



## **THE EFFECT OF TRUST AND RISK ON INTEREST USING MOBILE BANKING**

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### **ABSTRACT**

PT. Bank Sumut Syariah Branch Padangsidimpuan provides *mobile banking* services, but this service is less attractive to customers. The purpose of the study was to determine the effect of trust and risk partially and simultaneously on the interest in using *mobile banking* on customers of PT. Bank Sumut Padangsidimpuan Sharia Branch. This research is quantitative research. The sample used in this study were 100 respondents. The sampling technique used was *accidental sampling*. Data analysis used is validity test, reliability test, normality test, classical assumption test, t test and F test using SPSS 24 tool. The results showed that there was an influence of trust on the interest in using *mobile banking* on customers of PT. Bank Sumut Syariah Branch Padangsidimpuan, there is a risk effect on interest in using *mobile banking* on customers of PT. Bank Sumut Syariah Branch Padangsidimpuan and there is the influence of trust and risk simultaneously (together) on the interest in using *mobile banking* on customers of PT. Bank Sumut Syariah Branch Padangsidimpuan .

**Keywords: Trust, Interest Using, Risk**

### **INTRODUCTION**

The development of information and communication technology is so rapid and has entered the era of globalization, this makes people have to be able to do all work quickly and practically. In today's society, people cannot be separated from communication activities, because communication activities are very important in human life and this is one of the things that the era demands of humans in order to understand technological activities well. This also affects all sectors, especially the banking sector. The rapid development of information technology is marked by the entry of the internet into the joints of human life throughout the world. (Surmawan, 2018) One of the real impacts is the presence of internet technology that has an effect on the banking world, namely the emergence of *mobile banking services* . *Mobile banking* facilities can answer the demands of customers who want fast, safe, convenient, cheap, and available at any time and can be accessed anywhere and anytime with the internet network and simply via a cellular phone. (Rahayu, 2015)

*Mobile banking* is an innovative banking service that can be accessed directly via cellular phones/ *mobile phones* using SMS ( *Short Message Service* ) which has several services including opening fund transfer accounts, balance information, account mutations, exchange rate information, card payments (credit cards). , PLN, telephone, *mobile phone* , electricity and insurance) and purchase of credit.



(Indonesia, 2013) The rapid development of *mobile banking* has a positive impact on customers and the bank. Where customers will find it easier to get banking information quickly, effectively, and efficiently and can reduce customer waiting time in conducting banking transactions. Although there are many advantages offered by the banking sector in this *mobile banking service*, this system is less attractive to customers who have the facility to access *mobile banking services*. Most customers prefer to queue or come directly to the bank to perform banking transactions even though it is possible for them to access the *mobile banking service*.

PT Bank Sumut Syariah Branch Padangsidempuan is one of the banks that has *mobile banking services*. The number of customers who can use *mobile banking services* at PT Bank Sumut Syariah Padangsidempuan Branch in 2019 is 13,812 people and in 2020 there are 13,205 people.

The phenomenon of the lack of customer interest in using *mobile banking services* is due to several reasons including there are still many customers who do not understand this *mobile banking product*, the lack of customer trust in the security of the data they provide to the bank so that they are hesitant to use this *mobile banking service*, then there are customer concerns related to the risks of using *mobile banking* such as concerns about fraud and identity theft in transactions using *mobile banking applications*.

Based on interviews conducted by researchers with Mr. Eka Herry Asmadhi stated that "the lack of interest in using mobile banking is due to the fact that not all Bank Sumut Syariah customers can use technology because most of the customers are older people, customers in Padangsidempuan City prefer direct transactions to the bank, then there are the habit of customers or the public when they do not hold the customer's money feels that something is lacking in him.

Sutan Rafsanjani Ritonga as Customer Service at PT. Bank Sumut Syariah Branch Padangsidempuan also stated that the lack of customer interest in using *mobile banking* was due to "the lack of promotion of PT. Bank Sumut Syariah Branch Padangsidempuan to customers and PT. Bank Sumut Padangsidempuan Sharia Branch is not the bank of choice for customers.

Trust is an internal factor that can affect customer interest because basically customers will feel high satisfaction if a product can be trusted, where this trust can be seen from customer confidence in the information submitted by employees. (Fachmi & Setiawan, 2020) Then trust is something that needs to be considered in conducting electronic transactions, because customers do not directly meet face to face with the *teller/customer service*. Customers only choose services that have been provided by the system, so there are many things to consider before using *mobile banking services*. Trust is defined as an assessment of one's relationship with other people who will carry out certain transactions in accordance with expectations in conditions full of uncertainty. (Farizi & Syaefullah, 2016)

Risk factors are *internal* and *external factors* that can affect customer interest because this risk is related to losses or profits that occur in a company, if there is excessive risk and shortage, then this can jeopardize the security of customers depositing funds in the bank, so that it This can be a consideration for customers. (Supriyono, 2016) The risk is related to the security system in *mobile banking services*. When security in the system is weak, this can make customers anxious



and hesitant to provide their account numbers and other important information through the *mobile banking service system*. So the higher the risk of customers in using *mobile banking services*, then it will reduce customer interest in using *mobile banking*. (Hadi & Novi, 2015)

So it can be concluded that the phenomenon of the lack of customer interest in using *mobile banking* at the bank PT. Bank Sumut Syariah Branch Padangsidempuan is based on several reasons including lack of customer trust, lack of promotion from the bank itself, lack of understanding of technology, and because of the customer's habit of having to hold money when making transactions. Based on the background presented and information collected from various sources related to the interest in using *mobile banking*, there are interesting things to study further because using *mobile banking* will make everything easier for transactions. So researchers are interested in conducting research on " The Effect of Trust and Risk on Interest in Using *Mobile Banking* ".

## **LITERATURE REVIEW**

### **Interest in Using *Mobile banking***

Behavioral interest is a person's desire or interest to perform a certain behavior. A person will perform a behavior if he has the desire or interest to do it. Interest is related to behavior or action that can change over time. The concept of behavioral interest states that attitudes that affect a person's behavior can be seen from a person's motivation. This behavioral interest shows how much effort is made to always be consistent in a behavior. The behavior referred to in this study is the interest in using *mobile banking*.

Interest in using *mobile banking* is a person's desire to use information technology in a *mobile banking service system* that has menu access for banking transaction activities. Customers who are interested in using *mobile banking* will use the service repeatedly in conducting banking transactions and are recommended to others to use it for both financial and non-financial transactions. (Agustina, 2017)

### **Factors Influencing Interest**

There are quite a number of factors that can influence the emergence of interest in something, which can be broadly grouped into two, namely those originating from within the individual concerned, for example weight, age, gender, experience, feeling capable, and personality and those originating from outside. The external environment includes the family environment, school environment and community environment. Environmental factors actually have a greater influence on the emergence and development of one's interests. According to Crow and Crow there are three factors that influence the emergence of interest, namely:

1. Encouragement from within the individual, for example the urge to know something or curiosity that can arouse interest.
2. Social motives can be a factor that can generate interest in carrying out certain activities. For example, interest in clothes arises because they want to get approval or acceptance and attention from people.
3. Emotional factors, interests have a close relationship with emotions.



Basically, the human personality is complex, so often the three factors that cause interest do not stand alone, but are a combination of these three factors. (Shaleh & Wahab, 2004)

Interests have the following special characteristics and characteristics:

- a. Interest is personal, where interest has a difference between one person's interest and another's.
- b. Interest causes discriminatory effects
- c. Closely related to motivation, influencing and being influenced by motivation.
- d. Interest is something that is learned, not innate and can change depending on needs, experience and fashion. (Napitupulu, 2018)

### **Mobile Banking**

*Mobile banking* is a banking service that can be accessed 24 hours which can be done directly via cellular phone using SMS ( *Short Message Service* ). This *mobile banking service* has many features that provide convenience, comfort and security for customers. The types of transactions available in *mobile banking* are:

1. Transfer funds balance information, account mutations, and exchange rate information.
2. Payments such as credit card payments, PLN, telephone, cellphone, electricity and insurance.
3. Purchases such as top-up credit and stocks

The things that need to be considered in order to maintain the security of *mobile banking transactions* are that customers are required to secure their *mobile banking PIN* by not giving a PIN to others and are free to make their own PIN, if they feel that someone else knows them, immediately replace your PIN and if your GSM SIM card is lost/stolen/ transferred to another party, immediately notify or call the call center to the nearest bank. (Indonesia, 2013)

By providing facilities that are almost the same as ATMs except for taking cash. The meaning of the term SMS Banking is a service provided by banks to use SMS facilities to conduct financial transactions and request financial information. With the effectiveness and efficiency of customers in transacting using *mobile banking*, it will not run smoothly if they do not have a cellphone and an internet network. Everyone who has a mobile phone that is connected to the internet network, will be able to take advantage of *mobile banking services* to transact anytime and anywhere.

Almost all banks in Indonesia have provided their *mobile banking* facilities in the form of SIMtolk (Data Service Menu) and plain sms (manual sms) or known as sms *banking* . GSM operators already support transactions via *mobile banking* , but there are still CDAM operators that do not support *mobile banking services* . (Nurastuti, 2011)

### **Trust**

According to Mayer in the book Muhammad Fachmi & Ikrar Putra Setiawan states "trust is a person's desire to be sensitive to the actions of others based on the expectation that that person will take certain actions against people he can trust, regardless of his ability to monitor and control it".



Trust can also be interpreted as a willingness or belief of exchange partners to establish long-term relationships to produce positive work. So it can be concluded that trust is customer confidence in the form of trust in satisfaction guarantees, honesty of service providers and security of important customer information. (Fachmi & Setiawan, 2020) Trust is very important to build and maintain long-term cooperative relationships with customers. Moreover, in the *commitment trust theory* which states that trust is believed to have an important role in influencing commitment.

Trust arises when a group believes in a trusted system and the integrity of its partners. A trusted group needs to have high integrity and be trustworthy, which is associated with qualities that are consistent, competent, honest, fair, responsible, helpful and kind. Belief in the concept of Islam has been mentioned in the Qur'an Surah An-Nisa verse 58, namely:

﴿إِنَّ اللَّهَ يَأْمُرُكُمْ أَنْ تُؤَدُّوا الْأَمَانَاتِ إِلَىٰ أَهْلِهَا وَإِذَا حَكَمْتُمْ بَيْنَ النَّاسِ أَنْ تَحْكُمُوا بِالْعَدْلِ إِنَّ اللَّهَ نِعِمَّا يَعِظُكُمْ بِهِ إِنَّ اللَّهَ كَانَ سَمِيعًا بَصِيرًا ۝﴾

58. Surely Allah commands you to make over trusts to their owners and that when you judge between people you judge with justice; surely Allah admonishes you with what is excellent; surely Allah is Seeing, Hearing.

In the tafsir of Al-Muyassar/Ministry of Religion of Saudi Arabia, the word amanah is explained. God trusts them, that is, the trust of practicing the scriptures and not hiding its contents. God commands you to fulfill the trusts perfectly and accurately to the owner, that is, the person who is entitled to receive them, both trust to God and trust to man. A trust is something that is handed over to another party to be maintained or delivered when the time comes requested by its owner. The trust requires trust and that trust gives birth to inner peace which in turn gives birth to confidence. ( [Http://Tafsirweb.Com](http://Tafsirweb.Com) , nd)

In measuring customer trust, there are several indicators that are used as measuring tools, namely the existence of customer trust in the honesty of every personnel/employee in the company, the customer's sense of trust in a company that the company will provide good and fast service to each of its customers and store important customer information.

### **Factors Affecting Trust**

Trust is very useful and important in building customer satisfaction even though being a trusted party is not easy. The factors that influence trust are:

1. *Shared Values* are values that are fundamental to developing trust. The parties in the *relationship* who have the same behavior, goals and policies will affect the ability to develop trust.
2. *Interdependence* , dependence on another party implies vulnerability. To reduce the risk of distrusting parties, it will foster *relationships* with trusted parties.
3. *Quality communication* , open and regular communication. Communications undertaken to generate trust must be regular and of high quality. (Fachmi & Setiawan, 2020)





## **Risk**

According to Bank Indonesia risk is the potential loss due to the occurrence of a certain event. The occurrence of such losses is a direct or indirect consequence of the risk. Losses caused by this risk can be financial and non-financial. (Al-Arif & Rahmawati, 2018) Risk in the banking context is a potential event, both predictable and unpredictable, which has a negative impact on bank income and capital. (Supriyono, 2016)

The estimated risk is already calculated as part of the cost of running the business. Risk can also be considered as an obstacle/barrier to the achievement of a goal. In other words, risk is the possibility of an action or event that can have an unfavorable impact on profits, capital and the viability of banking organizations. These possible consequences can directly impact on loss of profit or erosion of capital on the bank's ability to achieve its objectives. With these constraints, it can hinder the ability of a bank to conduct its business, it is hoped that every manager of the organization must be able to ensure that the risks of the organization are guaranteed. (Supriyono, 2016)

The risk is related to the security system in the *mobile banking service*. When the security in the system is weak, this can make customers anxious and hesitant to provide their account numbers and other important information through the *mobile banking service system*. It can be said that online transactions carry a high risk, because customers cannot make transactions face-to-face and they also cannot ensure whether the transactions they have made have been processed in a timely manner or not.

Before using *mobile banking services*, customers must have considered the various possible risks. Such as the risk of leaking the customer's PIN and personal data, the risk of a virus attack, sending the wrong message or even the customer making a typo. However, all these risks can be minimized, either from the bank or from its customers. To prevent leakage of PIN and personal data, the bank can provide multiple layers of security so that third parties cannot steal customer data. (Hadi & Novi, 2015) There are several indicators of risk used in this study, namely transaction security, transaction convenience and high customer risk. (Pertiwi & Adhivinna, 2014)

## **Risks in the World of Information Technology**

Information technology is a very important element in a company to be able to survive, compete and gain competitive advantage. Utilization of this information technology provides solutions and benefits for companies in terms of operations, business and financial benefits. The use of information technology also helps companies to be able to compete with other companies. But in the use of information technology there are always threats or risks that are always there and can interfere with the company's operational performance. This information technology risk is a risk owned by a company caused by the use or application of information technology, this information technology risk is one component of the overall risk contained in the company.

This risk can usually come from humans, internal company parts, company external parties, disasters, computer viruses, system failures, errors in choosing



information technology, problems in system development and implementation in a company. Among the risks that usually arise when using information technology are:

1. There is a virus that spreads on the computer that can interfere with the performance of the information technology.
2. There is a risk of *cracker attacks* that can disrupt the system and even steal confidential company data such as employee identity theft or customer identity theft.
3. The existence of *fraud* is the use of computers to manipulate data for purposes that violate the law.
4. The existence of *human error* is an error from the human itself, such as when it is associated with the use of *mobile banking services*, the risk of leaking the customer's PIN, the risk of sending the wrong number or typing a number when you want to make a transaction.
5. The risk of errors and damage from the support system such as a broken power network and so on.

These risks must be managed and anticipated properly so that these risks do not cause fatal losses. Therefore, to minimize this risk, the company needs information technology management that can overcome the risks that will occur. (Dhaniyawati, 2017)

## **MET HODS**

The research location was conducted at PT. Bank Sumut Syariah Branch Padangsidempuan which is located at Jl. Merdeka No. 12 Padangsidempuan City, North Sumatra and when this research was conducted from October 2020 to September 2021. This type of research is quantitative research. Quantitative research is a research method that uses the process of data obtained from a sample or population in the form of numbers or numeric. The purpose of quantitative research is to develop and use mathematical models, theories or hypotheses related to phenomena provided by researchers. (Yuliardia & Nuraeni, 2017)

The population of this study is the customers of PT Bank Sumut Syariah Branch Padangsidempuan who are interested in using *mobile banking services* with a total of 13,205 people. The sample taken is 100 respondents with the sampling technique is *accidental sampling* with primary data sources and secondary data.

The data collection instrument will affect the success or failure of a study. Instrument is a tool used for data collection. Therefore, all tools that can support a research will get results in the form of data called research instruments. (Manullang et al., 2020) The data collection instruments used in this study were interviews, documentation and questionnaires (questionnaires). Interview is a method or method of collecting data and various information by asking directly to someone who is considered an expert in his field and is also authorized to solve a problem. (Sugiyono, 2018) Documentation, from the origin of the word document which means written goods, where this documentation is a record or someone's work about something that is already valid. (Nizar, 2015) Questionnaire is a data collection technique that is done by giving a set of written statements or questions to respondents to answer. The questionnaire measurement scale is a Likert scale which is based on the indicators of the variables studied. (Sugiyono, 2018)



The data analysis technique used is validity test, reliability test, normality test, multicollinearity test, heteroscedasticity test, coefficient of determination test, multiple regression analysis test, partial test (t test) and simultaneous test (F). Then the tools used in processing the data of this research is using the SPSS 24 program.

## RESULT AND DISCUSSION

Validity test is carried out to see whether the existing data is valid or not. If all questionnaire statements from each variable are valid, the next process can be continued and if there are invalid statements, the statement is issued.

Based on the results of tests carried out using SPSS software version 24, it can be seen that the trust variable ( $X_1$ ), the risk variable ( $X_2$ ) and the interest variable in using *mobile banking* (Y) is declared valid for all statements.

The reliability test is used to determine the level of difficulty or it can be said that the confidence of the data generated by the instrument details. A variable is declared as reliable if the *Conbach Alpha value*  $> 0.60$ . From the results of data processing through the SPSS 24 software, it can be seen that for the three variables, namely trust ( $X_1$ ) the *Conbach Alpha value* is 0.738, the risk variable ( $X_2$ ) the *Conbach Alpha value* is 0.802 and for the interest variable using (Y) the *Conbach Alpha value* is 0.711. This indicates that all variables *Conbach Alpha values* are above 0.60, meaning that all variables are declared reliable.

The normality test was conducted to test whether in a regression model, the residuals or confounding variables were normally distributed or not. A good regression model is to have a normal distribution or close to normal. The method used is the *one sample Kolmogorov-Smirnov test statistic* using a significance level of 0.1. The data is declared normal if the significance is greater than 10%. SPSS output results can be seen in the table below.

**Table 1**  
**Normality Test Results**  
**One-Sample Kolmogorov-Smirnov Test**

		Unstandardized Residual
N		100
Normal Parameters <sup>a,b</sup>	mean	,0000000
	Std. Deviation	3.08677143
	Most Extreme Differences	
	Absolute	0.060
	Positive	0.047
	negative	-,060
Test Statistics		0.060
asymp. Sig. (2-tailed)		,200 <sup>c,d</sup>

a. Test distribution is Normal.

b. Calculated from data.

Source: *Data Processing Results, 2021*

Based on table 1 above, it can be seen that the significance value for the three variables is above 0.1, it can be concluded that the data for the variables of trust, risk and interest in using are normally distributed.

Multicollinearity test is a condition in which the regression model found a high or perfect correlation between the independent or independent





variables. In the regression model there are conditions that must be met, one of which is free from multicollinearity. A regression model can be said to be free from multicollinearity if it has a *Variance Inflation Factor* (VIF) value of less than 10 and has a *tolerance number* of more than 0.1.

Based on the results of tests carried out with SPSS version 24 , it can be seen that the *tolerance value* for the confidence variable ( $X_1$ ) is 0.887 and the tolerance value for the risk variable ( $X_2$ ) is 0.887 . So it can be concluded that the *tolerance value* of the two is more than 0.1 . The VIF value of the confidence variable ( $X_1$ ) is 1.128 and the VIF value of the risk variable ( $X_2$ ) is 1.128. It can be concluded that the VIF value of the two variables above is less than 10. Based on this assessment, it can be concluded that there is no multicollinearity between independent variables.

Heteroscedasticity test is carried out to determine whether or not there is an inequality of variance from the residuals in a regression model from one observation to another. Heteroscedasticity test can be done by using the glejser test, namely by testing the level of significance. This test can be carried out provided that if the significant value between the independent variable and absolute residual  $< 0.1$  means heteroscedasticity occurs and if the significant value between the independent variable and absolute residual  $> 0.1$  means there is no heteroscedasticity .

Based on the results of tests carried out with SPSS version 24, it is known that the significance value between the independent variable and absolute residual  $> 0.1$  where the significant value of the confidence variable is  $0.731 > 0.1$  and the risk variable is  $0.317 > 0.1$ . So it can be concluded that there is no heteroscedasticity problem in the regression model.

Partial test (t test) is used to determine how far the influence of the independent variable partially in explaining the dependent variable. (Kuncoro, 2013) This test is done by comparing the value  $t_{hitung}$  with  $t_{tabel}$ . The criteria in the test are as follows:

1. If  $- t_{tabel}$  then  $t_{hitung}$  accepted  $t_{tabel}$  and  $H_0$  rejected  $H_a$ .
2. If  $t_{hitung} > t_{tabel}$  or  $- t_{hitung} < - t_{tabel}$  then it is  $H_0$  rejected and  $H_a$  accepted.

Based on the results of the partial significance test, the confidence variable has a value  $t_{hitung}$  of -1.842, a value  $t_{tabel}$  of 1.66071 . So that  $- t_{hitung} < - t_{tabel}$  ( $-1.842 < - 1.66071$ ) is  $H_{a1}$  accepted. So it can be concluded that the hypothesis is accepted which means that there is an influence of trust on the interest in using *mobile banking* for PT. Bank Sumut Padangsidempuan Sharia Branch.

risk variable has a value  $t_{hitung}$  of 8.780, with a value  $t_{tabel}$  of 1.66071 . So  $t_{hitung} > t_{tabel}$  ( $8,780 > 1.66071$ , then  $H_0$  rejected and  $H_{a2}$  accepted. So it can be concluded that the hypothesis is accepted, which means that there is a risk effect on interest in using *mobile banking* on customers of PT Bank Sumut Syariah Branch Padangsidempuan.

Simultaneous hypothesis testing (F test) was conducted to see whether all independent variables simultaneously (together) had an effect on the dependent variable. The provisions in this test are:

1. If  $F_{hitung} < F_{tabel}$  then  $H_0$  accepted and  $H_a$  rejected.



2. If  $F_{hitung} > F_{tabel}$  then it is  $H_0$  rejected and  $H_a$  accepted.

Simultaneously stated that there was a simultaneous influence between the trust and risk variables on the interest in using *mobile banking* for PT. Bank Sumut Syariah Branch Padangsidempuan with a value  $F_{hitung}$  of 52.610 and a value  $F_{tabel}$  of 2.36 so that  $F_{hitung} > F_{tabel}$  (52.610 > 2.36) then  $H_a$  accepted means that the hypothesis is accepted which means that simultaneously there is an influence of trust and risk on interest in using *mobile banking* on customers of Bank Sumut Syariah Branch Padangsidempuan.

## CONCLUSION

Based on the results of data analysis and discussion of the influence of trust and risk on interest in using *mobile banking* on customers of PT. Bank Sumut Padangsidempuan Sharia Branch can be drawn some conclusions as follows:

1. There is an effect of trust on the interest in using *mobile banking* on customers of PT. Bank Sumut Syariah Branch Padangsidempuan, this can be proven by looking at the value  $t_{hitung}$  of -1.842,  $t_{tabel}$  amounting to 1.66071. So  $-t_{hitung} < -t_{tabel}$  (-1.842 < -1.66071) then it is  $H_0$  rejected and  $H_{a1}$  accepted.
2. There is a risk effect on the interest in using *mobile banking* for customers of PT. Bank Sumut Syariah Branch Padangsidempuan, this can be proven by looking at the value  $t_{hitung}$  of 8,780, with a value  $t_{tabel}$  of 1.66071. So  $t_{hitung} > t_{tabel}$  (8,780 > 1.66071), then it is  $H_0$  rejected and  $H_{a2}$  accepted.
3. There is a simultaneous (together) effect of trust and risk on the interest in using *mobile banking* for PT. Bank Sumut Syariah Branch Padangsidempuan, this can be proven by looking at the value  $F_{hitung}$  of 52.610 with a value  $F_{tabel}$  of 2.36 so that  $F_{hitung} > F_{tabel}$  (52.610 > 2.36) then it is  $H_0$  rejected and  $H_a$  accepted.

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