



Analysis of Interest in Sharia Banking Students in the Use of Bank Sharia Indonesia (BSI) Mobile Banking Services

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***Abstract:** This research was conducted to determine the factors that influence the Islamic Banking Student Attention of Sultan Maulana Hasanuddin Banten State Islamic University to implement Bank Syariah Indonesia (BSI) Mobile Banking Services. This study used a quantitative approach with survey methods in the form of questionnaires and questionnaires which were distributed to students in the city of Serang. Data were collected and analyzed using descriptive and inferential statistical methods. From the results of this research it can be concluded: The application of Mobile Banking makes it easier for Islamic Banking Students to do business, Mobile Banking makes it more secure in doing business, Mobile Banking makes students take control in carrying out business via their cellular telephones, Mobile banking is able to save time, Mobile banking suits their wishes Students who want to simplify agile services. Even though behind the relief and benefits provided to the Mobile Banking Service, it is still known that Islamic Banking Students have not paid attention to using Mobile banking services because they have not mastered or do not understand the method of carrying out Mobile banking in their area and there is no Indonesian Sharia Bank (BSI), as a result they use technology products. Digital services provided by other conventional banks. It is still known that Islamic Banking Students have not paid attention to using Mobile banking services because they have not mastered or do not understand the method of carrying out Mobile banking in their area and there is no Indonesian Sharia Bank (BSI), as a result they use technology products. Digital services provided by other conventional banks. It is still known that Islamic Banking Students have not paid attention to using Mobile banking services because they have not mastered or do not understand the method of carrying out Mobile banking in their area and there is no Indonesian Sharia Bank (BSI), as a result they use technology products. Digital services provided by other conventional banks.*

Keyword: Islamic Banking; Mobile Banking; BSI bank

Introduction

Technological advances in banking today are a significant requirement. Especially the pressure that is pressing for someone to solve all problems quickly and wisely for work. In this era, computer development has become an important target in the banking world. During this era when changes in data technology and progress in banking operations have brought major changes in communication, and data communication technology in banking operations has become an urgent need.

Currently, there are many services provided by the Bank in facilitating consumers in carrying out business aspects. With the sophistication of technology, all types of business aspects can be tried using electronic devices without involving direct body contact. Digital services in Indonesia have developed significantly in recent years. Participation in digital offerings is ubiquitous in politics, business and education. One of the industries most visited by Indonesians is financial services. Digital Service Application Diagram to assist consumers in accessing account data, existing product data or improving the quality of company services.

Over the past year, Bank Islam has been focusing on the internet-based Islamic banking system. That means better processes and lower costs. This Sharia Internet Banking facility offers 24-hour access. Consumers, especially students who need banking convenience, can access the services they need anytime, anywhere without having to go to the bank. Moreover, today's students are in an era where smart mobile device agnostic situations are synonymous with happiness. Consumer banks want to facilitate the processing of banking transactions.

Doing business in Islamic banking has become easier thanks to digital or mobile banking services. Mobile Banking is a one-stop service from providing easy access and agility in carrying out aspects of financial business in a real time manner. Mobile banking can be accessed by individual consumers via their respective cell phones that have GPRS technology.¹

¹ZUHRI, "PURWOKERTO IN THE USE OF MOBILE BANKING AT BANK SYARIAH INDONESIA (BSI) USING QUALITATIVE RESEARCH METHODS Thesis was submitted to the Faculty of Islamic Economics and Business UIN Prof. K. H. Saifudin Zuhri To Fulfill One Of The Requirements," 2022.

Theory review

a. Concept About Interest

According to the Indonesian dictionary, attention means a strong tendency towards something, such as *naginan* or ambition. Attention to Foertiono and Sadialto is a person's interest in something that encourages him to take a decision or action.

Agus Sujanto in general explained that the notion of interest in psychology books is attention similar to desire, i. H. the power of life and awareness, as well as the power to create originates in the mind and feelings. I am here. What's interesting is a strong motivator for someone to do anything to achieve the desired goals or ideals.

The factors that influence interest are:

1. Essential or internal factors for Mangkunegara, internal aspects are aspects that are related to the characteristics of a person. The intrinsic or internal aspect is an aspect that originates from within the person, which means that if an action is desired because someone likes to do it, here the attention comes from the person himself.
2. External aspects For Anna Afi Hay and Agus Suharsono, external views are aspects that influence people through external motivation. For Mankunegara, appearance is a factor that influences one's ability to live in that area. The extrinsic aspect, namely the external aspect, means that an action is carried out under pressure or application from outside.
3. The emotional aspect of Attention has a close relationship with anger, so that it can be said that being full of emotion can force a person to do something he wants to achieve his goals.²

b. Factors Influencing Customer Interest To Use Mobile Banking

This survey aims to find out how much interest customers have in using Bank Syariah Indonesia's mobile banking services. Next, I'd like to share a survey with customers who have participated. Based on respondents' responses to the questions printed in the distributed survey, we analyze respondents' responses to the

² | Rudi Hartono et al., "Factors Affecting the Interest of Sharia Banking Students in Sulthan Thaha Saifuddin Jambi State Islamic University To Use the Mobile Bank Services Sharia Bank Mandiri," *Telanaipura Jambi* 2, no. 2 (2022): 36122.

hypothetical factors that influence customers' interest in using mobile banking services. The results of the respondents' assumptions about the factors that influence customer interest in using mobile banking at Bank Syariah Indonesia can be explained as follows.

1. Mobile Banking Services Facilitate all Desired Transactions

More and more customers are attracted by the convenience factor of mobile banking accommodation. Customer-centric mobile banking accommodation enables transactions anytime, anywhere. You can also pay utility bills, transfer money to other content, check balances and make purchases. Thanks to the use of mobile banking services, customers are no longer required to go to the bank or queue. Certainly this mobile banking facility can waste customer time and energy. You can also be sure that this mobile banking facility is very easy to use.

2. Mobile Banking Services can Save Time

Using mobile banking is very time consuming for customers because they do not need to go to an ATM to transfer money, deposit money or make other transactions. With our mobile banking service, you can use your mobile anywhere.

3. Mobile Banking Services Perfectly Fit Customer Needs

In addition to convenience and time-saving opportunities for customers, mobile banking also answers customer wants and needs. Why? Because the customer does not need to use the BSI office's mobile banking service, just a cell phone is enough. This is also very convenient for customers because they have their own activities and work to do every day. Mobile banking allows customers to transact easily without interrupting their activities and work.

4. Using Mobile Banking Provides Security

Security is one of the principles BSI has to communicate. Customers can safely use mobile banking services to store and protect customer personal data safely. Customers also focus on security, because it guarantees the confidentiality of their transactions and motivates them to use mobile banking services. Therefore, mobile banking customers need not be afraid to

use mobile banking services because they already have a modern security system to protect their customer data.³

c. Basic Concepts of Islamic Banks

Sharia banks that operate based on Islamic sharia principles include the following banks: Implement Islamic sharia principles in their business activities. Specifically regarding the rules of muamalah methods in Islam. In the rules of the muamalat method, stay away from bad habits that have usury factors, filled with top-down capital activities for results as well as trade financing or business applications that were tried in the era of the Apostles or other forms that existed beforehand, but were not forbidden by him. On the other hand, for Sutan Remy Shahdeiny, Islamic Banks are institutions that started as intermediaries (bridges) for households and channeled these funds back to those who wanted them in the form of interest-free loans but in accordance with sharia principles. .

According to Law no. 21 of 2008, Islamic commercial banks are banks that operate based on sharia principles. Types include Islamic commercial banks and financial banks linked to Islamic law. Islamic banks, also called Islamic banks, are interest-free banks. Islamic banks, which are called interest-free banks, are banks whose operations and products are developed based on the Al-Quran and the hadith of the Prophet Muhammad. Islamic banks are banks whose main business is the provision of credit and financial services. Antonio and Perwata Atmaja divided the money into two parts according to Islamic Sharia principles. Islamic banks and banks that operate based on Islamic sharia principles. "Management" means the provisions of the Al-Quran and Hadith. On the contrary, a bank that operates based on Islamic Sharia principles is a bank that examines and operates based on Islamic Sharia decisions. With a change in methodology, some practices are

³ Siti Bejana Siagian and Khairina Tambunan, "Factors Influencing Customer Interests To Use Mobile Banking Services At PT Bank Syariah Indonesia KCP Perbaungan," JIKEM: Journal of Computer Science, Economics and Management 2, no. 1 (2022): 1051–60.

concerned that there is an element of usury that needs to be filled with top-down capital measures for performance and trade financing (Rusbi, 2017).⁴

d. BSI history

With its mostly Muslim citizenship, Bank Syariah Indonesia (BSI) has become a dream for rulers and business executors in the banking world to improve the Indonesian Islamic financial market in the eyes of the world, so that since then Bank Syariah Indonesia (BSI) has started working since it was established on the day Monday, 1 February 2021. Derived from the concept of a financial roadmap related to Sharia development that was tested by the Financial Services Authority (OJK) in 2016. And in 2019, OJK asked Sharia Bank business units and Sharia Authorities to coordinate and carry out banking functions. Banks proposing OJK include PT Bank Syariah Mandiri, PT BNI Syariah, PT BRI Syariah, Sharia Business Unit, PT Bank Tabungan Negara (Persero) Tbk and the Minister of BUMN Syariah on 2 July 2020 - BUMN - Including banks such as PT BRI Syariah, PT BNI Syariah, , BTN Syariah, PT Bank Syariah Mandiri. After the state-owned company planned a merger in October 2020, the authorities officially announced plans to merge three banks into an Islamic bank. PT Bank Syariah Mandiri, PT BNI Syariah, PT BRI Syariah. On December 11, 2020, three well-known industrial product banks merged to become PT Bank Syariah Indonesia Tbk. On December 11, 2020, OJK approved the proposed merger of the three Islamic banks below. . SR-3 or PB is sent and message is received. On 1 February 2021 will be promoted to PT Bank Syariah Indonesia Tbk. PT BRI Syariah. On December 11, 2020, three well-known industrial product banks merged to become PT Bank Syariah Indonesia Tbk. On December 11, 2020, OJK approved the proposed merger of the three Islamic banks below. . SR-3 or PB is sent and message is received. On 1 February 2021 will be promoted to PT Bank Syariah Indonesia Tbk. PT BRI Syariah. On December 11, 2020, three well-known industrial product banks merged to become PT Bank Syariah Indonesia Tbk. On December 11, 2020, OJK approved the proposed merger of the three

⁴M Masruron and NAA Safitri, "An Analysis of the Development of Islamic Banking in Indonesia During the Covid-19 Pandemic," *Al Birru: Journal of Finance Dan I*, no. 1 (2021): 1-20, <http://jurnal.iaihnwpancor.ac.id/index.php/albirru/article/view/525>.

Islamic banks below. SR-3 or PB is sent and message is received. On 1 February 2021 will be promoted to PT Bank Syariah Indonesia Tbk.⁵

e. Mobile banking (BSI Mobile)

1. BSI Mobile

Mobile banking is a banking service that can be accessed directly from a GSM smartphone (Outline of the System for Mobile Communications) via SMS (Short Message Service). Islamic Banking mobile banking services are the advancement of two earlier forms of Islamic banking innovation. SMS banking and internet banking. With customers, especially students, now using mobile banking services on their cell phones, banking has become much easier.

Mobile banking services are expected to be able to provide convenience and benefits for student customers, especially in terms of accessing a bank without having to come to the bank directly. Mobile banking is a banking service product that is much liked by customers, especially students, because it is a service that allows bank customers to carry out banking transactions and view account data via any mobile phone.⁶

2. The uses and benefits of BSI Mobile are based on its features.

BSI Mobile is the same as other mobile banking, with each feature providing the following benefits:

a. Account Info

The Account Information feature allows BSI customers to easily verify account transactions. Customers can view information on account balances, list of mutations and portfolio information.

b. Transfer

This feature will enable customers to easily send money to either Bank BSI or other banks, anytime within 24 hours.

⁵CHAPTER IV, History of Banks, and Sharia Indonesia, "PT Bank Syariah Indonesia,' History of BSI, Accessed February 11, 2022. [Http://Www.Bankbsi.Co.Id](http://www.bankbsi.co.id) 1 49," 2022, 49-116.

⁶Hartono et al., "Factors Affecting the Interest of Sharia Banking Students in Sulthan Thaha Saifuddin Jambi State Islamic University To Use the Mobile Bank Services Sharia Bank Mandiri."

c. Payment

BSI Mobile can meet your customers' daily and monthly needs. School fees, electricity bills, insurance premiums, PDAM water, Hajj and Umrah payments, purchase of train tickets, telephone payments, etc.

d. Purchase

BSI Mobile makes it easy to buy daily needs such as packages and credit without having to leave the house if it suddenly runs out.

e. QRIS (Quick Response Indonesian Standard)

QRIS is a QR code or QR code issued by Bank Indonesia (BI) and the Indonesian Payment System Association (ASPI) for payment. Faster and easier payments with QR code technology. This service is now available at all digital merchants and banks, helping to build a cashless society.

f. Gold

This feature allows customers to easily buy gold electronically in rupiah and grams, with a minimum purchase of 0.05 grams and a maximum purchase of IDR 100 million per day.

g. Cash withdrawal

With this feature, you no longer need to use an ATM card to withdraw cash. Withdrawals start from IDR 50,000 to IDR 500,000 per day.

h. Islamic service

With this feature, you no longer need to use an ATM card to withdraw cash. Withdrawals from IDR banks start from IDR 50,000. Sharia in Indonesia now offers not only commercial services but also prayer services aimed at timely prayers and recitation of Juz Amma, Asmaul Husnah, economic wisdom, etc. based on Islamic teachings.

i. TOP UP

Digital wallets such as Gopay, OVO, ShopeePay and LinkAja are growing rapidly as technology advances.

j. Open Account

BSI Mobile now allows you to open separate online content between Esasy Mudharabah Savings, Easy Wadiah Savings and Mabruur Savings. Selfie is required to open an online account. Example: Photo of KTP, NPWP, KTP.⁷

Research Methods

This research was applied to identify the factors that influence the attention of Islamic banking students at the National Islamic University of Sultan Maulana Hasanuddin Banten in using Bank Syariah Indonesia (BSI) mobile banking services. The ice is old. The research uses a quantitative approach with a questionnaire-style survey method distributed to students in the city of Serang. Data were collected and analyzed using descriptive and inferential statistical techniques.

Research Results and Discussion

A. Mobile Banking Service Quality Description

Validity Test Results

Validity test is used to check whether the device used in the research is really valid. Validating instrument items, namely correlation items total correlation > 0.3 = valid and if < 0.3 = Invalid.

Table 1.1 Validity Test Results

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted	Conclusion
MB1	56,15	51,082	0.568	0.916	Valid
MB2	55.90	51,779	0.578	0.916	Valid
MB3	56.05	53,313	0.478	0.917	Valid
MB4	55.85	49,082	0.693	0.912	Valid
MB5	55,70	52,432	0.463	0.919	Valid
MB6	56,15	50,239	0.744	0.911	Valid
MB7	56,20	49,011	0.835	0.908	Valid
MB8	56,15	50,029	0.768	0.910	Valid
MB9	56,10	48,621	0.784	0.909	Valid
MB10	56,40	51,095	0.515	0.918	Valid

⁷ Ferina Hotifa Sari, "Analisis Minat Nasabah Dalam Penggunaan Mobile Banking Di Bank Syariah Indonesia (BSI) MT Haryono KC Semarang Di Tengah Pandemi Covid-19" 19 (2021).

MB11	56,30	48,958	0.766	0.910	Valid
MB12	56,20	49,853	0.741	0.911	Valid
MB13	56.50	49,632	0.576	0.916	Valid
MB14	56,45	48,787	0.660	0.913	Valid
MB15	56.00	51,789	0.635	0.914	Valid

It can be seen in the table above, the clamps work well for your equipment. You can see this by looking at each instrument value, namely correlation item total correlation $> 0.3 = \text{valid}$ & $< 0.3 = \text{invalid}$.

Table 1.2 Description of BSI Mobile Banking Service Quality

Information	Option					Average	Standar d Deviati on	Levels
	STS	TS	KS	S	SS			
Transaction speed with Mobile banking is very high	0%	0%	5 (25.0 %)	10 (50.0 %)	5 (25.0 %)	4.00%	0.725%	Tall
Transactions through mobile banking are very efficient	0%	0%	2 (10.0 %)	11 (55.0 %)	7 (35.0 %)	4.25%	0.639%	Tall
Banking is available 24 hours a day with Mobile Banking	0%	0%	6 (30.0 %)	6 (30.0 %)	8 (40.0 %)	4.10%	0.852%	Tall
Bank without queues with mobile banking	0%	0%	4 (20.0 %)	6 (30.0 %)	10 (50.0 %)	4.30%	0.801%	Tall
Save time and effort with banking with Mobile Banking	0%	0%	2 (10.0 %)	7 (35.0 %)	11 (55.0 %)	4.45%	0.686%	Tall
Save time and effort with banking with Mobile Banking	0%	0%	4 (20.0 %)	12 (60.0 %)	4 (20.0 %)	4.00%	0.649%	Tall
BSI introduces a mobile banking marketing	0%	0%	5	11	4	3.95%	0.686%	Tall

strategy by offering comprehensive banking opportunities.			(25.0 %)	(55.0 %)	(20.0 %)			
BSI provides speed access services for Mobile banking transactions	0%	0%	4 (20.0 %)	12 (60.0 %)	4 (20.0 %)	4.00%	0.649%	Tall
BSI parties prioritize customer satisfaction in marketing Mobile banking	0%	0%	5 (25.0 %)	9 (45.0 %)	6 (30.0 %)	4.05%	0.759%	Tall
Learn about mobile banking with BSI promotions	0%	0%	9 (45.0 %)	7 (35.0 %)	4 (20.0 %)	3.75%	0.786%	Tall
Make a presentation about my requirements for a mobile banking product	0%	0%	7 (35.0 %)	9 (45.0 %)	4 (20.0 %)	3.85%	0.745%	Tall
Find information related to mobile banking	0%	0%	0%	11 (55.0 %)	4 (20.0 %)	3.95%	0.686%	Tall
Doing planning in advance to become a customer of BSI Mobile banking	0%	2% (10.0%)	6 (30.0 %)	9 (45.0 %)	3 (15.0 %)	3.65%	0.875%	Tall
Decided to join as a Mobile banking customer	0%	2% (10.0%)	5 (25.0 %)	10 (50.0 %)	3 (15.0 %)	3.70%	0.865%	Tall
Feel the benefits of mobile banking in your banking	0%	0%	2 (10.0 %)	13 (65.0 %)	5 (25.0 %)	4.15%	0.587%	Tall

Based on the results of the response sheets above, descriptive sheets were prepared from the respondents and analyzed. This section presents the results of a descriptive analysis of interest memory. This study describes the responses of respondents in terms of the average (mean) and standard deviation (std.deviasi).

As can be seen from the table above the statement is valid for the standard deviation measure used. You can see this by looking at each instrument's value, i.e. standard deviation > 0.3 = valid.

1.2 Range of Values at Level

This is done based on the average value of each variable to take into account the respondents' assessment of the survey variables. Respondents with an average score of 5 and the lowest rating score have a rating of 1, so the time interval can be determined as follows:

$$\text{Next Interval} = \text{Max Score} - \text{Min} / \text{Total Score} = \frac{5-1}{3} = 1.33$$

So that the answer can be determined to determine the average level in the respondent's answer as follows:

Levels	Value Range (%)
Low	1.00-2.33
Currently	2.34-3.67
Tall	3.68-5.00

And the results of all 36 respondents regarding interest in using mobile banking have a high level. This means that almost all of the respondents answered Strongly Agree, Agree, and Neutral. There were no negative responses such as "I don't think so" or "I don't think so at all" from the respondents.

B. Mobile Banking User Description

Table 2. BSI Mobile Banking User Descriptions

			Gender		Total
			Man	Woman	
Mobile Banking User Category	Currentl y	Amount	2	3	5
		%	10.0%	15.0%	25.0%
	Tall	Amount	3	12	15
		%	15.0%	60.0%	75.0%
Total		Amount	5	15	20

	%	25.0%	75.0%	100.0%
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If we look at the table above, we see that there are more female respondents than male respondents. 15 of those interviewed women accounted for 75.0%, and 5 male respondents accounted for 25.0%. The average response rate for males is 2, equivalent to 10.0%. Males had the highest response rate of 3 (15.0%), while females had up to 12 (60.0%).

Description of the Statistical Hypothesis Test for Mobile Banking Users

Table 3.1 Description of Mobile Banking User Statistics

Gender	Average	Standard Deviation
Man	4.08%	0.817%
Woman	3.99%	0.392%

Based on the table above, the average interest in mobile banking users is 4.08% for men and 3.99% for women. We can see that the characteristics of male and female respondents on average have different values. Explicitly, there is no significant difference in the average usage interest based on men and women (not significant differences).

Table 3.2 T Test Results

		Test-T Test							
		Levene's Test for Equality of Variances		t-test for Equality of Means					
		F	Sig.	Q	df	Sig. (2-tailed)	Mean Differences	95% Confidence Interval of the Difference	
								Lower	Upper
Means	Equal variances assumed	8,064	0.011	0.349	18	0.731	0.093	-0.468	0.655

	Equal variances not assumed			0.246	4,630	0.816	0.093	-0.905	1,092
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As can be seen in the second table of savings rate variables (independent sample test), the F value is 8.064 which is calculated using the Levene test. The probability F (Sig) is greater than 0.05 (0.011 <0> 0.05). It can be seen that “the average level of interest of mobile banking users” is very different between men and women.

Conclusion

Mobile Banking is a banking service that you can access via SMS instructions from your GSM mobile phone. Islamic Banking mobile banking services are an evolution of the two previous forms of Islamic banking innovation.

SMS banking and internet banking. BSI Mobile can meet your customers' daily or monthly needs. SPP, electricity bills, insurance payments, PDAM water payments, Hajj and Umrah payments, purchase of train tickets, telephone service payments, etc. without having to go directly to the bank. With BSI Mobile you can easily buy groceries such as packages and credit when your money runs out quickly and you don't have to go home. QRIS is a QR code or payment QR code issued by Bank Indonesia and the Indonesian Payment System Federation. Therefore, customers can use this function via BSI Mobile.

Suggestion

We hope that the material in this journal can add insight into the Analysis of Interest in Islamic Banking Students in Using M-Banking Services at Bank Syariah Indonesia (BSI). This journal is certainly not a perfect journal and without flaws.

However, the author has attempted to achieve a decent picture. If the author is right, that is

solely because of Allah and that is what the author wishes. However if this is not the case, then the author apologizes and guidance to Allah SWT mistakes and sins of the author, I would like to thank the author.

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