

The Effect of Benefits and Ease of Mobile Banking in Building Customer Loyalty Among BRImo Users in Palakka Village, Kahu District, Bone Regency

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Abstract: Benefit is defined as a measure whereby the use of a technology is believed to bring benefits to the person using it, and perceived ease of use is also defined as the extent to which a person believes that using a technology will be free from effort. This construct is also a belief about the decision-making process. In this case, the researcher intends to examine the effect of the benefits and ease of mobile banking in building customer loyalty among BRImo users in Palakka Village, Kahu District, Bone Regency. This research approach uses a quantitative approach with field research type and conducts observation first, then provides questionnaires in the form of questions through online means, namely Google Form, with 100 samples according to the required data, and uses multiple linear regression analysis with the help of SPSS application. Then the research data results are analyzed and described to look further into the effect of benefits and ease of use in building customer loyalty among BRImo users. The research results show that the effect of benefits and ease of use significantly and positively influences the building of customer loyalty among BRImo users in Palakka Village, Kahu District, Bone Regency by 83%, and the remaining 17% is influenced by other variables outside the research model.

Keywords: Benefits, Convenience, Mobile Banking, Brimo, Customer Loyalty

Introduction

In today's modern era, technology is used as a measure of progress. This is not surprising, as technology enables tasks that were previously complex and done manually to become easy thanks to various innovations. The main purpose of technology is to simplify human work. Technological advancements certainly bring major changes in global life. Now, we have entered a new era, namely the industrial revolution 4.0 and social 5.0, known as a super-intelligent society that is able to apply technology wisely and intelligently, or also called a technology-based society (Saputri et al., 2023).

The development of digital technology, especially mobile banking, has undergone significant transformation. Along with the increasing penetration of smartphones and internet access, banking services through mobile devices are increasingly becoming an inseparable part of daily life. In 2024, smartphone penetration in Indonesia continues to show significant growth. This is driven by several main factors, such as increasingly affordable device prices, expansion of more stable internet networks, and a variety of increasingly attractive data packages. The COVID-19 pandemic that hit the world has also

accelerated the adoption of digital technology, including smartphones. With smartphones, people can easily access information, work and learn remotely, and meet daily needs (Amankwah-Amoah et al., 2021).

The rapid growth of other digital services is also a major driver of increased smartphone usage in Indonesia (Ariansyah et al., 2021). Driven by the COVID-19 pandemic and technological innovations such as biometrics and AI, mobile banking features are increasingly sophisticated and diverse. Nevertheless, challenges such as cyber security and digital literacy still need to be addressed to ensure sustainable development of mobile banking. Mobile banking is very important in everyday life, with easy access through smartphones, we can perform various financial transactions quickly and efficiently. From fund transfers, bill payments, to investments, everything can be done with just a few taps on the screen. In addition to providing convenience, mobile banking also increases transaction security thanks to sophisticated authentication features. Thus, mobile banking not only makes our lives easier, but also provides a sense of security in managing finances. Technology is currently developing rapidly in various fields, including economics. Its use is not only to simplify work, but has become a daily necessity because it allows all activities to be carried out quickly and without limits. In Indonesia, technological development can be seen from the increasing number of technology users, especially smartphones.

The adoption of mobile banking applications in Indonesia has shown remarkable growth in recent years. The ease of use and perceived benefits of mobile banking applications significantly influence customer satisfaction and loyalty. Their research found that when users perceive a mobile banking application as easy to navigate and beneficial to their daily financial activities, they are more likely to become loyal users of the service (Setiawan et al., 2021). This finding is particularly relevant for rural areas like Palakka Village, where digital literacy may vary significantly among residents.

According to data from the Ministry of Communication and Information Technology (Kemenkominfo) in 2021, there were 167 million active smartphone users, which is 89% of Indonesia's total population. The banking industry is also taking advantage of this rapid technological development by launching mobile banking products. Bank Rakyat Indonesia (BRI) has established its position as one of the largest banks in Indonesia. With an extensive network and continuously developing services, BRI has successfully reached various segments of society. One of BRI's flagship innovations is BRImo, a mobile banking application that offers various attractive features. Through BRImo, customers can easily transfer funds, pay bills, purchase credit, and even invest. Additionally, BRImo is also equipped with advanced features such as payment using QR codes, real-time transaction notifications, and access to various other banking products. By continuously developing its digital services, BRI is further strengthening its position as a leader in the Indonesian banking industry (Wahid, 2023).

The service offered by BRI bank is BRImo, which aims to make it easier for customers to make transactions without having to visit the bank, making it very suitable for customers with many activities. With BRImo, customers can make transactions from anywhere without disrupting their activities. The rapid development of information and

telecommunication technology has influenced lifestyle and communication methods in the modern world. The benefits of using the BRI_{Mo} application include the ability to transfer money between accounts, as well as pay monthly bills such as electricity and telephone through bank accounts (Tuasikal et al., 2023). This service offers many advantages, especially in terms of time and cost savings, as transactions with mobile banking take less time and can be done from anywhere as long as connected to the internet. BRI_{Mo} application, as one of the most popular mobile banking applications in Indonesia, is not free from various challenges. Along with the increasing expectations of users for digital banking services that are fast, secure, and personal, BRI_{Mo} is required to continue innovating. The main challenges faced by BRI_{Mo} include maintaining customer data security amid the rise of cyber threats, as well as ensuring smooth transactions and application responsiveness, especially during user surges. In addition, BRI_{Mo} also needs to continuously develop new features that are relevant to the changing needs of customers, such as integration with various other digital payment platforms and the development of more personalized banking services (Devima et al., 2023).

Recent studies by Maulana et al. (2024), demonstrate that the usability of mobile banking applications directly correlates with customer retention rates. Their research specifically highlighted that rural communities in Indonesia show increased loyalty to banking services when mobile applications provide clear benefits and ease of use. This is especially relevant for BRI_{Mo} users in Palakka Village, where traditional banking access may be limited compared to urban areas.

Competition in the banking industry is getting tighter due to the development of financial technology, changes in consumer behavior, and globalization. To survive in this fierce competition, banks need to maintain and increase customer loyalty. This can be done in various ways, such as improving service quality, expanding networks, developing innovative products and services, building strong relationships with customers, and implementing sophisticated technology. In this way, banks can create competitive advantages and achieve sustainable growth. Financial services offered in the form of mobile banking have many features for payments, deposits, and money transfers that are increasingly being used by the public in daily transactions from home to other places (Pazarbasioglu et al., 2020). Mobile banking transactions provide and facilitate customers through various operational services. Mobile banking features through smartphones are services that can build bank loyalty. Loyalty is a strong commitment to repurchase a product that customers enjoy after a long period of time, but does not guarantee that customers will buy continuously. Commitment to each product as a form of customer loyalty is the impact of a satisfying combination in the purchasing process. Customers belong to those who, whenever they feel the need to use a particular product, do not want to let go of it or recommend it to others (Akob & Sukarno, 2022).

Customer loyalty is an invaluable asset for the sustainability of a bank's business. Loyal customers tend to use more of the bank's products and services, make transactions more frequently, and recommend the bank to others. This has a positive impact on increasing revenue, reducing the cost of acquiring new customers, and improving the bank's

reputation. Additionally, loyal customers also provide valuable input for banks to continuously improve the quality of their products and services. Thus, customer loyalty is not just a metric of success, but also a key to building a sustainable and successful banking business. Agreements between banks to use intelligence-based lending practices in the banking sector for the benefit of citizens have been strengthened, which ultimately increases citizen loyalty. Loyalty to customers greatly affects BRI_{mo} application users, because customer loyalty and satisfaction are the main things because this can provide very important benefits for the company. Mobile banking has become an important pillar in building customer loyalty. Ease of access, complete features, and a good user experience make customers feel more comfortable and connected to the bank. With mobile banking, customers can make various transactions anytime and anywhere, thus saving time and effort. In addition, personalization of services offered through mobile banking also makes customers feel valued and cared for. When customer needs and preferences are met, they tend to be more loyal and stay longer as customers of a bank (Astuti, 2023).

Bank BRI's mobile banking application, BRI_{mo}, has once again achieved a brilliant achievement at the beginning of 2024. According to a report from Data.AI, BRI_{mo} became the most downloaded mobile banking application by the public in Indonesia throughout 2023. So far, the quality of the BRI_{mo} super app has proven to be able to provide convenience and reliability for users, especially BRI customers. As of December 2023, BRI_{mo} has been used by 31.6 million users, increasing by 32.5% year-on-year (yoy) compared to the same period last year. In addition, the number of financial transactions on the BRI_{mo} super app reached 3 billion transactions, growing by 69.2% yoy (year-on-year). As for the transaction volume, it has reached Rp4,158 trillion, an increase of 55.8% yoy (year-on-year) (Trisnaningrum et al., 2024).

Therefore, with the increasingly rapid development of technology providing a good impact on banking, especially BRI, because the benefits of technology help customers obtain various information related to the banking world. In connection with the above, the author is interested in researching "The Effect of Benefits and Ease of Mobile Banking in Building Customer Loyalty (Study on BRI_{mo} Users in Palakka Village, Kahu District)" with the aim of finding out the extent to which the benefits and ease of use of mobile banking in forming customer loyalty, especially for BRI_{mo} users in Palakka Village, Kahu District, Bone Regency.

Methodology

This research uses a field research type with a quantitative approach to analyze the effect of the benefits and ease of BRI_{mo} mobile banking on customer loyalty. The field research method was chosen because it requires direct interaction in the field, involving an observation stage to understand the research subjects, finding respondents who meet the criteria, and collecting data through questionnaires. The quantitative approach is used to investigate phenomena comprehensively by collecting valid data using statistical analysis to test the formulated hypotheses.

The research was conducted in Palakka Village, Kahu District, Bone Regency for a period of approximately one month. This location was chosen because it shows a significant

penetration rate of BRImo users in rural areas as well as practical considerations such as time, cost, effort, and accessibility. Data sources came from primary data obtained directly from the field through questionnaires and secondary data from books, journals, and scientific papers related to the research title.

The population of this research is an infinite population because the exact number of BRImo users in Palakka Village is unknown (Amin et al., 2023). The sampling technique uses Simple Random Sampling which gives equal opportunity to every BRImo user to be selected as a sample (Sukabumi, 2022). The sample size was determined using the Lemeshow formula, resulting in 100 respondents. The research uses two independent variables (Benefits-X1 and Ease of Use-X2) and one dependent variable (Customer Loyalty-Y).

Data collection was carried out through questionnaires distributed to respondents and direct observation in the field to obtain detailed explanations regarding the research object (Ilmie et al., 2022). The research instrument was tested with a validity test to evaluate the validity of the instrument in measuring the research object, with the criteria $r_{\text{count}} > r_{\text{table}}$ for valid questions. The reliability of the instrument was measured using the Cronbach Alpha method with a coefficient criterion > 0.60 for reliable instruments (Masrukhin, 2014).

Data analysis includes classical assumption tests (normality, linearity, multicollinearity, and heteroscedasticity) to test the quality of the data used in the regression model. Hypotheses were tested using multiple linear regression analysis with the model $Y = a + b_1X_1 + b_2X_2 + e$ to test the relationship between independent and dependent variables. Causality hypothesis testing was carried out through the coefficient of determination (R^2) to measure the contribution of independent variables to the dependent variable, F test to determine the simultaneous effect with the criteria $F_{\text{count}} > F_{\text{table}}$ or $\text{Sig.} < 0.05$, and t test to measure partial effect with the criteria $t_{\text{count}} > t_{\text{table}}$ or $\text{Sig.} < 0.05$.

Result and Discussion

This research aims to analyze the effect of benefits and ease of use of BRImo mobile banking services on customer loyalty in Palakka Village, Kahu District, Bone Regency. Palakka Village, located in Kahu District, Bone Regency, South Sulawesi, has several characteristics relevant to the context of banking and adoption of digital financial services such as BRImo. Although it is a rural area, Palakka Village has access to banking services. Information from sources indicates the presence of Banks/ATMs in the Kahu area, which likely also serve the residents of Palakka Village. Accessibility to physical bank branch offices or ATMs will be a factor that influences the preferences and needs of the community regarding mobile banking services such as BRImo. If physical access is limited, BRImo can become a more attractive solution. As an agricultural area, there is potential for significant economic transactions in Palakka Village, both on a small scale and a larger one. BRImo can facilitate these transactions more efficiently and securely compared to cash transactions. Economic development in the Kahu region in general will influence the potential use of digital banking services.

Respondent data was obtained through questionnaires that were distributed online via Google Form and also offline by going directly to BRImo users and providing a

questionnaire link to be filled out later. The total number of questionnaires filled out by respondents was 100 questionnaires.

Before starting data analysis to test the research hypotheses, the research instruments were tested to ensure their validity and reliability in accordance with the requirements. The following are the results of instrument testing in this research:

1. Instrument Validity Test Results

Validity testing is used to evaluate whether the instruments or questionnaires in this research can be considered valid or not (Taherdoost, 2016). An instrument is considered valid if the calculated r-value exceeds the predetermined r-table value. The following are the results of the validity test for each variable:

Table 1. Validity Test

Variabel	Item	Nilai Rhitung	Nilai Rtabel	Keterangan
Manfaat(X1)	X1.1	0,790	0,1984	Valid
	X1.2	0,872		
	X1.3	0,886		
	X1.4	0,872		
	X1.5	0,869		
	X1.6	0,867		
	X1.7	0,882		
	X1.8	0,867		
	X1.9	0,790		
	X1.10	0,860		
	X1.11	0,830		
Kemudahan (X2)	X2.1	0,812	0,1984	Valid
	X2.2	0,911		
	X2.3	0,840		
	X2.4	0,896		
	X2.5	0,862		
	X2.6	0,884		
	X2.7	0,827		
	X2.8	0,864		
	X2.9	0,829		
	X2.10	0,890		
Loyalitas Nasabah (Y)	Y1	0,870	0,1984	Valid
	Y2	0,834		
	Y3	0,852		
	Y4	0,872		
	Y5	0,878		
	Y6	0,902		
	Y7	0,915		
	Y8	0,911		
	Y9	0,904		
	Y10	0,898		
	Y11	0,908		

2. Instrument Reliability Test Results

The purpose of this test is to evaluate how reliable or trustworthy the estimation results are. A questionnaire is considered reliable or trustworthy if the Cronbach's alpha value exceeds 0.60. From the reliability testing results, the Cronbach's alpha value for each variable is > 0.60 . Therefore, it can be concluded that all question items are considered reliable or dependable.

Table 2. Hasil Uji Reabilitas

Number of Questions	Variabel	Limit Reliability	Cronbach Alpha	Information
11	Manfaat (X1)	0,60	0.962	Reliabel
10	Kemudahan (X2)	0,60	0.963	Reliabel
11	Loyalitas Nasabah (Y)	0,60	0.972	Reliabel

3. Classical Assumption Test Results

a. Normality Test

Table 3. Normality Test Results

One-Sample Kolmogorov-Smirnov Test						Unstandardized Residual
N						100
Normal Parameters ^{a,b}		Mean				.0000000
		Std. Deviation				3.84502834
Most Extreme Differences	Extreme	Absolute				.115
		Positive				.108
		Negative				-.115
Test Statistic						.115
Asymp. Sig. (2-tailed)						.002 ^c
Monte Carlo Sig. (2-tailed)	Sig. (2-tailed)	99%	Confidence Interval	Lower		.126
				Bound		
				Upper		.143
Bound						
a. Test distribution is Normal.						
b. Calculated from data.						
c. Lilliefors Significance Correction.						
d. Based on 10000 sampled tables with starting seed 2000000.						

An alternative approach using Monte Carlo Sig. (2-tailed) results in a significance value of 0.134, with a 99% confidence interval between 0.126 and 0.143. This value is greater than 0.05, so according to the Monte Carlo approach, the data can be considered normally distributed.

b. Linearity Test

Table 4. Linearity Test Results

Variabel	Linierity	Interpretasi
Loyalitas Nasabah * Kemudahan	0.000	There is a linear relationship
Loyalitas Nasabah * Kemudahan	0.000	There is a linear relationship

Based on the information from the table, the p value for linearity is 0.000, which is smaller than 0.05. Therefore, it can be stated that there is a linear relationship between Benefits and Convenience and Customer Loyalty.

c. Heterocedacity Test Results

Table 5. Heteroscedasticity Test Results

Coefficients ^a					
		Unstandardized Coefficients		Standardized Coefficients	
Model		B	Std. Error	Beta	t Sig.
1	(Constant)	34.533	16.893		2.044 .044
	X1	.233	.784	.066	.297 .767
	X2	-.768	.880	-.193	-.873 .385

a. Dependent Variable: RESIDUAL_2

The data recorded in the table above shows that the p values for both variables are greater than 0.05. Therefore, it can be concluded that the model does not suffer from heteroscedasticity problem.

4. Hypothesis Test

a. Multiple Linear Regression Analysis Results

Table 6. Multiple Linear Regression

Coefficients ^a					
		Unstandardized Coefficients		Standardized Coefficients	
Model		B	Std. Error	Beta	t Sig.
	(Constant)	.816	2.023		.403 .688
	Manfaat	.621	.094	.599	6.611 .000
	Kemudahan	.394	.105	.339	3.742 .000

a. Dependent Variable: Y

The data in the table above can be formulated based on multiple linear regression equations, namely:

$$Y = a + b_1X_1 + b_2X_2 + e$$

$$0.816 + 0.621X_1 + 0.394X_2 + e$$

Based on the results of the regression equation, it can be explained that:

1. The regression coefficient X1 (Benefits) is obtained 0.816 with a positive coefficient sign. This means that if the value of X1 (Benefits) increases by 1, it will cause an increase of 0.816, or 81.6% in variable Y (Customer Loyalty).
 2. The regression coefficient X2 (Convenience) is obtained 0.621 with a positive coefficient sign. This means that if the value of X2 (Convenience) increases by 1, it will cause an increase of 0.621, or 62.1% in variable Y (Customer Loyalty).
- b. Coefficient of Determination (R²)

Table 7. Test Results of the Coefficient of Determination (R²)

Model Summary^b				
Model	R	R Square	Adjusted Square	R Std. Error of the Estimate
1	.914 ^a	.835	.832	3.88447
a. Predictors: (Constant), X2 (Kemudahan), X1 (Manfaat)				
b. Dependent Variable: Y (Loyalitas Nasabah)				

From the data presented above, the R square value obtained is 0.835. This indicates that the Benefits and Convenience variables have a contribution of 83% to Customer Loyalty, while the remaining 17% is influenced by other factors not included in the model.

- c. Simultaneous Regression Test (F Test)

Table 8. Simultaneous Test Results (F Test)

ANOVA^a						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	7424.400	2	3712.200	246.019	.000 ^b
	Residual	1463.640	97	15.089		
	Total	8888.040	99			
a. Dependent Variable: Y (Loyalitas Nasabah)						
b. Predictors: (Constant), X2 (Kemudahan), X1 (Manfaat)						

The data recorded in the table shows that the test of the joint influence of the variables of Benefits and Convenience on Customer Loyalty produces a p value of 0.000 which is less than 0.05. Therefore, the conclusion can be drawn that the variables of Benefits and Convenience have a joint influence on Customer Loyalty.

- d. Partial Regression Test (T Test)

Table 9. Partial Test Results (t Test)

Keterangan	T_{hitung}	Sig.
Konstanta	0,403	0,688
Manfaat	6,611	0,000
Kemudahan	3,742	0,000

The results recorded in the table above indicate that partially, the Benefits variable has a significant influence on customer loyalty, with a p value of 0.000 which is smaller than 0.05. Similarly, the convenience variable also has a significant influence on customer loyalty, with a p value of 0.000 which is also smaller than 0.05.

Discussion

The influence of Brimo Mobile Banking benefits in building customer loyalty in Palakka Village

Benefits have a positive and significant influence in building Customer Loyalty. This means that the benefits of BRIimo Mobile Banking can be a factor for respondents to remain loyal to use the BRIimo Mobile Banking application in making transactions. Based on these findings, the higher the understanding of the benefits of using BRIimo Mobile Banking, the higher the customer's interest in making transactions in the BRIimo application.

In Islamic economics, every transaction and financial product must bring real *maslahah* or benefits to individuals and society as a whole. A high understanding of the benefits of BRIimo (convenience, time efficiency, accessibility, security, etc.) encourages customers to adopt it. This is in line with the principle of *maslahah* because the use of BRIimo provides convenience and practical benefits in transactions, increases efficiency, and reduces transaction costs for customers.

The results of this study can be linked to the findings of Dhawami (2023) which show that benefits partially have a significant positive effect on customer interest in using DIN Muamalat mobile banking at PT Bank Muamalat KCU Kediri and Harahap et al., (2020) research which states that the Benefits factor has a significant effect on Purchasing Decisions and consumer loyalty.

The influence of the convenience of Brimo Mobile Banking in building customer loyalty in Palakka Village

Convenience has a positive and significant influence in building Customer Loyalty. This means that the benefits of BRIimo Mobile Banking can be a factor for respondents to remain loyal to using the BRIimo Mobile Banking application in making transactions.

The findings of this study verify that the H2 hypothesis states that Convenience (X2) has an effect on increasing Customer Loyalty, which is proven correct. These results indicate that the Ease of Mobile Banking BRIimo has a significant impact on building Customer Loyalty.

This finding directly reflects the implementation of the principle of *taysir* in Islamic economics. BRIimo is designed to provide convenience in transactions, which is one of the main objectives in Islamic *muamalah* (economic interaction). Customer loyalty grows because they experience this convenience directly in every interaction with banking services. Islam encourages all forms of convenience that are not contrary to *sharia* principles. The results of this study can be linked to the findings of Cahyani (2021) which shows that convenience has a positive and significant effect on customer loyalty at Bank BSI

KCP Ponorogo Cokroaminoto. Then the research from Murni (2020) which shows that ease of use has a partial effect on customer loyalty in online shops at Shopee.

The influence of the benefits and convenience of Brimo Mobile Banking in building customer loyalty in Palakka Village

The results showed that the benefits and convenience of mobile banking brimo had a joint effect on brimo user customers in Palakka Village. This shows that the benefits and convenience of mobile banking can encourage customer loyalty to BRImo users.

Customer loyalty is also based on customer trust in BRImo as a safe and reliable platform. The benefits and conveniences offered must be balanced with guaranteed transaction security and customer data protection. If customers feel trust and confidence in the security of BRImo, their loyalty will be stronger. The principle of trust requires service providers to maintain consumer trust.

The findings of this study are generally in line with the principles of Islamic economics, especially in terms of emphasis on benefits (masalah) and convenience (taysir) in doing business. The increase in customer loyalty in response to the benefits and convenience of mobile banking suggests that financial services that are oriented towards customer needs and convenience are a positive step in the Islamic economic framework. This research provides empirical support for the importance of providing financial services that provide added value and convenience to its users, in accordance with sharia principles.

This hadith explicitly commands to provide convenience and avoid difficulties in all matters, including in interactions with others. Providing easy-to-use and accessible mobile banking services is an implementation of this command in the context of financial services. This convenience contributes to customer satisfaction and ultimately loyalty.

Conclusion

This study aims to explore the effects of the Benefits and Ease of Mobile Banking in building customer loyalty of BRImo users. The respondents involved in this study were 100 BRImo users in Palakka Village, Kahu District, Bone Regency. Based on a series of tests and previous analysis, the conclusions are:

1. The results of hypothesis analysis show that Benefits have a significant impact on Customer Loyalty. Thus, it can be concluded that the benefits have a positive and significant influence in building customer loyalty of BRImo users in Palakka Village, Kahu Sub-District, Bone Regency.
2. The convenience of BRImo Mobile Banking has a positive and significant impact on building Customer Loyalty. Thus, it can be concluded that the convenience has a positive and significant effect on building customer loyalty of BRImo users in Palakka Village, Kec. Kahu, Kab. Bone.
3. It was found that there was a joint influence between the Benefits and Ease of Mobile Banking in building BRImo User Customer Loyalty. Therefore, the conclusion is that together, the benefits and convenience of mobile banking have an influence on building customer loyalty of BRImo users in Palakka Village, Kahu Subdistrict, Bone Regency.

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