



## **THE INFLUENCE OF DIGITAL BANKING TRANSACTIONS AND THIRD-PARTY FUNDS ON FEE BASED INCOME SHARIA COMMERCIAL BANKS IN INDONESIA**

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### **ABSTRACT**

The instability of profit-sharing income in Islamic banks, driven by rising non-performing loans, strict regulations, and rapid financial technology development, has encouraged banks to explore alternative income sources such as Fee Based Income (FBI). This study aims to examine the influence of Digital Banking transactions and Third Party Funds (DPK) on Fee Based Income in Islamic Commercial Banks during 2019–2023. A quantitative approach was applied using secondary data from 60 monthly financial reports published by the Financial Services Authority (OJK). The analysis involved descriptive statistics, classical assumption tests, hypothesis testing, multiple linear regression, and the coefficient of determination using SPSS 24. The results show that Digital Banking has no significant partial effect on Fee Based Income, while Third Party Funds have a significant and positive effect. However, both variables jointly influence Fee Based Income significantly. These findings suggest that while digital banking adoption alone may not directly increase service-based income, the availability of third-party funds plays a crucial role. This implies that Islamic banks should optimize fund mobilization and enhance fee-based services to strengthen financial stability.

**Keywords:** Digital Banking, Third Party Funds, Fee Based Income

### **INTRODUCTION**

Increasing economic stability in Indonesia involves the role of banks as real sector holding institutions. Banking is a financial intermediary that collects funds from people who have excess funds and distributes them to people who lack funds or deficits (Ferri Alfadri dkk, 2022).

In general, the source of income of Islamic banks can be divided into two, namely operating income (Margin + Profit Sharing + Ujrah) and non-operational income. From these two sources, operating income is considered the main source of income of banks. This is due to the function of the bank which is an intermediary institution. Non-operational sources of income have great benefits for banks if managed properly. Non-operating income contributed a few percent to total revenue. Thus, this income can maintain the financial stability of the bank when



financing income is unstable. One of the sources of income other than operational income is fee-based income, which is income received for the services provided. Therefore, banks must be able to provide services that are in accordance with the needs and habits of customers (Lena Erdawati dkk, 2023).

Based on the data, it can be seen that the acquisition of Fee Based Income has fluctuated. Fee Based Income in 2019 was 2,326 billion, in 2020 it was 3,004 billion, in 2021 it was 1,004 billion, in 2022 it was 2,646 billion and in 2023 it was 1,109 billion. There was a decline in 2019 and 2023, and the highest fee-based income occurred in 2020 ([www.ojk.go.id](http://www.ojk.go.id)).

Fee Based Income according to Islamic banking is included in *ujrah* (wages). *Ujrah* is related to the benefits of banking services that can be used by the community (customers) to facilitate and streamline the community's economic activities (Muhammad Isa Ansyary dkk, 2022).

There are several factors that can affect Fee Based Income, including, commission and provision income, income from foreign exchange or foreign exchange proceeds and other operating income. Another factor that affects Fee Based Income is the income from ATMs which is also affected by the number of ATMs, the number of customers, the number of transactions made, and so on (Kasmir, 2017). ATM services are an important factor in attracting customer attraction (Sannita dkk, 2022).

Nowadays the world has entered the era of modern life that is very attached to technology. Technological advances can be seen and felt in real life in everyday life. With technology, all activities can be done more practically. The various conveniences provided by technology in the midst of a society with high mobility cause dependence on technology to increase.

Digital transformation is increasingly pervasive in the financial industry, so digital banking has been developed. The Financial Services Authority (OJK) explained in regulation Number 12/POJK.03/2018 concerning the Implementation of Digital Banking Services by Commercial Banks. A digital bank is a facility provided by banks by utilizing technology that is directly supervised by the bank, as a form of optimizing efficient and time-saving services and prioritizing convenience and safe transactions ([www.ojk.go.id](http://www.ojk.go.id)).

Digital banking services are a broad form of online banking or mobile banking services. Bank Indonesia is starting to get acquainted with internet banking,



mobile banking, SMS banking which is a form of banking services electronically and through internet media. Fee-based income in the context of banking refers to the income earned by the bank through the provision of services or financial products that are charged to customers (Rizki Hartanto Tanic dkk, 2021).

The relationship between fee-based income and digital banking can occur due to the costs associated with digital services. Banks may charge customers for the use of certain features in digital platforms, such as interbank transfers, bill payments, or the purchase of financial products. With the increasing adoption of digital banking, fee-based income can be a significant source of revenue for banks, along with the increasing use of digital services by customers. (Roberto Akyuwen, 2020).

Based on the latest data, the acquisition of Digital Banking has increased every year. Digital Banking in 2019 amounted to Rp. 2,446,861 trillion, in 2020 amounted to Rp. 2,793,357 trillion and in 2021 amounted to Rp. 4,383,590 trillion, in 2022 amounted to Rp. 5,024,088 trillion and in 2023 amounted to Rp. 5,115,424 trillion ([www.bi.go.id](http://www.bi.go.id)).

Banks need a source of funds to finance their operational activities. The source of funds that is generally allocated for operational activities is third-party funds (DPK). Deposits are funds entrusted to banks on the basis of a fund storage agreement. In general, deposits can be collected in the form of current accounts, savings deposits, and deposit deposits (Fitri Fadilah Widyaputri dkk, 2023). When compared to other sources of funds, deposits tend to be easier to obtain.

Based on the latest data, the acquisition of Third Party Funds has increased every year. Third-Party Funds in 2019 amounted to Rp. 288,978 billion, in 2020 amounted to Rp. 322,853 billion and in 2021 amounted to Rp. 365,421 billion, in 2022 amounted to Rp. 429,029 billion and in 2023 amounted to Rp. 475,932 billion ([www.ojk.go.id](http://www.ojk.go.id)).

The relationship between Third-Party Funds and Fee Based Income is that it is more possible for banks to develop and offer more fee-based services to customers. Banks may also use the funds to manage investments or provide financial advisory services that generate revenue from service fees. (Trisadini dkk, 2018).

From the above background problems, the author wants to know how it affects Fee Based Income. In addition, there are several previous studies that show inconsistent results, making researchers interested in conducting research with



the title "**The Effect of Digital Banking Transactions and Third Party Funds on Fee Based Income in Sharia Commercial Banks in Indonesia**"

## **LITERATURE REVIEW**

### **Definition of Sharia Bank**

Bank comes from the word *banque*, which is French, and from the word *banco*, which is Italian, which means chest/cabinet or bench. Where chests/cabinets and benches explain the basic functions of banks in general or commercial banks, which consist of: first, a place to deposit money safely. Second, providing legal means of payment to purchase goods and services (M. Syafi'i Antonio, 2006). Meanwhile, according to the great Indonesian dictionary, a bank is a financial institution whose main business/role is to provide loans/credits and services in payment traffic and regulate money circulation (Suharso, 2012).

Islamic banks are institutions that function as intermediaries, namely mobilizing funds from the community and distributing them back to the people in need in the form of financing not based on interest principles, but based on sharia principles (Andri Soemitra, 2009). An Islamic bank is a financial institution that operates based on principles in accordance with Islamic sharia. In carrying out all business activities between banks and customers, they must be based on the rules of agreements (*akad*) in accordance with sharia principles (Rizka dkk, 2021).

### **Functions of Sharia Banks**

The function of Islamic banks is as an intermediary between parties who need funds and those who have excess funds. There are 4 functions of Islamic banks, which consist of:

1. Funding
2. Financing
3. Services
4. Social

### **Definition of Fee Based Income**

Fee Based Income is the income earned by banks that comes from income from bank service products provided to customers to meet their needs. Banks offer service products with the aim of providing services to bank customers or other parties who need them, by providing bank services, banks will earn income. The



most calculated income currently is income derived from fee-based income, therefore it is necessary to increase human resources and skills in the field of technology that can provide satisfactory service to customers. (Ismail, 2011).

Bank management in carrying out activities is also always required to always maintain a balance of maintaining liquidity with the need for reasonable profitability and capital in accordance with its investment. This needs to be done because banks in their business, in addition to investing funds in productive assets, also provide other service commitments that generate fee-based income (non-operational income) (Taswan, 2006).

In the DSN-MUI fatwa, it has been regulated regarding the provisions of fee-based income. Fatwa No: 44/DSN-MUI/VII/2004 concerning multi-service financing related to fee-based income that in multi-service financing Sharia financial institutions can obtain service rewards (ujrah) or fees. The amount of ujarah or fee must be agreed in advance and stated in nominal form, not in percentage.

### **Source of Fee Based Income**

There are several examples of banking services that generate non-financing income, including: (Lapoliwa dkk, 2019).

1. Transfer is a service provided by a bank in interbank remittances at the request of a third party appointed to the recipient elsewhere.
2. Inkaso is a service provided by a bank at the request of a customer to collect payment for valuable papers or documents to a third party in another place where the bank in question has a branch.
3. Letter of Credit or L/C is a facility or service provided to customers in order to facilitate and facilitate international transactions.
4. A safe deposit box is a service provided by banks in the storage of goods and securities.
5. A deposit account is a payment from the public intended for the benefit of a certain party, usually a company's current account whose payment is made through a bank.
6. Commercial paper is an unsecured promissory note issued by a company to obtain short-term funds and sold to investors who invest in money market instruments.



### **Advantages of Increasing Fee Based Income Activities**

Although the profit from these bank services is relatively small, it contains a certainty, this is because the risk to these bank services is smaller when compared to credit/financing. In addition to the risk factors, there are also quite a lot of income from this service, so that the banking sector can further improve its bank services and most importantly, these bank services play a big role in increasing income and smoothing deposit transactions in the banking world. (Heri Sudarsono, 2018).

### **Factors that affect Fee Based Income**

Fee Based Income refers to the revenue that a bank earns from services other than profit sharing. According to Kasmir in his book, he explained that there are several factors that can affect Fee Based Income are as follows:

- 1) Commission and provision income which are factors that affect fee based income. Commission and provision income, income from foreign exchange or foreign exchange and other operating income can increase fee-based income (Kasmir, 2017).
- 2) The relationship between digital banking and fee-based income can occur because of the costs associated with digital services. Digital banking can improve the operational efficiency of financial institutions. From administrative and operational costs, it can increase profit margins on fee-based income services (Peter D. Hartley, 2018).
- 3) Third-party funds can support innovation and development of new products and services that can generate fee-based income. For example, with sufficient third-party funds, banks can develop digital platforms or wealth management services that can attract customers to use these fee-based income services by paying certain fees. Banks that are able to raise third-party funds well can develop these resources to develop new products and services that can increase fee-based income.

### **Definition of Digital Banking**

Digital banking is a banking activity service using the bank's electronic or digital facilities, where bank customers can carry out banking activities independently. Digital banking services are an electronic or digital banking activity



owned by the customer, and through a digital machine owned by a prospective customer to obtain information on communication, registration, account opening, banking transactions and account closure, including obtaining other information and transactions outside of banking products, including financial advice, investment, electronic-based trading system transactions (e-commerce), and other needs of bank customers.

### **Types of Digital Banking Services**

#### 1. Authomated Teller Mechine (ATM)

Authomated Teller Mechine or better known as Mnadiri Cash Teller is an electronic device to serve bank customers to withdraw money without the need to be served by a human teller. ATM machines also now also serve money storage, checks, money transfers and even buy credit or pay electricity bills/online shopping and others. (Bayu Prawira Hie, 2021).

#### 2. Cash Deposit Machine (CDM)

Cash Deposit Machine (CDM) is an ATM machine that can be used by bank customers to make deposits to their own accounts or to other accounts that they want to go to. In addition to depositing cash, CDM also has a function to facilitate payments, transfers and purchases.

#### 3. Short Message Service (SMS) Banking

Short Message Service Banking atau yang leih dikenal dengan SMS Banking merupakan sebuah layanan informasi perbankan yang dapat diakses langsung melalui telepon seluler (Handphone) dengan menggunakan media SMS (Short Message Service).

#### 4. Electronic Data Capture (EDC)

EDC services are used to confirm Front Liner Branch Office transactions for Pin transactions (Create pin, Change pin, and Ressui pin), transactions at EDC branch machines using BSM Card, Payment/payment, debit transactions, transactions and payments/purchases.

#### 5. Point Of Sales (POS)

Point Of Sales can simply be interpreted as an application system that records and processes buying and selling transactions that occur in a company. (Kevin Chandra, 2017).

#### 6. Internet Banking



Internet Bannking/ E-Banking is a banking transaction activity with internet intermediaries, with the main purpose of making it easier for customers to carry out their financial transaction activities without having to come directly to the branch office of the intended bank. Customers can access internet banking services to carry out banking activities anytime and anywhere as long as they are connected to the internet network (Budi Agus Riswandi, 2005).

#### 7. Mobile Banking

Mobile Banking is an innovative service offered by banks that allows users to carry out banking transaction activities through Smartphones (Uly Handayani Mukhra dkk, 2024).

### **Definition of Third-Party Funds**

One of the obstacles for every company in carrying out its activities is the problem of funding needs. The bank's sources of funds are the bank's efforts to obtain funds in order to finance its operational activities. Third-party funds are funds collected by banks from the wider community, consisting of current account deposits (demond deposits), savings deposits (saving deposits) and deposits (time deposits)" (Kasmir, 2012).

With the funds owned by a bank being high, the capital owned by the bank will also be high, and this will have an impact on the amount of distribution that will be distributed by the bank. There are many people who put their funds into banking and have different goals. Third-party funds consist of current accounts, savings and deposits.

### **METHODS**

The type of research used in this study is quantitative research. Quantitative research is a research method based on the philosophy of positivism, as a scientific method because it has fulfilled scientific principles concretely or empirically, objectively, measurably, rationally, and systematically. And this research uses a quantitative approach in the form of financial ratio data based on time series, namely data that is chronologically arranged according to changes in a certain time frame. (Syarifuddin Azwar, 2011). This research was carried out to increase the knowledge gained by using financial statements as a tool to determine





the influence of digital banking transactions and third-party funds on fee-based income in Islamic commercial banks for the 2019-2023 period.

So based on the above definition, it can be known that the population used in the study is all financial statements of Sharia Commercial Banks in Indonesia from 2019 to 2023 that are registered with the Financial Services Authority (OJK) or as many as 5 years.

The sample is part of the population in the study, The sample in this study is 60 financial statements or 60 samples of Sharia Commercial Banks published from January 2019 to December 2023. This sampling technique is carried out using the purposive sampling technique, which is based on certain criteria. In accordance with the statement presented which explains that purposive sampling is a method of determining samples for certain reasons for assessment (Sugiyono, 2016).

The type of data used in the study is in the form of secondary data. This data is data from the financial statements of Islamic commercial banks by looking at the number of digital banking transactions and third-party funds and fee-based income in Indonesia every month. In this study, the researcher used a type of secondary data obtained from the financial statements of Islamic commercial banks in Indonesia in the form of annual financial statement data starting from 2019-2023 through the website of each Islamic bank.

## RESULT AND DISCUSSION

### Descriptive Statistical Test Results

**Table 1**  
**Descriptive Statistical Test Results**

	N	Minimum	Maximum	Mean	Std.Deviation
Digital Banking	46	232	5338.	3106.5870.	1405.37091
DPK	46	259.994	475.932	342.338.3913	65284.75478
FBI	46	1	8.1	3.6830	1.95855
Valid N (listwise)	46				

### Normality Test Results

**Table 2**  
**Normality Test Result**



		Unstandardized Residual
N		46
Normal Parameters <sup>a,b</sup>	Mean	-258.5447318
	Std. Deviation	190.3666774
Most Extreme Differences	Absolute	.098
	Positive	.098
	Negative	-.081
Test Statistic		.098
Asymp. Sig. (2-tailed)		.200 <sup>c,d</sup>

### Multikolinierity Test Result

**Table 3**  
**Multikolinearity Test Result**

Model	Unstandardized Coefficients		Standardized Coefficients	T	Sig.	Collinearity Statistics	
	B	Std. Error	Beta			Tolerance	VIF
(Constant)	-2.252	1.622		-1.389	.172		
Digital Banking	-.001	.000	-.421	-1.924	.061	.368	2.718
DPK	2.266E-5	.000	.755	3.452	.001	.368	2.718

### Autocorelation Test Result

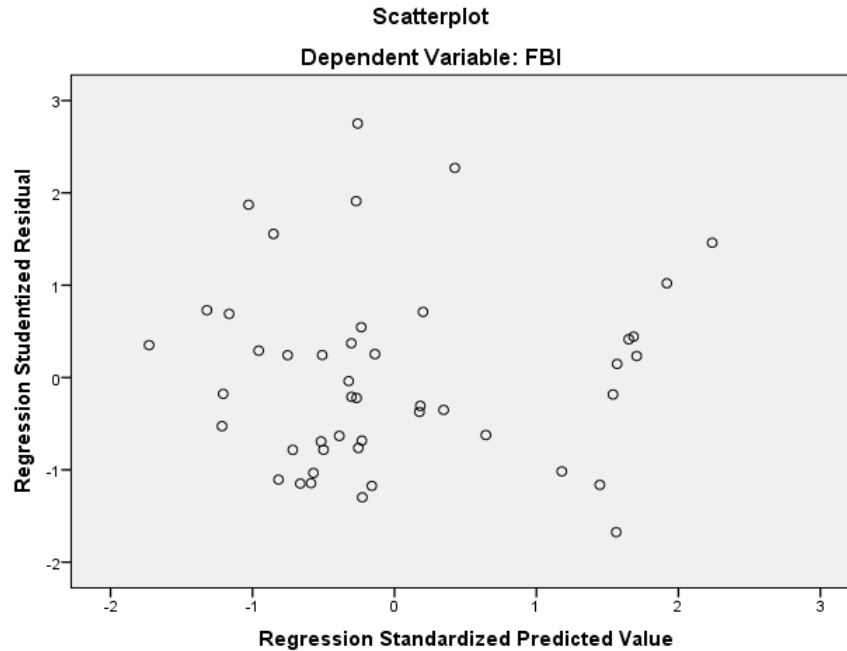
**Tabel 4**  
**Autocorelation Test Result**  
**Model Summary<sup>b</sup>**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.492 <sup>a</sup>	.242	.207	1.74415	.640



## Heterokedastisity Test Result

**Gambar 1**  
**Heterokedastisity Test Result**



## Multiple Linear Regression Results

**Table 5**  
**Multiple Linear Regression Results**

Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	-2.252	1.622		-1.389	.172
	Digital Banking	-.001	.000	-.421	-1.924	.061
	DPK	2.266E-5	.000	.755	3.452	.001

## Determination Coefficient Test Results (R2)

**Table 6**  
**Determination Coefficient Test Results (R2)**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.492 <sup>a</sup>	.353	.242	1.74415	.640

**Results of the t-test (partial)**

**Table 7**  
**Test Results t**

Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	-2.252	1.622		-1.389	.172
	Digital Banking	-.001	.000	-.421	-1.924	.061
	DPK	2.266E-5	.000	.755	3.452	.001

**Test F Results (Simultaneous)**

**Table 8**  
**F Test Results**

Model	Sum of Squares	df	Mean Square	F	Sig.
Regression	41.806	2	20.903	6.871	.003 <sup>b</sup>
Residual	130.809	43	3.042		
Total	172.616	45			

**DISCUSSION**

**1. The Effect of Digital Banking on Fee Based Income in Sharia Commercial Banks for the 2019-2023 Period**

The value of the calculation of the Digital Banking variable is -1,924 and the ttable is 1,681 analysis of the t-test shows that the Digital Banking variable has a calculation of < ttable (-1,924 < -1.681), then H1 is rejected so that it can be stated that Digital Banking has a negative effect on Fee Based Income in Sharia Commercial Banks for the 2019-2023 period, meaning that the higher the Digital Banking, the less it affects the Fee Based Income.

The influence of digital banking on fee-based income can be significant. Digital banking allows banks to offer services such as cashless transactions, online payments, and digital investments. This can increase fee-based income through service fees, transaction commissions, and revenue from new products such as digital wealth management. However, digital banking can also reduce traditional fee-based income such as daily administration costs. The overall



effect depends on the strategy and implementation of digital banking by each bank. (Agus Wibowo, 2022).

## **2. The Effect of Third-Party Funds on Fee Based Income in Sharia Commercial Banks for the 2019-2023 Period**

The value of the calculation of Third Party Funds is 3,452 and the ttable is 1,681 so that the calculation of  $t > t_{table}$  is  $3,452 > 1,681$ , then H2 is accepted so that it can be stated that Third Party Funds have a positive effect on Fee Based Income at Islamic commercial banks for the 2019-2023 period, meaning that the higher the Third Party Fund, the higher the Fee Based Income.

Third-party funds such as deposits or savings can be a source of funding for fee-based income products such as investments or wealth management. Banks can use these funds to offer products that generate fee-based income, such as mutual funds or other investment products. Third-party funds can increase the bank's liquidity, allowing banks to develop and offer more fee-based income products to customers. For example, banks can use these funds to finance insurance products, wealth management, or financial consulting services (Supiah Ningsih, 2021).

## **3. The Simultaneous Effect of Digital Banking and Third-Party Funds on Fee Based Income in Sharia Commercial Banks for the 2019-2023 Period**

The results of the F test obtained a  $F_{cal}$  value of 6.871, while the  $F_{table}$  value was 3.21 so that  $F_{cal} > F_{table}$  ( $6.871 > 3.21$ ) was obtained, then H3 was accepted, so it can be concluded that Digital Banking and Third-Party Funds have a simultaneous effect on Fee Based Income in Islamic commercial banks for the 2019-2023 period.

Yulinar Anggraini's research which discusses the influence of Fee Based Income and Non-Performing Finance on the profitability of Sharia Commercial Banks in Indonesia for the 2017-2020 period, found that the results of his research have a simultaneous or joint effect of Fee Based Income and Non-Performing Financing on profitability.

## **CONCLUSION**

Based on the results of research conducted by researchers on the Effect of Digital Banking Transactions and Third-Party Funds on Fee-Based Income in Sharia Commercial Banks for the 2019-2023 Period. It can be concluded that there is no influence of digital banking on fee-based income partially. This means that



H1 is rejected. Thus, the amount of digital banking transaction revenue will not affect fee-based income.

There is a partial influence of Third Party Funds on Fee Based Income . This means that H2 is accepted. Thus, if the Third Party Fund increases, the Fee Based Income will also increase. And there is also the influence of Digital Banking and Third-Party Funds on Fee Based Income simultaneously.

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