students in using Sharia banking mobile banking



payments is that the partial test results state that the ease of use variable count > table concludes that there is an influence between ease of use on interest in using sharia banking mobile banking payments.

The results of this research are supported by Andi's theory which states that giving an indication that a system is not designed to make it difficult for the user, but that using the system actually makes it easier for someone to complete their work.

The conclusion obtained in this research is that ease of use influences the interest of Generation Z students in using mobile banking payments in Sharia banking. The Effect of Ease of Use on Interest.

### **The Influence of Service Quality, Promotion, Ease of Use on Interest**

Based on the results of the f test carried out previously, significant results were obtained, meaning that service quality, promotion, and ease of use simultaneously influence the interest of Generation Z students at the Sharia Faculty of the KH Islamic Boarding School Institute. Abdul Chalim (IKHAC) Mojokerto using mobile banking payments in Sharia banking.

The results of this research are in line with Muhammad Santoso's theory which states that service quality, promotion, and ease of use are important aspects in efforts to increase interest in using digital payments. The results of this research are supported by the results of previous research conducted on "The Influence of Service Quality, Trust and Promotion on Customer Interest in Saving at Sharia Bank, Ulak Karang Branch, Padang City" concluding that the extra service was unexpected and was a surprise from the company and Good and clear promotions have an impact on customers' interest in using digital payments in Sharia banking. It can be concluded that service quality, promotion, and ease of use simultaneously have a significant effect on interest.

### **CONCLUSION**

Based on data analysis and discussion regarding the influence of Service Quality, Promotion, and Ease of Use on Interest in using mobile banking payments in Sharia

banking, several conclusions can be drawn, namely as follows: a) Based on the results of the t-test, this research shows that there is a significant influence of service quality on interest in using mobile banking payments in Sharia banking; b) Based on the results of the t-test, this research shows that there is a significant influence of promotion on interest in using mobile banking payments in Sharia banking; c) Based on the results of the t-test, this research shows that there is a significant effect of ease of use on interest in using mobile banking payments in Sharia banking; d) Based on the results of the F test, it shows that service quality, promotions, and ease of use simultaneously and significantly influence on interest in using mobile banking payments in Sharia banking.

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