



ANALYSIS OF THE IMPACT OF FINANCIAL TECHNOLOGY ON EMPLOYEE PERFORMANCE AT PT. BSI Tbk GUNUNG TUA BRAND OFFICE

Muhammad Arif¹, Khoirul Amri², Rika Susanti³

Muhammadarif@uinsyahada.ac.id¹, Khoirulamri1992@gmail.com²,
rikadalimunthe99@gmail.com³

^{1,3} UIN Syekh Ali Hasan Ahmad Addary Padangsidempuan

²UIN Sunan Kalijaga

ABSTRACT

The discussion of this research relates to the field of computer banking and human resource management. The theory used in this study is the theory of Islamic finance, the theory of finance, the theory of technology and the theory of performance. Fintech is a technological innovation developed in the financial sector that is able to replace the role of formal financial institutions such as banks with a payment system that provides a market for business actors.

This research is a qualitative research with a descriptive approach. Data collection techniques used are observation techniques, interviews and documentation. Sources of data used are primary data and secondary data. The number of informants is 10 employees at PT. Bank Syariah Indonesia, Tbk Gunung Tua Sub-Branch Office.

The results of this study are that the presence of financial technology (fintech) has an impact in increasing the work of each employee at PT. Bank Syariah Indonesia, Tbk Gunung Tua Sub-Branch Office. Financial technology (fintech) has a positive impact on employee performance in completing work. Fintech makes interactions between employees and customers easier and can be done anytime and anywhere without having to take a long time.

Keywords: Financial Technology (Fintech), Employees, Performance.

INTRODUCTION

Economic growth in its development is inseparable from the role of the banking sector. Bank is one of the financial institutions that have an important role in the economy of a country. Banks are intermediary institutions that collect funds from people who experience a surplus of funds and distribute funds to people who need funds. There are two types of banks in Indonesia, namely conventional and Islamic banks. Conventional banks are banks that carry out their business activities conventionally. Whereas Islamic Banks are business institutions whose main business is to provide financing and other services in payment traffic and circulation of money that will operate in accordance with sharia principles or in their activities do not provide interest or pay interest to customers (Irham Fahmi, 2014: 21).



Fintech is a fast moving and dynamic industry where there are many different business models. The presence of this fintech adapts technological developments that are integrated with the financial sector in banking institutions, so that it is expected to be able to facilitate a more practical, safe and modern financial transaction process, including digital-based financial services that are currently developing in Indonesia (Ana Toni, 2020: 2).

The benefits of fintech in Islamic banking are the ease of financial services, this is because the process of financial transactions becomes easier where customers also get financial services including the process of payment, financing, transfers, or buying and selling of shares in an easy, safe way and can be done anytime and anywhere. Customers can access financial services through technology such as smart phones or laptops. So there is no need to come directly to the bank repeatedly to get financing to meet various needs. The presence of fintech is certainly very helpful for people in a country. The existence of fintech makes every financial transaction can be carried out effectively and efficiently (Unggul Basoeky, 2021: 8).

The results of the interviews state that fintech clearly has an impact on employee performance. This can be felt by comparing before and after the existence of fintech. Before the existence of financial technology (fintech), employees were very busy doing and serving customers who wanted to save, financial transactions took a long time, it could take hours. However, with the emergence of Fintech at this time, it is very helpful, especially for employees in carrying out their work and improving performance at work itself because of the growing development of financial technology (fintech) in Islamic financial institutions, the wider the opportunities that employees will experience in improving their performance (Husni Ardianysah Tanjung, 2021).

The presence of fintech makes it easy for employees to perform services, where customers do not need to queue and come directly to the bank to make transactions so that the services provided are very effective without having to rush (Herawati, 2021).

On the other hand, fintech certainly has a positive impact on employee performance. The positive impact is that fintech really helps employees in doing their jobs. Like, the ease of doing the service. In addition to the positive impact felt by employees in carrying out their work, there are also obstacles that might affect the quality of employee performance, namely the infrastructure such as an internet network that requires a supportive internet connection, both from access speed and a stable server and also when employees cannot keep up with developments. or mastering technological expertise will automatically be eliminated by itself and will be replaced by people who are more capable of mastering technology (Siti Azizah Resni Manurung, 2022).

As the results of the interviews or the conclusions obtained are that the existence of fintech is very helpful for employees in completing work properly, quickly and effectively. Because fintech makes interactions between employees and customers more practical, which can be done anytime and anywhere without having to go to the bank and do long queues. In addition to the positive impact felt by employees with the presence of financial technology, there are also several obstacles that will be faced by employees if there is a lack of understanding and limitations in using fintech, which can cause an imbalance in serving fintech users and will



automatically be eliminated and replaced by people who are more capable dominate fintech.

LITERATURE REVIEW

Fintech (Financial Technology)

Fintech or short for financial technology. In recent years, the term fintech is a term that is now popular in society. When we hear the term fintech, what definitely comes to someone's mind is everything that is synonymous with effectiveness and efficiency in every transaction, including payments, loans, shipping, sending, investing, borrowing money, and so on easily and quickly (Martan Widian, 2020: 11). With the existence of fintech which provides various advantages including saving time, thought, effort and costs. This is due to the existence of facilities that facilitate and speed up every transaction made anywhere and anytime by taking advantage of current technological developments. This points to a bright future in the banking services sector where technology enables more possibilities in service excellence and banking (Astri Rumondang, 2019: 4).

According to Word Bank, In Rizky Wicaksono's book Financial Technology is an industry consisting of companies that use technology to make their financial system and delivery of financial services more efficient (Rizky Wicaksono, 2020: 26). The definition of fintech elaborated by Bank Indonesia is "The use of technology in the financial system that produces new products, services, technology and or business models and can have an impact on monetary stability, financial system stability and or efficiency, smoothness, security and reliability of the payment system (Peraturan Bank Indonesia, 2017). Meanwhile, according to the Financial Services Authority (OJK), fintech is an innovation in the financial services industry that utilizes the use of technology, its product is a system that is used to carry out financial transaction mechanisms that are easier and more specific (OJK, 2022).

It can be concluded that fintech is a technological innovation in financial services that can produce business models, applications and products. Fintech innovation has also broadened the menu of financial services and products, fintech companies especially rely on the ability to continuously develop new financial products for customers seeking greater ease and speed of transactions (Irish Chiu, 2021: 11).

The Role of Financial Technology (Fintech)

Fintech plays an important role in distributing social assistance from the government which aims to encourage post-pandemic recovery. Globally, the financial technology industry continues to grow rapidly (Ryan Suryono, 2019: 30). This is clearly seen from the emergence of new companies in this field and passive global investment in it. Especially in Indonesia, this business is developing so rapidly that it has attracted the attention of all Indonesian business people (Yuni Shara 2019: 94).

The financial services authority then issued OJK regulation number 77 of 2016 which regulates fintech services. More and more accepted by society. In 2020, the OJK revised the regulation and made it necessary for fintech to meet certain



requirements in order to have a license (Ade Onny Siagian, 2021: 53). Based on the type of financial technology (fintech) in Indonesia, financial service institutions have made developments which are divided into four sectors, namely Digital Banking, Financing and investment, the Insurance Sector and Personal Finance (Wiwik dkk. 2020: 7).

Benefits of Financial Technology (Fintech)

Some of the benefits of fintech that provide convenience and pleasure with its advantages include Increasing Financial Inclusion in the country, Helping Business Players Obtain Business Capital and Providing Convenience in Financial Services (Suvriadi Panggabean, 2021: 2). There are three types of Financial Technology (Fintech), namely payment systems through third parties, Peer-to-peer (P2P) Lending and Crowdfunding (Sri Adi Ningsih, 2019: 91).

Financial Technology (Fintech) Challenges

According to the Financial Services Authority, challenges to fintech are:

- 1) Regulations in support of fintech development.
- 2) Coordination between related institutions and ministries to optimize fintech potential with the business environment.
- 3) Public awareness and knowledge about Islamic finance
- 4) Islamic economic growth is slow and its market share is still small.
- 5) Quality human resources in the field of Islamic economics are still lacking and synergy (Miswan Ansori, 2019: 23).

Advantages and Disadvantages of Financial Technology (Fintech)

According to the Financial Services Authority, the advantages of fintech are:

- 1) Serving the Indonesian people who cannot be served by the traditional financial industry due to strict banking regulations.
- 2) Become a funding alternative to traditional financial industry services.

Meanwhile, the disadvantages of fintech are:

- 1) Fintech is a party that does not have a license
- 2) As fintech companies do not have physical offices and lack experience (Yoyo Sudaryo, 2020: 81).

Employee Performance

Performance comes from the word job performance or actual performance (actual achievement achieved by someone). Performance can be interpreted as work results that can be achieved by a person or group of people in the organization, according to their respective authorities and responsibilities in order to achieve the goals of the organization concerned with morals and ethics (Hari Sulaksono, 2019: 91). The definition of performance is the result of work in quality and quantity achieved by an employee in carrying out his duties in accordance with the responsibilities given to him (Risnawati dkk. 2018: 2).

Performance is a function and ability to complete a task or a person's work should have a certain degree of willingness and level of ability. A person's willingness and skills are not effective enough to do something without a clear understanding of what to do and how to do it (Yudhithia dkk. 2019: 15). Performance (Performance) refers to the level of achievement of the tasks that make up an employee's work.



Performance reflects how well an employee meets the requirements of a worker. Often misinterpreted as an effort that reflects the energy expended, performance is measured in terms of results (Akhmad Fauzi dkk. 2020: 2).

Performance is the result of work in quality and quantity achieved by an employee in carrying out his duties in accordance with the responsibilities given to him. Performance as the results of work functions/activities of a person or group within an organization within a certain period of time (Mardiasmo, 2020: 151). Performance is the extent to which a person has played his part in carrying out the organization's strategy either in achieving specific goals related to individuals or by paying attention to competencies that are declared relevant to the organization (Pandi Afandi, 2018: 84).

An employee's attitude towards his work is a number of individual specific attitudes towards individual social relations, individual adjustment, and factors at work that give rise to an individual's general attitude towards the work faced by an employee (Ira Widya dkk. 2021: 46). Employee performance is the level at which employees achieve job requirements. Performance is the degree of arrangement of tasks that regulate one's work. So, performance is the willingness of a person or group of people to carry out activities or perfect them in accordance with their responsibilities with the expected results (Wahyuni Sitinjak, 2021: 2). Meanwhile, etymologically, performance comes from the word work performance, as stated by Mangkunegara in Mohammad Debby Rizani's book, that the term comes from the word job performance or actual formance (work achievement or actual achievement achieved by a person), namely the quality and quantity of work achieved by an employee in carrying out his duties in accordance with the responsibilities given to him (Mohammad Debby Rizani, 2019: 49).

Performance is defined as the result of a person as a whole during a certain period in carrying out their duties. One of the factors that encourage increased performance is a pleasant work environment. This study explains that one of the factors for increasing performance is colleagues. The better the cooperation between one employee and another, the more their performance will increase (Fajar Nur'Aini DF, 2021: 12). According to Vany in Rahayu's book, performance is the achievement of organizational goals, or the implementation of tasks that have been completed by someone within a certain period of time and can be measured (Rahayu, 2021: 21).

Indonesian Sharia Banks

Banks started from their form as a business of exchanging money and then developed to accept deposits, provide loans, intermediary in payment matters to the modern stage, namely creating money. When viewed from the aspect of bank development, it can be said that banks are also called trust institutions (Maimuna dkk. 2020: 46).

Islamic Bank has another term, namely Islamic Bank. Academically Islam and Shari'ah do have different meanings. However, technically the mention of Islamic Banks and Syari'ah Banks has the same meaning (Annisa Yuliana dkk. 2020: 38). The main form of Islamic bank products is to use profit sharing patterns, according to their characteristics. Apart from profit-sharing patterns, Islamic banks also have



funding and financing products with non-profit sharing patterns (Tukma dkk. 2021: 2). Indonesia, as a country with the largest Muslim population in the world, has the potential to be at the forefront of the Islamic finance industry. Increasing public awareness of halal matter as well as strong stakeholder support are important factors in the development of the Indonesian halal industry ecosystem. including Sharia Banks (Mandiri Syariah, 2022).

Banks based on sharia principles or Islamic banks, like conventional banks, also function as an intermediary institution (Jeni Kurnia dkk. 2020: 10). Over time, PT. Bank Syariah Mandiri Gunung Tua Sub-Branch Office changed to PT Bank Syariah Indonesia, Tbk Gunung Tua Sub-Branch Office which was established on 1 February 2021 which coincided with 19 Jumadil Akhir 1442 H led by Mr. Catur Wiyono (Inforgrafis, 2022). Changing PT. Bank Syariah Mandiri is a historical marker of the joining of Bank Syariah Mandiri, BNI Syariah and BRI Syariah into one identity, namely Bank Syariah Indonesia (BSI). This merger will unite the advantages of the three Islamic Banks so as to present a more complete service, a wider reach, and have a better capital capacity.

RESEARCH METHODS

This research was conducted at PT. Bank Syariah Indonesia, Tbk Gunung Tua Sub-Branch Office located at Jalan Sisingamaraja No. 234 LK I Pasar Gunung Tua, Pasar Gunung Tua Village, Padang Bolak District, North Padang Lawas Regency, North Sumatra Province, Postal Code 22753. This research was conducted from December 2021 to May 2022. The type of research used in this study was qualitative research with descriptive methods. Qualitative research is a research method used to examine natural object conditions. Meanwhile, the descriptive method is a method of researching the status of human groups, an object, a system of thought, or an event in the present (Beni Ahmad dkk. 2018: 112).

The subjects of this research are employees of PT. Bank Syariah Indonesia, Tbk Gunung Tua Sub-Branch Office which can provide information about the data needed in the research. To obtain data and information, it is necessary to have research subjects. The technique used in this study is Purpove Sampling, which is a technique for determining sources of information based on certain goals or considerations first (Muri Yusuf, 2018: 369).

The data source is the subject from where the data can be obtained, to collect data and information obtained in this study using Primary data and Secondary Data. As for the data instruments in this study, researchers used several methods to collect data, while these methods were Observation, Interview and Documentation

Analysis of the data used to answer the formulation of the problem, namely Fintech Impact Analysis on Employee Performance at PT. Bank Syariah Indonesia, Tbk Gunung Tua Sub-Branch Office is a qualitative method where Data Reduction, Data Presentation and Drawing Conclusions. The things that researchers have to do to get accurate data are as follows. Extension of research time, observation persistence, triangulation, peer examination through discussion (peer debriefing), referential adequacy.



RESULT

Impact of Financial Technology (Fintech) on Employee Performance at PT Bank Syariah Indonesia, Tbk Gunung Tua Sub-Branch Office

Financial technology (Fintech) is an innovation in financial services that uses and takes advantage of the role of technology with the aim of making financial services and transactions more effective and efficient. The presence of this financial technology (fintech) adapts technological developments that are integrated with the financial sector in banking institutions, so that it is expected to be able to facilitate a more practical, safe and modern financial transaction process, including digital-based financial services that are currently developing in Indonesia.

Researchers conducted interviews with informants as many as 10 people. The results of the interviews show that overall the employees already know the financial technology (fintech) used by PT. Bank Syariah Indonesia, Tbk Gunung Tua Sub-Branch Office. The financial technology (fintech) used is BSI Net Banking, Mandiri Syariah Mobile, and cash withdrawals without ATMs (Karyawan, 2022).

The same thing was stated by one of the CS (Customer Service) who stated that the financial technology (Fintech) used at PT Bank Syariah Indonesia, Tbk Gunung Tua Sub-branch Office was such as BSI Mobile, E-Banking, and BSI Net Banking (Siti Azizah Resni Manurung, 2022).

As the employees of PT. Bank Syariah Indonesia, Tbk Gunung Tua Sub-Branch Office in the Branch Operations & Service Manager section stated that financial technology (fintech) provides convenience and improves the quality of their work. Due to the sophistication presented by financial technology (fintech), they can increase the productivity of the Company's SOP (Standard Operating Procedure) in completing each task that has been given by the bank to each employee (Husni Ardianysah Tanjung, 2022).

The Customer Service employees also stated that the presence of financial technology (fintech) greatly helped them in doing work in their field, because of the features produced by this financial technology (fintech) customers did not need to come directly to the bank if they wanted to check balances or make other transactions. The Customer Service employees also stated that the presence of financial technology (fintech) greatly helped them in doing work in their field, because of the features produced by this financial technology (fintech) customers did not need to come directly to the bank if they wanted to check balances or make other transactions (Siti Azizah Resni Manurung, 2022).

Meanwhile, the employees of the Telleria section stated that the presence of financial technology (fintech) provided its own convenience. The use of fintech is very helpful in serving customers for transactions without having to bother queuing until it takes hours (Herawati Siregar, 2022). Then the Operations Staff employees also stated that the use of fintech for the work being carried out was very helpful. Moreover, his job is to provide services and collect information on customers and prospective customers. So there is no need to meet face to face with customers because with the presence of financial technology (fintech) it is enough to do it with the gadgets we have (Eva Handayani, 2022).



The Collection section employees also stated that the use of financial technology (fintech) for the work being carried out was very good. The presence of financial technology (fintech) gave him satisfying results in carrying out the work that the company had given him (Sayuti Hasibuan, 2022). The employees of the Micro Financing Sales section also stated that the use of financial technology (fintech) was also quite helpful for the work being carried out. Because financial technology (fintech) makes it easy for him to reach the target market set by the company for jobs in his field (Henri Ahmady, 2022).

Furthermore, CBRM (Customer Banking Relationship Manager) employees also stated that the use of financial technology (fintech) would certainly be very helpful. There are many benefits of financial technology (fintech) that make it easier to do work in their own field (Rizal Alfiandi, 2022).

The same thing was expressed by employees in the MRM (Micro Relationship Manager) section who stated that the use of financial technology (fintech) was very helpful in improving work in their field, especially in serving customers (Muhammad Hidayat, 2022). Likewise, the employees in the Pawning Officer section also stated that the use of financial technology (fintech) for the work being carried out now is certainly very helpful, the technological sophistication presented by financial technology (fintech) does not need to bother making transactions from the beginning to the billing process (Karyawan Branch Operation, 2022).

Furthermore, the researchers also asked about financial technology (fintech) providing convenience according to the time set by several employees, such as employees of the Branch Operations & Service Manager, Customer Service, and Tellers. They stated that the presence of financial technology (fintech) clearly made it very easy for them to implement and increasing the tasks that have been given to them by the bank. With the presence of financial technology (fintech), employees can do work quickly and on time, but the work they produce is good and without rush (Karyawan Collection, 2022).

Meanwhile, the employees in the Collection and Operations sections also stated that the presence of financial technology (fintech) made it easy for them to carry out their duties in their own field of work. Such as informing, reminding and collecting customer obligations, they don't need to come directly to the field if they don't need to go to the field, so they can remind them by telephone (Karyawan Collection, 2022).

The researcher also asked about the impact of financial technology (fintech) on the employees themselves, there were 9 employee sections, including employees in the CBRM, Customer Service, and Teller sections who stated that the emergence of financial technology (fintech) had so many positive impacts. The presence of financial technology (fintech) at this time, facilitates and accelerates the process of their daily transaction activities in carrying out work in their respective fields (MRM Employees, 2022).

Based on the results of researcher interviews with 10 employees at PT Bank Syariah Indonesia, Tbk Gunung Tua Sub-Branch Office which includes 9 sections of employees in each field of work the presence of financial technology (fintech) has a positive impact on employees in facilitating and speeding up work them everyday. Technological sophistication combined with financial technology (fintech) provides



many benefits and positive impacts. So that the targets set by the bank can be completed by employees quickly and effectively.

Next, the researcher also asked about the mastery of financial technology (fintech) among employees at PT Bank Syariah Indonesia, Tbk. Old Mountain Assistant The features provided by financial technology (fintech) are easy to understand. So employees really understand and understand it easily (Employees 2022).

The Operations Staff employees also stated that the features presented by financial technology (fintech) were very easy to understand. So those employees are no longer difficult to learn. The system that they implement is also very easy, such as every customer who comes, employees immediately provide the steps and provide brochures to customers (Eva Handayani, 2022). Based on the results of the researcher's interviews with employees, they clearly mastered financial technology (fintech) used at PT Bank Syariah Indonesia, Tbk Gunung Tua Sub-Branch Office. The features presented by financial technology (fintech) are very easy for employees to understand and understand.

Next, the researchers also asked about the constraints faced by employees at work after the presence of financial technology (fintech) at PT Bank Syariah Indonesia, Tbk Gunung Tua Sub-Branch Office. Some employees, employees stated that at this time there were no obstacles that they faced. Because something that is presented in every institution, both banks and non-banks, will certainly make it very easy to help work in the bank (Karyawan, 2022).

However, the employees in the Pawning Officer and Branch Operations & Service Manager sections stated that the constraints faced by the employees might be in the infrastructure such as the internet network which may be unstable at times, it's just that employees can solve it in a matter of minutes. The obstacles that employees might face come from HR's lack of understanding of financial technology (fintech) (Karyawan Pawning Officer, 2022).

Based on the results of researcher interviews with 10 employees at PT Bank Syariah Indonesia, Tbk Gunung Tua Sub-branch Office, employees stated that the obstacles that employees might face lie in their infrastructure, such as an unstable internet network. It is also possible that human resources understand less about financial technology (fintech).

DISCUSSION OF RESEARCH RESULTS

Analysis of the Impact of Financial Technology (Fintech) on Employee Performance at PT Bank Syariah Indonesia, Tbk Gunung Tua Sub-Branch Office. Financial technology (fintech) used at PT. Bank Syariah Indonesia, Tbk Gunung Tua Sub-Branch Office includes Mandiri Syariah Mobile, Net Banking, E-banking and Cash Withdrawals without ATMs. For example transfers, buying and selling of electricity pulses, electricity tokens and other payments that can be made after fintech exists.

This is similar to the results of interviews that were found by several employees, such as employees in the Customer Service and Branch Operations &



Service Managers who stated that they were very familiar with financial technology (fintech) used at PT Bank Syariah Indonesia, Tbk Gunung Tua Sub-Branch Office.

Financial technology (fintech) used at PT Bank Syariah Indonesia, Tbk Gunung Tua Sub-branch Office makes it easy for employees to do their jobs. The technological sophistication presented by financial technology (fintech) can increase the productivity of the Company's SOPs. Also making transactions does not need to come to the office with long queues. Of course, with the presence of financial technology (fintech), employees are greatly helped, apart from providing convenience, it also improves the performance of the employees themselves in working and carrying out their respective duties.

As the results of interviews were found by employees in the Customer Service, Teller and Operations sections who stated that they were greatly helped by the presence of financial technology (fintech). Before the presence of financial technology (fintech), they were very tired and sometimes did the work they were doing in a hurry. For example, when serving customers who want to make transactions, save money, open a bank account and other things, it is sometimes caused by many customers arriving and the queues are so long that they are a little overwhelmed.

As the results of interviews put forward by employees at PT. Bank Syariah Indonesia, Tbk Gunung Tua Sub-branch Office, the obstacles that employees may face are the infrastructure, for example the internet network which can be down at any time. It may also come from HR's lack of understanding of Financial technology (fintech).

CONCLUSION

After the researcher outlines the discussions in the thesis "Impact Analysis of Financial Technology (fintech) on Employee Performance", the researcher can conclude as follows, The impact that financial technology (fintech) has on employee performance is a positive impact. Many benefits from the presence of financial technology (fintech) can be seen or compared before and after the presence of financial technology (fintech).

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