

DETERMINANTS OF ONLINE DONATION DECISIONS THROUGH MOBILE BANKING

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ABSTRACT

The people of Padangsidempuan Tenggara District are no strangers to the mobile banking application which has a feature to donate, but the majority of the people still decide to donate in person rather than online. The formulation of the problem in this study is whether there is a partial and simultaneous effect of trust, convenience and religiosity on the decision to donate online through mobile banking. This study aims to determine whether there is a partial and simultaneous effect of trust, ease and religiosity on the decision to donate online through mobile banking.

The theory used in this study relates to online donation decisions, trust, convenience and religiosity. The decision to donate online is a conclusion from the problem-solving process to make a donation. Trust is a person's belief that when someone makes a decision, he will choose a trust based on the choice of the person he trusts. Convenience explains that if a technology is easy to use then users tend to use the technology. Religiosity is an attitude to bind oneself in relation to God.

This research is a quantitative research. Sampling by incidental technique with a total sample of 80. Data collection used a questionnaire (questionnaire), interviews, and documentation. Analysis of the data used by testing the validity, reliability, normality, classical assumption test, partial test (t test), simultaneous test (f test) and multiple linear regression analysis, the data is processed with the help of the SPSS version 23 program. The results of this study indicate that there is an effect of trust on the decision to donate online through mobile banking, there is an effect of convenience on the decision to donate online through mobile banking, there is no influence of religiosity on the decision to donate online through mobile banking, there is an influence of trust, convenience, religiosity simultaneously on the decision donate online via mobile banking. These factors can be considered for Islamic banks to increase customers.

Introduction

Advances in information technology are growing rapidly. This development is based on the more even distribution of users of information technology. Seeing the rapid development and use of information technology, this is indicated by the existence of communication tools such as the internet, cellphones and computers which are currently very popular in the community, especially since information technology users have entered all fields and sectors (Raden A. Purba, 2020)

The development of the banking world is increasingly rapid and dominates the economic and business development of a country, both in terms of products, service quality, and technology. Even the activities and existence of banking greatly determine the progress of a country in the economic field (Marohombang Rambe, et al, 2020).

Information technology is widely used in various ways as a facility, especially those engaged in services or services, including the banking sector (Murhada, 2011). The development of Islamic banking in Indonesia has become a benchmark for the success of the existence of Islamic economics (Nofinawati, et al, 2016).

Banks are intermediary institutions for depositors and financing customers, in addition to other functions in financial services. The funds obtained are the main benchmark that the bank is carrying out its function as funding properly as well as channeling financing to productive sectors as a financing function (Darwis Harahap, et al, 2017). The bank is a financial institution whose activities collect funds from the community and distribute funds to the community (Budi Gautama Siregar, et al, 2017). The Islamic banking industry is increasingly aggressively developing digital banking technology. Technology development is nothing but done to provide maximum service to customers, where currently customers want all transactions to be carried out using technology (Ni Luh Wiwik, 2020).

The mobile banking application is a banking service facility to provide access in obtaining financial (non-cash) transactions via cellular/mobile phones (Wiji Nurastuti, 2011). Donations are donations made voluntarily by donors to those in need without any reward when something unexpected happens or experiences problems such as disasters, assistance with development and so on (Shonanar Rohman, 2021).

The people of Padangsidempuan Tenggara District may already be familiar with mobile banking applications, but many still decide to donate directly because some people still lack confidence in deciding to donate online via mobile banking. One of them is based on the results of an interview with Nurindah Nasution, one of the people whose address is at Palopat, she said that she prefers to donate directly because she is afraid that the donated donations will not reach the intended recipient (Interview with Nur Indah Nasution).

During the Covid-19 period, mobile banking made it easy for the public to make donations because it was more practical without having to leave the house. For example, Mrs. Malan Sari Hutasuhut is a resident of the city of Southeast Padangsidempuan whose address is Sihitang. She said that it is easier to donate directly than deciding through mobile banking because she feels that mobile banking is very complicated (Interview with Malan Sari Hutasuhut).

Prospective donors don't carelessly want to donate. , requires a unanimous decision to decide where to give the donation as a donor. A decision is a problem solver that is carried out by selecting an alternative from several alternatives, in other words, a person must decide between two or more options as the final choice (Ahmad Syaekhu, 2021).

Religiosity is considered capable of being a strong motivation for someone to make decisions, therefore religiosity is also a factor that influences a person's decision to donate, religiosity is a thorough level of understanding or knowledge of religion (Bamabng Suryadi, 2021). The results of previous research show that trust has a positive effect on the decision to donate online, one of them. The results of previous research by researcher Dhimas Muhammad Zulfian show that the convenience factor has no effect on online donation decisions. In addition, other studies have shown that religiosity does not affect the decision to donate online.

Based on the phenomenon of the problems that occurred in the District of Padangsidempuan Tenggara which the researchers have described and explained above. Therefore, researchers are interested in researching “Determinants of Online Donation Decisions Through Mobile Banking”.

THEORETICAL REVIEW

Definition of Decision

The decision is a process of tracing the problem that starts from the background of the problem, identification of the problem to the formation of conclusions or recommendations. Those recommendations are then used and used as a basic guideline for decision making (Dhiraj Kelly, 2021).

In Islam, the decision-making process is related to the nature of caution in receiving the information obtained. In the Al-Qur'an surah Al-Hujarat:6, the interpretation of Allah SWT commands to really examine the news brought by wicked people in order to be aware of it, so that no one gives a decision based on the words of the wicked person, where at that time people the ungodly is predicated as a liar and creates confusion (Department of Religion, 2012).

Based on the verse above, the important point to get is that as Muslims, they should be careful in receiving information, when they do not know clearly the information, they should first find out the information obtained so that it is more accurate (Abdullah Amrin, 2013).

Definition of Donations

Donations are physical objects which are donated to humans, groups of people or organizations that are experiencing a problem, besides that donations can be used as a form of assistance towards development so that donations can bind the bonds of brotherhood between people (Errie Tisnawati, 2015).

Indicator of Donation Decision

1. Stability on donations
2. The habit of donating
3. Give recommendations to others
4. Re-donating (Nyoman Wara, 2019).

Tag of Donation Decision

Decision making includes several stages and through several processes.

1. *Intelligence*
2. *Design*
3. *Choice*
4. *Implementation* (Febrina Sari, 2018).

Sharia Banking Information System

Sharia banking in carrying out its activities cooperates with the information technology sector to build an Islamic banking information system by creating a special application that can facilitate all transaction processes in Islamic banking. In the field of marketing, all Islamic banking institutions have built a special ebite to carry out the e-banking process to provide convenience to their customers in making transactions and obtaining information about Islamic banking and its products (Ismail, 2021).

Mobile Banking

The meaning of the term Mobile banking or commonly abbreviated as M-Banking is a banking facility through mobile communications such as mobile phones to carry out

financial transactions and requests for financial information, for example checking balances, transferring accounts and so on (Widia Permana, 2012).

Mobile banking is a description of the implementation of banking activities through mobile devices, the majority of which are carried out via SMS or via a mobile website. Mobile banking is a banking service facility that makes it easy and fast for direct transactions via smartphones (Enni Soerjati, 2021).

Benefits of Mobile Banking

1. Transfer funds between accounts or to other banks
2. Account balance and mutation information
3. Payment of installment bills, insurance, electricity bills, water, telephone, cable TV, zakat and others.
4. Purchase of transportation tickets, electricity tokens, cellphone credits, data quotas, and others (Unggul Basoeky, 2021).

Definition of Trust

Trust comes from the word believe which means admitting or believing in the truth. Trust is a belief in the integrity, ability, character of a person or thing over several attribute qualities of something or someone based on the truth of a statement (Damsat, 2016).

Trust is the foundation of business. A business transaction between two or more parties will occur if each trusts the other. This trust cannot simply be recognized by other parties, but must be built from the start and can be proven so that consumer satisfaction can be realized as expected (Rudy Haryanto, 2020).

The Factors of Affecting Brand Trust

According to Lendy Zelviean Adhari, there are three factors that influence brand trust. These three factors relate to the three entities included in the relationship between brands and consumers. The three factors are:

1. Brand characteristics.
2. Characteristics of the company.
3. Consumer-brand characteristics (Lendy Zelviena, 2021).

Definition of Convenience

At-taisir according to language is the infinitive form of the word yusr, which is taken from the word yasara which means convenience. At-taisir according to the term is an activity that shows softness, ease, and submission or eliminates difficulties and burdens in a matter so that it does not burden the soul and does not damage the body (iyad Kamil, 2017). Convenience is the level at which a person believes that the use of a system is not difficult to understand and does not require great effort from the user to be able to use it. So that convenience can be interpreted that a system is made not to complicate its use. Therefore, someone who uses a certain system will work more easily when compared to someone who works manually (Sabaruddin Chaniago, 2022).

Religiosity

The word religiosity comes from the English language, namely religiosity. In Indonesian, the term is defined in two words, namely diversity and religiosity. According to ancient etymology, religion comes from the Latin word “religio” which means to bind again (Jurnal Ahmad, 2020).

In Arabic, as can be seen in Ba'albaki's Al-Maurid Dictionary, religiosity has three meanings, namely piety, ara', and tadayyun. These three words convey the meaning that religiosity is synonymous with obedience to carrying out God's commands and staying away from all His prohibitions. This attitude is called the piety of life. So a religious person means a person who is pious in his life (Bambang Sugeng, 2020).

Dimensions of Islamic Religiosity

The basis for measuring Muslim religiosity is a manifestation of Islam, faith and ihsan. So in measuring Muslim religiosity it must consist of items that describe one's perceptions of attitudes and practices towards the three basic religions.

1. Islam
2. Faith
3. Ihsan (Abdullah Amrin, 2012).

Research Method

Location of this research was conducted in the District of Southeast Padangsidempuan. The time of this research was carried out from May 2021 to September 2022. The type of research used in this research is quantitative research. Quantitative research is a method that places more emphasis on aspects of objective measurement of social phenomena in order to be able to make measurements. This type of research is quantitative research, namely research to describe or describe a situation using data in the form of numbers as a tool to analyze information about what is known (Irawidya, et al, 2021).

The population can be interpreted as a group of research elements, where the element is the smallest unit which is the source of the required data (Muhammad Teguh, 2012). The sample is part of the total number and characteristics possessed by the population (Nazir, 2014).

Normality test to determine whether the dependent variable data, independent or both are normally distributed, close to normal or not. A good regression model should have a normal distribution or it cannot be known by describing the distribution of data through a graph (Derwis Harahap, et al, 2021). The Heteroscedasticity test aims to test whether in the regression model there is an inequality of variance from the residuals from one observation to another (Damri Batubara, et al, 2021).

The t test is a test used to determine the effect individually or partially between the independent variables and the dependent variable. The criterion for making this test decision is that if the sig value > 0.05 means that Ha is accepted. Conversely, if the sig value < 0.05 means that Ho is rejected (Elidawati Purba, 2021).

Result and Discussion

Validity Test Results

Tabel IV.4
Trust Variable Validity Test Results (X₁)

Statement	r _{hitung}	r _{tabel}	Result
Statement 1	0,672	The instrument is valid, if r _{count} with df = 78. At a significance level of 10% so that r _{table} = 0.185	Valid
Statement 2	0,520		Valid
Statement 3	0,666		Valid
Statement 4	0,555		Valid
Statement 5	0,534		Valid
Statement 6	0,559		Valid

Tabel IV.5
Ease of Use Variable Validity Test Results (X₂)

Statement	r _{hitung}	r _{tabel}	Result
Statement 1	0,609	The instrument is valid, if r _{count} with df = 78. At a significance level of 10% so that r _{tabel} = 0.1852	Valid
Statement 2	0,612		Valid
Statement 3	0,748		Valid
Statement 4	0,572		Valid
Statement 5	0,664		Valid
Statement 6	0,556		Valid

Tabel IV.6
Religiosity Variable Validity Test Results (X₃)

Statement	r _{hitung}	r _{tabel}	Result
Statement 1	0,649	The instrument is valid, if r _{count} with df = 78. At a significance level of 10% so that r _{tabel} = 0.1852	Valid
Statement 2	0,634		Valid
Statement 3	0,618		Valid
Statement 4	0,715		Valid
Statement 5	0,618		Valid
Statement 6	0,504		Valid

Tabel IV.7
Results of the Validity Test of Online Donation Decision Variables (Y)

Statement	r _{hitung}	r _{tabel}	Result
Statement 1	0,608	The instrument is valid, if r _{count} with df = 78. At a significance level of 10% so that r _{tabel} = 0.1852	Valid
Statement 2	0,612		Valid
Statement 3	0,642		Valid
Statement 4	0,640		Valid
Statement 5	0,610		Valid
Statement 6	0,618		Valid
Statement 7	0,460		Valid
Statement 8	0,366		Valid

Reliability Test

Tabel IV.8
Reliability Test Result

Variabel	Cronbach's Alpha	N of Item
Trust (X ₁)	0,615	6
Ease of Use (X ₂)	0,689	6
Religiosity (X ₃)	0,677	6
Online Donation Decision (Y)	0,688	8

Normality Test

Tabel IV.9
The Result of Normality Test Kolmogrof-Smirnov

One-Sample Kolmogorov-Smirnov Test		
		Unstandardized Residual
N		80
Normal Parameters ^{a,b}	Mean	,0000000
	Std. Deviation	2,39695596
Most Extreme Differences	Absolute	,073
	Positive	,073
	Negative	-,049
Test Statistic		,073
Asymp. Sig. (2-tailed)		.200 ^{c,d}
a. Test distribution is Normal.		
b. Calculated from data.		
c. Lilliefors Significance Correction.		
d. This is a lower bound of the true significance.		

The results of the normality test in table IV.9 above show that the Sig value is 0.200 and is greater than 0.1 (0.200 > 0.1). So it can be concluded that the data is normally distributed using the Kolmogrov-Smirnov test.

Multicollinearity Test Results

Tabel IV.10
Multicollinearity Test Results

Coefficients ^a								
Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.	Collinearity Statistics	
		B	Std. Error				Beta	Tolerance
1	(Constant)	10,970	5,436		2,018	,047		
	Kep (X ₁)	,460	,149	,324	3,093	,003	,940	1,064
	Kem (X ₂)	,313	,139	,230	2,253	,027	,987	1,014
	Rel (X ₃)	,178	,134	,139	1,327	,188	,945	1,059

a. Dependent Variable: Online Donation Decisions (Y)

The results of the multicollinearity test in table IV.10 can be seen that the tolerance value for the trust variable (X₁) is 0.940, the tolerance value for the convenience variable (X₂) is 0.987 and the tolerance value for the religiosity variable (X₃) is 0.945.

The Result of Heteroskedastisity Test

Tabel IV. 11
The Result of Heteroskedastisity Test

Coefficients ^a						
Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	3,175	3,196		,993	,324
	Kepercayaan (X ₁)	-,126	,087	-,167	-1,437	,155
	Kemudahan (X ₂)	,011	,082	,015	,134	,894
	Religiusitas (X ₃)	,065	,079	,096	,828	,410

a. Dependent Variable: RES2

The results of the heteroscedasticity test in table IV.11 show that the significant value of the confidence variable is $0.155 > 0.1$. so that it can be concluded that the three variables do not occur heteroscedasticity.

Determination Coefficient Test Results (R²)

Tabel IV.12
Determination Coefficient Test Results (R²)

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.467 ^a	,218	,187	2,44381

a. Predictors: (Constant), Religiosity (X₃), Ease to Use (X₂), Trust (X₁)

Based on the results of the analysis of the coefficient of determination in table IV.12, it was obtained (Adjusted R Square) of 0.187 (18.7%) meaning that the variables of trust, convenience and religiosity were able to explain the dependent variable or the decision to donate online by 18.7%.

Partial Significance Test Results (t Test)

Tabel IV.13
Partial Significance Test Results (t Test)

Coefficients ^a						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	10,970	5,436		2,018	,047
	Trust (X ₁)	,460	,149	,324	3,093	,003

Ease to Use (X ₂)	,313	,139	,230	2,253	,027
Religiosity (X ₃)	,178	,134	,139	1,327	,188
a. Dependent Variable: Online Donation Decision (Y)					

Based on the results of the partial significance test in table IV.13 it can be seen that the trust variable has a tcount of 3.093 a ttable value of 1.66515. So that tcount > ttable (3.093 > 1.66827) then Ha1 is accepted.

Signifikansimultan Test (Uji F)

Tabel IV.14
Signifikan Simultan Test (F)

ANOVA ^a						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	126,314	3	42,105	7,050	.000 ^b
	Residual	453,886	76	5,972		
	Total	580,200	79			
a. Dependent Variable: Online Donation Decision (Y)						
b. Predictors: (Constant), Religiosity (X ₃), Ease to Use (X ₂), Trust (X ₁)						

Based on the results of the simultaneous significant test (F) in table IV.14 above, it shows that the Fcount value is 7.050 while the Ftable value is obtained from the formula $df = nk - 1$ or $df = 80 - 3 - 1 = 76$ which is equal to 2.77 where $F_{count} > F_{table}$ (7.050 > 2.77)

Multiple Linear Regression Analysis Test Results

Tabel IV.15
Multiple Linear Regression Analysis Test Results

Coefficients ^a						
Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	10,970	5,436		2,018	,047
	Trust (X ₁)	,460	,149	,324	3,093	,003
	Ease to Use (X ₂)	,313	,139	,230	2,253	,027
	Religiosity (X ₃)	,178	,134	,139	1,327	,188
a. Dependent Variable: Online Donation Decision (Y)						

The results of the multiple linear regression test in table IV.15 above can be seen that the column unstandardized coefficients is part of column B, so the equation of the multiple linear analysis line in this study is:
 $KBO = 10.970 + 0.460KP + 0.313KM + 0.178RL$

Discussion of Research Results

1. The Effect of Trust on Donation Decisions Through Mobile Banking

The results of this study are in line with the theory put forward by M, Syadli in the form of trust is one's belief. When someone makes a decision, he will prefer decisions based on choices from people he trusts more than those he trusts less.

2. In conclusion, the variable of trust influences the decision to donate online through mobile banking. Customer trust in a financial technology, namely mobile banking, needs to be considered so that customers feel comfortable without worrying about transactions such as online donations so that customers are confident and want to always use mobile banking.

3. The Influence of Convenience on the Decision to Donate Online Through Mobile Banking

Online donation through mobile banking. The results of this research can provide information that the convenience of the community in applying an application needs to be paid attention to by the bank so that customers feel the benefits of the convenience of banking technology based on religion because the easier the mobile banking application is to use when donating online, the higher the level of the customer's decision to donate online using mobile banking.

4. 3The Influence of Religiosity on the Decision to Donate Online Through Mobile Banking

Religiosity is a relationship between oneself and Allah SWT or an attitude of obedience by carrying out obligations and avoiding His prohibitions. In conclusion, the religiosity variable has no effect on the decision to donate online via mobile banking. This means that religiosity does not always have a positive impact on the decision to donate online, namely because everyone's religiosity is different and the way to do charity varies according to the level of religiosity of each individual. ui Moobile Banking

5. The Effect of Trust, Convenience and Religiosity on the Decision to Donate Online Through Mobile Banking

In conclusion, trust, convenience and religiosity influence the decision to donate online through mobile banking. In these three variables, the bank needs to pay attention to technology-based facilities so that it will maintain trust, ease of system and religiosity in the community because this activity is a positive activity and has a positive effect in the future.

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