

## **Factors Influencing Customer Interest in Adopting Online Banking Services: A Descriptive Study at BRI Unit Indihiang**

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**Abstract:** *This study examines the factors influencing customer interest in online banking (e-banking) adoption at PT Bank Rakyat Indonesia (Persero) Tbk. Unit Indihiang, analyzes the role of bank employees in promoting e-banking usage, and documents available e-banking services and their operational mechanisms. A descriptive qualitative method was applied, with primary data obtained through observation and semi-structured interviews, and secondary data via documentation and literature review. Findings reveal three core adoption drivers: knowledge (especially regarding device accessibility and risk awareness), trust (particularly data security and transaction notification reliability), and perceived usefulness (including time efficiency, transaction diversity, and cost reduction). Bank employees across all positions unit head, tellers, customer service officers, field officers, and security guards collectively constitute a multi-layered adoption ecosystem. These findings are intended to inform strategies for improving e-banking socialization and adoption at the branch level.*

**Abstrak:** *Penelitian ini bertujuan untuk mengetahui faktor-faktor yang mempengaruhi minat nasabah menggunakan layanan perbankan online (e-banking) pada PT Bank Rakyat Indonesia (Persero) Tbk. Unit Indihiang, menganalisis peran karyawan bank dalam mendorong adopsi e-banking, serta mendokumentasikan layanan e-banking yang tersedia. Metode deskriptif kualitatif digunakan dengan data primer dari observasi dan wawancara, serta data sekunder dari dokumentasi dan studi pustaka. Hasil menunjukkan tiga faktor utama: pengetahuan, kepercayaan, dan kebermanfaatannya. Peran aktif seluruh karyawan dari berbagai jabatan juga berkontribusi signifikan dalam ekosistem adopsi digital*

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**Keywords :** *Online Banking; Knowledge; Trust; Perceived Usefulness; Customer Interest*

### **INTRODUCTION**

The rapid advancement of information and communication technology has fundamentally reshaped the banking industry. Across the globe, financial institutions are transitioning from branch-centric service models toward digital platforms that deliver greater accessibility, speed, and operational efficiency. In Indonesia, this shift is particularly prominent among state-owned commercial banks, which collectively serve hundreds of millions of retail and MSME customers (Kasmir, 2010).

PT Bank Rakyat Indonesia (BRI) stands as one of Indonesia's oldest and largest state-owned banks, with a historical mandate to serve small enterprises, cooperatives, and rural communities. In alignment with the national digital banking agenda, BRI has invested extensively in its e-banking

ecosystem comprising BRImo (mobile banking), internet banking, SMS banking, and phone banking to enable customers to conduct financial transactions without visiting a physical branch.

Despite this investment, adoption remains uneven across BRI's network. At the unit level which primarily serves MSME owners and rural households a significant proportion of customers continues to rely on conventional over-the-counter banking. This gap between service availability and actual usage suggests the presence of specific enablers and barriers that shape customer adoption decisions.

Several prior studies have explored these dynamics. Jamidan and Siti (2016) found that knowledge and familiarity significantly predict internet banking usage. Kartika (2020) highlighted the role of e-banking facility quality in attracting customers, while Sari Repita (2013) identified perceived usefulness, trust, and computer self-efficacy as critical determinants. However, research specifically addressing unit-level BRI branches serving MSME-dominant clientele remains limited.

This study therefore investigates three research questions: (1) What e-banking services are available at BRI Unit Indihiang, and how do they function? (2) How do bank employees contribute to promoting e-banking adoption? (3) What factors drive customer interest in e-banking at BRI Unit Indihiang? The findings are expected to provide actionable insights for improving digital service socialization at the branch level.

## METHOD

This research adopts a descriptive qualitative approach, selected to provide a comprehensive, naturalistic account of the factors influencing e-banking adoption without experimental manipulation. This approach enables in-depth exploration of motivations, perceptions, and institutional dynamics that quantitative instruments may not adequately capture (Kasmir, 2008). Primary data were collected through: (1) direct observation of daily banking operations at BRI Unit Indihiang over a two-month period; and (2) semi-structured interviews with all five employee categories unit head, tellers, customer service officers, field officers (mantri), and security guards. Interview questions addressed each role's strategies for promoting e-banking, customer responses observed in the field, and perceived barriers to adoption. Secondary data were gathered from internal BRI documentation (organizational charts, service manuals, operational reports), academic journals, banking legislation (UU No. 10 Tahun 1998), and industry publications. Data analysis followed the Miles and Huberman model, comprising iterative cycles of data reduction, display, and conclusion drawing. Credibility was ensured through source triangulation across interview, observation, and documentary data.

## RESULTS AND DISCUSSION

PT Bank Rakyat Indonesia (Persero) Tbk. was established on December 16, 1895, in Purwokerto, Central Java, by Raden Bei Aria Wirjaatmadja under the name De Poerwokertosche Hulp en Spaarbank der Inlandsche Hoofden. Originally conceived to provide financial services to indigenous communities and small enterprises, BRI became the first bank in Indonesia to be designated a general commercial bank (bank umum) in 1959. Today, BRI operates one of the broadest banking networks in Indonesia, with a particular focus on serving micro, small, and medium enterprises (MSMEs). BRI Unit Indihiang is located at Jl. Ibrahim Adjie No. 151, Sukamaju Kidul, Kec. Indihiang, Tasikmalaya, West Java (postal code: 46198; telephone: 0265-333904). The unit is housed in a two-story building, with customer-facing operations on the ground floor and archival and support facilities on the upper floor. The unit's vision is aligned with BRI's corporate mandate to be the leading commercial bank prioritizing customer satisfaction, particularly among MSME clientele.

The unit employs a total of 20 staff members: one unit head, one supervisor, nine mantri (field officers), two tellers, two customer service officers, one BRI Mobile agent (BRIMEN), one office boy, and three rotating security guards. This staffing structure reflects the unit's dual operational mandate managing conventional lending and savings products while simultaneously expanding digital banking adoption among its customer base.

Table 1. Human Resource Composition of BRI Unit Indihiang (2024)

No.	Position	Number of Staff
1	Unit Head	1
2	Supervisor	1
3	Mantri (Field Officer)	9
4	Teller	2
5	Customer Service Officer	2
6	BRI Mobile Agent (BRIMEN)	1
7	Security Guard (rotating)	3
8	Office Boy	1
Total		20

*Source: BRI Unit Indihiang Internal Data (2024)*

BRImo is BRI's flagship digital banking platform, accessible via Android and iOS smartphones. Designed to minimize customer dependency on physical branch visits, BRImo integrates mobile banking, internet banking, and electronic money (Tbank/BRIZZI) functions into a single application. The platform supports biometric authentication (face recognition and fingerprint scanning) alongside PIN verification, providing a secure yet user-friendly access experience (Marginingsih, 2020).

BRIimo's feature set is extensive. Core transactional features include fund transfers (intra-BRI and inter-bank), QRIS-based merchant payments, utility bill payments (electricity tokens, water, BPJS insurance premiums), mobile phone top-ups, and digital wallet top-ups (OVO, GoPay, DANA, ShopeePay). Investment access via BRI Deposito and loan applications are also available within the app. The cardless cash withdrawal feature allows customers to withdraw funds at BRI ATMs or Indomaret outlets using a six-digit dynamic code generated in the app, eliminating the need to carry a physical ATM card.

The most frequently reported customer issues with BRIimo include: application errors or inability to open the app; login failures; transaction failures; delayed or absent OTP (one-time password) delivery; application lag or slow response times; and display of inaccurate account information. Customers encountering unresolvable technical issues are directed to BRI's 24-hour contact center (14017/1500017) or the nearest BRI branch.

Table 2. Key Features of BRIimo and Their Functions

No.	Feature	Function	Target Users
1	Fund Transfer	Transfer to BRI or other bank accounts	All retail customers
2	Cardless Withdrawal	Cash withdrawal at ATM/Indomaret without physical card	Mobile-first users
3	QRIS Payment	Scan-to-pay at participating merchants	Urban & young customers
4	Bill Payment	Electricity, BPJS, water, internet, credit card	Households & MSMEs
5	Digital Wallet Top-up	OVO, GoPay, DANA, ShopeePay	E-commerce users
6	BRIZZI (E-Money)	Electronic money for non-cash payments	Transit & retail users
7	Investment Access	BRI Deposito and investment products	Savers & investors
8	Loan Application	Apply for BRI credit products digitally	MSME owners
9	Complaint Reporting	Submit and track service complaints	All customers

*Source: BRI Service Documentation & Author Analysis (2024)*

BRI's internet banking service provides web-based access to banking functions via desktop or laptop browsers. It offers two categories of features: non-transactional (balance inquiry, transaction history, statement download, account listing, password change) and transactional (inter-account fund transfer, clearing, bill payment for electricity, telephone, and water, ticket purchases, and investment transactions). Internet banking is particularly suited to business customers managing higher transaction volumes, as the wider desktop screen facilitates review of detailed financial data.

SMS Banking provides basic banking functionality to customers with feature phones or limited internet access through text message commands sent to BRI's dedicated short number (3300). Core services include balance inquiry (SALDO PIN), account mutation review, inter-bank fund transfer (TRANSFER ACCOUNT AMOUNT PIN), bill payment (BAYAR KODEBILLER NOMOR JUMLAH PIN), and mobile credit purchase. This channel is critical for serving customers in areas with limited data network coverage, ensuring financial inclusion for segments not yet equipped for smartphone-based banking.

BRI's phone banking service, BRIBRAIN, operates 24 hours a day via the contact center number 14017/1500017. It provides account information, card loss reporting, product inquiries, and escalation of complaints that cannot be resolved through digital channels. This service complements other e-banking channels by providing a human-assisted fallback option, which is particularly valuable for elderly customers or those encountering technical difficulties.

Table 3. Comparison of E-Banking Channels at BRI Unit Indihiang

Criterion	BRImo	Internet Banking	SMS Banking	Phone Banking
Access Device	Smartphone	Computer / Laptop	Feature Phone	Any Phone
Internet Required	Yes	Yes	No	No
Transaction Scope	Full	Full	Basic	Info only
Security Level	PIN + Biometric	Username + PIN	PIN	Verbal auth.
24/7 Availability	Yes	Yes	Yes	Yes
Best Suited For	All customers	Business / high-volume	Rural / low-data areas	Elderly / complaints

*Source: Author Analysis Based on BRI Service Documentation (2024)*

A distinctive finding of this study is the critical and multi-layered contribution of bank employees to customer e-banking adoption. Rather than relying solely on passive marketing, BRI Unit Indihiang employs a coordinated, role-differentiated approach in which each employee category actively participates in customer education, trust building, and technical assistance. The five primary employee roles and their adoption-related functions are described below.

The unit head provides the strategic foundation for e-banking promotion at the branch level. Key responsibilities include: establishing and communicating a clear digital transformation vision to all staff; ensuring periodic employee training on the latest e-banking features; designing and overseeing branch-level promotional campaigns; monitoring e-banking adoption metrics and comparing them against targets; and serving as the liaison between the branch and BRI's central management for the implementation of new digital innovations. The unit head also plays a direct customer-facing role by

offering personal consultations to high-value customers and resolving escalated adoption barriers through tailored solutions.

Tellers are in a uniquely advantageous position as the primary frontline contact for the majority of daily customer transactions. Their e-banking promotion activities include: (a) proactively educating customers about e-banking benefits particularly time savings and transaction convenience during conventional over-the-counter transactions; (b) assisting customers with BRImo account registration and initial setup; (c) conducting live demonstrations of the application's features on customers' smartphones; (d) promoting available digital incentives such as fee waivers or cashback programs; (e) addressing customer concerns about transaction security and data privacy; (f) collecting and documenting customer feedback for escalation to the unit head and relevant departments; and (g) providing written guidance through brochures and directing customers to video tutorials.

Customer service (CS) officers provide a more comprehensive and sustained level of customer engagement than tellers. Their e-banking adoption responsibilities span several dimensions: education (proactive briefings on e-banking benefits, feature socialization via email and social media, step-by-step guidance via tutorials); technical support (rapid resolution of login failures, transaction errors, and app usability issues); complaint management (empathetic handling of customer grievances using a feedback loop for service improvement); personalized service (tailoring product recommendations and support based on individual customer transaction history); trust building (transparent communication about security policies and BRI's certifications); and promotional campaigns (organizing demonstrations and sharing customer testimonials to reduce adoption resistance).

Mantri constitute BRI's primary channel for reaching MSME customers in the field. Their adoption promotion activities include: organizing training sessions and seminars specifically designed for small business owners on the operational use and benefits of e-banking; conducting direct visits to customer business premises to provide individualized demonstrations of BRImo features; assisting with BRImo registration and account setup on-site; providing ongoing technical accompaniment to customers who encounter difficulties; and leveraging their established personal relationships with customers to build trust and overcome resistance to digital adoption. This last function is particularly powerful, as mantri often interact with customers who have limited digital literacy and may be reluctant to adopt new technologies without trusted guidance.

While often overlooked in the digital adoption literature, security guards at BRI Unit Indihiang play a meaningful role as the first point of human contact for customers entering the branch. Their contributions include: distributing e-banking brochures and directing customers' attention to promotional posters; providing brief verbal explanations of mobile banking benefits to customers waiting in queue; guiding interested customers to the customer service desk or teller for more detailed

assistance; assisting customers in downloading and installing the BRImo application on their smartphones; and providing reassurance about the security and ease of digital services to customers who appear hesitant.

Table 4. E-Banking Promotion Activities by Employee Role at BRI Unit Indihiang

Role	Primary Channel	Key E-Banking Promotion Activities	Reach
Unit Head	Strategic & Direct	Digital vision setting, staff training oversight, adoption monitoring, high-value customer consultation	Internal staff + priority customers
Teller	Counter (frontline)	Education during transactions, registration assistance, live demos, feedback collection	All walk-in customers
Customer Service	Desk & multi-channel	Product education, complaint resolution, technical support, personalized recommendations, trust building	New & existing customers
Mantri	Field visits	On-site demos, registration assistance, technical accompaniment, trust building via personal relationships	MSME customers in the field
Security Guard	Branch entrance	Brochure distribution, initial referrals, app installation help, queue education, security reassurance	All entering customers

*Source: Interview Data Analysis, BRI Unit Indihiang (2024)*

### 3.4 Factors Influencing Customer Interest in E-Banking Adoption

The descriptive analysis of interview and observational data identified three principal factors that determine customer interest in e-banking adoption at BRI Unit Indihiang: knowledge, trust, and perceived usefulness. These factors are analyzed below, with each sub-factor's relative customer response level assessed based on interview findings.

Knowledge constitutes the foundational prerequisite for e-banking adoption. Customers who lack basic understanding of how to access, navigate, and transact through e-banking platforms are effectively excluded from adoption regardless of other motivating factors. At BRI Unit Indihiang, two knowledge dimensions demonstrate the strongest influence on customer interest:

First, knowledge of device accessibility the understanding that e-banking services can be accessed via personal devices such as smartphones and laptops without visiting a bank branch generates high levels of customer interest. Customers who internalize this feature perceive an immediate reduction in the time and effort costs of banking.

Second, knowledge of security and risk minimization specifically the understanding that BRI's e-banking platforms incorporate multiple security layers (PIN, biometric authentication, OTP codes,

transaction notifications) to protect customer funds and data is equally influential. Customers who understand these protections are significantly less apprehensive about adopting digital banking.

However, a third knowledge dimension awareness of the anywhere-anytime transactional flexibility of e-banking (including out-of-area transfers and 24/7 bill payment) generates moderate rather than high customer interest, largely because this capability is not yet widely understood among the unit's predominantly older and MSME-oriented customer base. This gap represents an opportunity for targeted socialization. These findings align with Istiqomah (2019), who demonstrated that knowledge of security features and operational convenience is a primary predictor of mobile banking usage.

Trust is particularly critical for e-banking adoption in communities where digital financial transactions are a relatively recent phenomenon. At BRI Unit Indihiang, customer trust manifests across three dimensions, with varying response intensities. The strongest trust driver is data and fund security: customers who believe that BRI's e-banking systems reliably protect their money and personal information report high confidence in using digital services. This perception is reinforced by BRI's established reputation as a state-owned bank with a long institutional history.

A closely related trust factor is the reliability of transaction notifications. Customers express high satisfaction with BRImo's detailed transaction confirmation system, which provides real-time notifications containing the sender/recipient name, transaction amount, date and time, and reference number. These notifications function as a visible accountability mechanism that significantly reduces customers' fear of fraudulent or erroneous transactions.

However, two trust sub-factors elicit notably lower customer confidence: first, privacy protection regarding transaction information some customers remain concerned that their transaction data may be visible to or misused by third parties; and second, the compensation mechanism for system errors customers are uncertain about the procedures and timeframes for recovery in cases of failed transactions or unauthorized access. These gaps suggest that BRI's communication strategy should more explicitly address privacy policy details and the dispute resolution process. This finding is consistent with Sari Repita (2013), who identified trust as a critical e-banking adoption determinant.

Perceived usefulness the degree to which customers believe that e-banking improves their ability to manage financial tasks emerges as the most consistently powerful motivator across all customer segments interviewed at BRI Unit Indihiang. The utility dimension with the highest customer valuation is time efficiency: the ability to execute transactions (fund transfers, BPJS payments, utility bill settlements, mobile top-ups) without traveling to a branch or ATM. For MSME customers in particular, this time saving directly translates into reduced operational disruption and opportunity cost.

The second most valued utility dimension is transaction diversity: the availability of a wide range of financial services within a single application is perceived as a significant enhancement of financial

management capability. Customers value being able to transfer funds, pay multiple categories of bills, top up digital wallets, and access investment products through one interface.

Cost reduction constitutes a third utility driver: customers acknowledge that e-banking reduces transportation costs associated with bank visits, as well as eliminating certain transaction fees applicable to over-the-counter services. Finally, real-time financial information access the ability to check account balances and transaction histories at any time is appreciated for its role in personal financial management. These findings are consistent with Kartika's (2020) research identifying utility as a primary e-banking adoption driver.

Table 5. Descriptive Analysis of E-Banking Adoption Factors at BRI Unit Indihiang

Factor	Sub-Factor	Qualitative Finding	Response Level
Knowledge	Device accessibility	Strong interest; customers value smartphone-based banking convenience	High
	Security & risk awareness	Customers reassured by multi-layer security features	High
	Transactional flexibility	Moderate awareness of 24/7 anywhere-access; socialization needed	Moderate
Trust	Data & fund security	BRI institutional reputation and security layers generate high trust	High
	Transaction notifications	Real-time, detailed notifications strongly reinforce trust	High
	Privacy protection	Some customers uncertain about data visibility to third parties	Low–Moderate
	Compensation mechanism	Customers unfamiliar with dispute resolution procedures	Low
Perceived Usefulness	Time efficiency	Strongest motivator; critical for MSME customers minimizing downtime	Very High
	Transaction diversity	Wide feature range within a single app highly valued	Very High
	Cost reduction	Savings on transportation and transaction fees acknowledged	High
	Real-time information access	Appreciated for personal financial management	High

*Source: Author Analysis Based on Interview and Observational Data (2024)*

The adoption factors described above do not operate independently of institutional context. Rather, bank employees actively shape customer perceptions across all three dimensions through their daily interactions. The table below maps each employee role to its primary area of influence on the three adoption factors:

Table 6. Employee Role Influence Matrix on E-Banking Adoption Factors

Employee Role	Knowledge Contribution	Trust Contribution	Usefulness Contribution
Unit Head	Strategic training program design	Vision for secure digital transformation	Incentive program design
Teller	Direct education during transactions	Security Q&A and reassurance	Live demos of time-saving features
Customer Service Mantri	Comprehensive product tutorials Field education for MSME customers	Transparent security policy communication Personal relationship-based trust building	Personalized utility-based recommendations On-site usefulness demonstrations
Security Guard	Initial brochure distribution & referrals	Security reassurance at branch entrance	Brief app benefit communication

*Source: Author Analysis (2024)*

The matrix illustrates that the adoption ecosystem at BRI Unit Indihiang is genuinely multi-layered: no single employee group is solely responsible for driving adoption. Rather, each contributes distinct value at different stages of the customer journey from initial awareness (security guard, brochure) through consideration (CS, teller education) to decision and onboarding (teller, mantri). This coordinated structure maximizes the probability that each customer receives adoption support appropriate to their specific knowledge level, trust concerns, and perceived usefulness evaluation.

## CONCLUSION

This study examined three principal dimensions of customer e-banking adoption at BRI Unit Indihiang: available services, employee roles, and adoption factors. The findings support three primary conclusions. First, BRI Unit Indihiang provides a comprehensive e-banking ecosystem encompassing BRImo, internet banking, SMS banking, and phone banking, with BRImo emerging as the flagship platform due to its extensive feature set, biometric security, and accessibility for MSME customers seeking time-efficient transactional solutions. Second, the roles of bank employees constitute a critical and often underestimated dimension of the adoption process. The coordinated contributions of unit head, tellers, customer service officers, mantri, and security guards form a multi-layered customer engagement architecture that spans awareness, education, trust building, and technical onboarding. This finding suggests that human capital investment is as important as technological investment in achieving e-banking adoption goals. Third, adoption is driven by three mutually reinforcing factors: knowledge (particularly regarding device accessibility and security features), trust (primarily in data security and transaction notification reliability), and perceived usefulness (especially time efficiency and transaction diversity). While knowledge and trust factors show strong customer responses, two sub-factors

transactional flexibility awareness and the compensation/dispute resolution mechanism exhibit lower customer confidence and represent priority areas for targeted socialization.

Policy recommendations include: (1) intensifying branch-level socialization programs with specific focus on e-banking flexibility and dispute resolution procedures; (2) improving customer communication regarding privacy policies and compensation mechanisms to address residual trust concerns; (3) expanding mantri-led field education programs for MSME clusters with low digital literacy; and (4) establishing periodic measurement of e-banking adoption rates at the unit level to track progress and refine strategies. Future research should incorporate quantitative instruments (surveys) to measure the relative weights of adoption factors, and should explore additional determinants such as perceived ease of use, risk perception, and digital self-efficacy.

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