



IMPLEMENTATION OF MOBILE BANKING TO ENHANCE BANKING SERVICES AND CUSTOMER SERVICE AT PT. BANK TABUNGAN PENSIUNAN NASIONAL BRANCH OFFICE IN PADANG

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ABSTRACT

The purpose of this research is to find out how mobile banking is implemented in improving banking services and services at PT. National Pension Savings Bank Padang Branch Office. The data analysis method in this research uses qualitative methods as a research method that describes descriptively by systematically detailing the data from the information obtained. The research results show that the mobile banking application works well and makes it easier for customers to carry out financial and non-financial transactions without queuing. By providing mobile banking services, PT. National Pension Savings Bank has the ability to carry out banking transactions via cellphone or smartphone via the menu available in the application which can be downloaded and installed by customers. By providing mobile banking services, customers gain benefits, namely they can carry out transactions easily at any time and get personal accounting information.

Keywords: *Mobile Banking*

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INTRODUCTION

Indonesian banks continue to innovate using technological advances. The rapidly developing world of the internet and information technology brings many benefits to society. All aspects of life are affected by technological advancements. Modern life that is very dynamic with high mobility requires people to utilize modern technology efficiently. Technology continues to evolve to improve the efficiency of company performance. In addition, the bank offers a contemporary lifestyle through electronic banking services such as short message or SMS services, telephone banking, mobile banking, and internet banking. (Imamate & Safira, 2021).

Mobile banking users make it possible to dial and use the bank's internet service provider software. This type of banking allows customers to access bank accounts in locations where internet access is available. So that registered internet banking users can carry out various activities such as paying bills, transfers, purchasing credit, and carrying out

other banking service activities. (Fauzi & Anjani, 2021).

Increasingly diverse needs can be met easily because today's information technology facilitates all the things needed. Online banking, also known as mobile banking, is one of the most developed technologies today. Customers can easily make various transactions through electronic devices without having to go to the bank. Mobile banking promises many benefits for both customers and banks, and can be accessed at any time. Clients can make transactions easily without having to go to a bank and have access to digital or non-cash money. (Anggraini, 2022).

The advantage of Mobile Banking is that customers can make transactions anywhere and anytime without time limits. Services in Mobile Banking include financial transactions, non-financial transactions, fund transfers, balance checks and bill payments made via mobile phones. (Wibiadila, 2016). Mobile Banking can answer the demands of customers who want fast, safe, convenient, easy and available services at any time and can be accessed from anywhere, simply via mobile phones.

Bank Tabungan Pensiunan Nasional (BTPN) is a foreign exchange bank, with a commitment to help people with low incomes, including pensioners, micro, small and medium businesses, as well as productive and prosperous people. BTPN launched an application based on Android and Iphone Operating System (IOS) to facilitate banking transactions such as deposits, cash withdrawals, fund transfers, bill payments, and microcredit applications. The economic payment system is very important and is experiencing rapid progress along with the development of sophisticated technology. With the advancement of technology, cashless payments can be used more efficiently than money, which is usually considered a means of payment. The BTPN Bank in West Sumatra itself has three branch offices, namely in Padang city, Painan, and Bukittinggi city.

BTPN Padang Branch must balance the services that can be accessed with mobile banking. This is necessary so that customers can faithfully use the services at BTPN. Since 2016, Bank BTPN officially released genius as a banking application that facilitates its users in transactions.

Mobile Banking aims to help customers who often experience difficulties with manual banking systems, such as making transactions. In addition, BTPN Padang Branch customers are older on average, so many do not know about mobile banking compared to millennial customers who prefer easy and practical things. One of the other problems with Mobile Banking is the unstable network and only one gadget can access BTPN Mobile Banking.

Chandler also recognizes that strategic growth results from an awareness of opportunities and needs, created by changes in population, income, and technology, to use existing or developing resources more profitably.

The following are the number of mobile banking users and the number of BTPN Kc Padang customers from 2021 to 2023 :

Table 1
Number of Mobile Banking Users and Number of Customers
BTPN Padang Branch From 2021 to 2023

Period	User Mobile Banking	Customers Count	Percentage (%)
2021	336	8987	3,7%
2022	428	8094	5,2%
2023	589	7520	7,8%

Source: PT. Bank Tabungan Pensiunan Nasional Kc Padang



In the description of the table above, in 2021 the percentage of mobile banking users was 3.7%, while in 2022 the percentage increased to 5.2%. Furthermore, in 2023 the percentage of mobile banking users increased again to 7.8%. Despite the increase in the number of BTPN mobile banking users from 2021 to 2023, the number of customers decreased over the same period. However, mobile banking users still account for a small proportion of the total BTPN Padang Branch customers. Looking at the data above, it is important for the bank to enhance the services and offerings that influence its customers' decisions to use mobile banking services.

From the explanation above, the author is interested in taking the title in this final project about "The Application of Mobile Banking in Improving Banking Services and Services of PT. Bank Tabungan Pensiunan Nasional Padang Branch Office".

RESEARCH METHODS

In analyzing the data, the author uses Qualitative data analysis as a research method that explains descriptively about the Application of Mobile Banking in Improving Banking Services and Services of PT. Bank Tabungan Pensiunan Nasional Padang Branch Office. So that it can be known the differences arising from the application of mobile banking and can answer questions and can also be used as a guide in making decisions.

RESULTS AND DISCUSSION

Banks are known as financial institutions whose main activity is to accept current accounts, savings, and time deposits. Then, banks are also known as places to borrow money. In addition, banks are also known as places to exchange money, move money, or accept all kinds of payments and deposits, such as payments for electricity, telephone, water, taxes and other payments. According to the Law of the Republic of Indonesia Number 10 of 1998 concerning banking, a bank is a business entity that collects funds from the public in the form of deposits and distributes them to the public in the form of credit and or other forms in order to improve the standard of living of many people.

Banking activities are always related to finance. The first banking activity is to collect funds from the wider community known as funding. Understanding raising funds means collecting or seeking funds by buying from the wider community. The purchase of funds from the public is carried out by banks by carrying out various strategies so that people want to invest their funds in the form of deposits. The types of savings chosen by the community are such as current accounts, savings, deposit certificates, and time deposits. (Thian, 2021).

A bank is a financial institution that is a place for individuals, private business entities, state-owned enterprises, and even government institutions that store their funds. The bank is an institution in its operations to collect funds either from individuals, institutions or business entities, so that the bank will have excess funds (surplus spending units) and distribute these funds in the form of credit to people who need funds (deficit spending unit). (Hermansyah, 2020).

From several definitions of the bank, it can be concluded that a bank is a financial institution that collects funds from the public, then redistributes them in the form of credit, and provides various other financial services, which aim to improve the welfare of many people.

Definition of Services

Service is often considered a complex phenomenon, which has many meanings, ranging from "personal service" to "service as a product". According to Kotler & Keller, (2016) defines services as actions or deeds that can be offered by one party to another party which are basically intangible (intangible). This service also does not result in ownership of something, meaning that consumers will not get physical goods after carrying out a transaction. Service production is not tied to a physical product, as in the case of tangible products.

Another definition of activity by Gronroos in the book Tjiptono and Chandra (2016) reveals that services are processes consisting of a series of intangible activities that usually occur in interactions between customers and service employees and physical resources of goods or service provider systems, which are provided as solutions to customer problems.

Services are products that consist of activities, benefits, or satisfaction that are sold and are essentially intangible such as: banking, hotels, tax planning, home improvement. Products and services are divided into two broad categories based on the type of consumer who uses them, consumer products and industrial products. In banking, services are a form of service that is carried out in order to facilitate customers in making transactions. Basically, banks have three main functions, namely collecting funds from the public, then distributing them in the form of credit and in the form of other transaction services. Services available at the bank can also contribute to the development of the bank, especially the public's assessment of the bank. Services are activities whose results are not in the form of products that can be physically seen. Gradually the services provided by the bank will provide added value such as providing comfort and customer interest in bank products. (Darmanto & Wardaya, 2016).

Definition of Service

The visible difference from service companies is the quality of service. Customers are becoming more demanding with their requirements and demanding higher standards of service. Many large service companies have realized the need to improve customer service in order to survive in today's fierce competition.

There are several definitions of service according to experts, including, Kotler (2017) which defines service is any action or activity that can be offered by one party to another party, which is basically intangible and does not result in any ownership. While Gronroos in Tjiptono (2019) states that service is a process consisting of a series of intangible activities that usually (but not necessarily always) occur in interactions between customers and employees, services and resources, physical or goods, and service provider systems, which are provided as solutions to customer problems.

In a book entitled "Excellent Service Quality Management" Maddy (2018) explains that excellent service or "excellence service" is the best service, exceeding, surpassing, surpassing the services provided by other parties or than past services. Simply put, excellent service is the best service in meeting customer expectations and needs. In other words, excellent service is a service that meets quality standards. Service that meets quality standards is a service that is in accordance with customer expectations and satisfaction.

Service is an important aspect in a business as explained by Batinggi and Badu (2017) service is the main key to achieving success in various aspects of business or business activities engaged in services. Service will be decisive in every activity in the community if there is competition. It could be that the products sold are the same or the services offered are also the same, but why the response from the community can be different. All of that is due to the service to different customers.

Service has several aspects as explained by Kotler (2017) service is any action or

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activity that can be offered by a party to Iain's side, which is basically intangible and does not result in any ownership. Service is the attitude of producers to meet the needs and desires of consumers, to achieve consumer satisfaction itself. Service or better known as service can be classified as:

- a. High Contact Service, which is a service classification, where the contact between consumers and service providers is very high, consumers are always involved in the service process itself.
- b. Low Contact Service, which is a service classification where the contact between consumers and service providers is not too high.

Understanding Mobile Banking

Mobile banking is the first step in the evolution of banks into financial service providers (FSPs). In this case, the function of the bank is not only as a place to store and distribute money. As an FSP, the bank in the future functions to manage the finances of its customers. Included in bill payments, to planning pension funds. These services are personalized, tailored to the characteristics of their customers. (Tirtana and Sari, 2014).

Customers can use mobile banking 24 hours a day, without having to leave their seats. Customers can find several features in mobile banking services that make it easier for them, (Aryandi, 2015). According to the Indonesian Bankers Association (2014), the term mobile banking refers to banking services that can be accessed via mobile phones, while the types of mobile banking transactions include, account entry, fund transfer, and balance details, electricity bills, insurance, credit cards, credit and stocks.

Mobile Banking is defined as an application for customers that allows to access bank accounts that are owned anywhere and anytime. Raza (2018), said that mobile banking is one of the mobile technology innovations in the financial sector that aims to make it easier for customers to access their financial transactions and get value-added services. Unlike traditional banks, mobile banking provides more features and functions that allow customers to easily access their accounts and savings using instant messaging from any location and at any time of the day. (Berraies, 2017).

Procedure for Using BTPN Mobile Banking Padang Branch.

- a. Customers can use PT. Mobile Banking services. BTPN to transact and obtain banking information as determined by PT. BTPN.
- b. At the beginning of Mobile Banking users PT. BTPN customer must enter the email or username used by the customer, as well as enter the registered password.
- c. For transaction :
 1. Customers are required to read and ensure the accuracy of transactions such as data for the purpose of transactions of PT. BTPN is not responsible for any consequences of customer negligence.
 2. Before approving the transaction, the user customer has the opportunity to double-check all the data that has been filled in.
 3. The transaction will be approved if the customer has entered m-TOKEN with mobile Banking password.
- d. All orders that have been approved by the customer cannot be canceled.
- e. Every financial transaction, the system will confirm and the user customer is given the opportunity to cancel all transactions by clicking "Cancel" in the column provided by Mobile Banking.

- f. Every transaction made by the customer will be stored in the data center which is proof of the instructions carried out by BTPN Mobile Banking users.
- g. For transactions effective today, user customers cannot cancel transactions that have been approved by customers.
- h. For transactions with a future date, it can still be canceled by using Mtoken no later than 1 day before the effective date of the transaction.
- i. PT. BTPN has the right to refuse a customer's order if the customer's account is insufficient and BTPN may also refuse if it receives information about the crime against the account.
- j. The customer must ensure that the customer's balance is sufficient to make a transaction.
- k. Customers are required to complete every complete data required for each transaction.
- l. As proof that the customer has successfully made a transaction, the user customer will receive proof of the transaction on the Mobile Banking service page of PT. BTPN.
- m. User Customer agrees and acknowledges:
 - 1. Records in the form of storing other information are valid evidence of the user's customer instructions.
 - 2. By making transactions through Mobile Banking PT. BTPN, then the user customer acknowledges all communications and instructions from the user customer.
- n. PT. BTPN has the right to terminate PT. BTPN if there is suspicious activity on the customer's mobile banking.
- o. The use of email registered by the customer is an email that is used to send all information related to customer mobile banking.

Requirements For Mobile Banking Registration.

- a. Be at least 17 years of age or older.
- b. Have the authority to take legal action by agreeing to the applicable provisions at the Bank.
- c. Registration is done through the Mobile Application, Customers must have a smartphone and have an active and valid Indonesian mobile number.
- d. Customers are required to have an Identity Card (KTP) as information on registration requirements.
- e. The Customer is required to provide an email address, to inform all information related to the Customer's Mobile Banking.
- f. After the registration process has been completed, the main account will be opened by the Bank. Initially, the account will be inactive. Then the customer will be directed to verify that has been determined by the Bank.
- g. After being approved by the Bank, all transactions will be able to be carried out.
- h. M-Card (debit card) will be sent by the bank by post according to the customer's registrant address.

Sign Up Through Customer Service

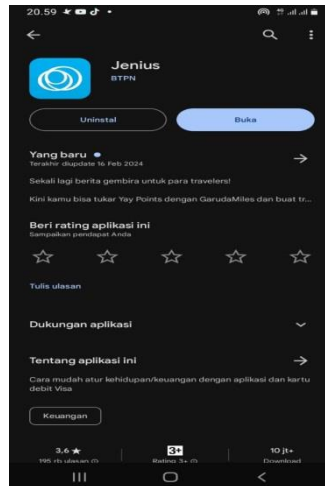
Registration and activation of BTPN Mobile Banking customers can be done directly at the nearest BTPN office and register to the customer service department by bringing the requirements in the form of personal data KTP and Mobile Phone. The existing mobile phone has been filled with an active Indonesian number.

- a. Register via mobile application
 - 1. Prepare several files such as KTP, NPWP if any, and signed paper.
 - 2. Download Jenius app on Play Store.

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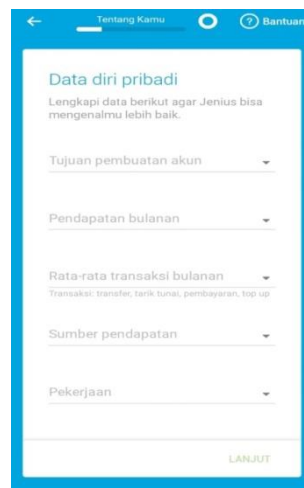
Picture 1 Apps PT. BTPN Mobile Banking on App Store



Source:PT. National Retirement Savings Bank

1. After logging in, click the register menu.
2. Then fill in the email and cellphone number.
3. Later there will be an incoming SMS banking notification by sending M-Token.
4. Register by filling in your personal data as an ID card.

Picture 2 Filling in personal data of PT. BTPN Mobile Banking



Source:PT. National Retirement Savings Bank

1. Specify Cashtaq name and name on Jenius Debit card
2. create a password and PIN. Password consisting of lowercase letters, capital letters, and numbers consisting of a 6-digit PIN.

Picture 3
Auntentikasi PIN PT BTPN Mobile Banking



Source:PT. National Retirement Savings Bank

Select Activate now and select activation by Video Call. This activation will later be done using the Video Call method that is connected to the Jenius Apps. If the Video Call process is complete, then your Jenius Account can be used.

Efforts To Improve Mobile Banking Services And Services Of PT. BTPN

BTPN Padang Branch innovates to improve services and services to its customers by creating new features that make it easier for customers to transact with BTPN Mobile Banking Jenius without having to go to the bank. Here are the efforts to improve banking services and services through the jenius feature of BTPN Mobile Banking.

- a. Account or balance information With this feature, it can make it easier for customers to see the remaining balance in savings.
- b. Transfer
- c. This feature is protected with a password and pin that makes customers feel safe in every transaction. With this feature, customers can move money balances to other accounts by making transfers.
- d. Payment
Can make payments for credit, electricity, PDAM, internet and others.
- e. Purchase
Can make purchases such as credit purchases, top Go-Pay, electricity tokens, digital packages, and OVO top ups.
- f. QR Feature
This feature can make it easier for customers to make payments using code scans quickly and of course safely.
- g. Customer Service
This service feature is intended for customers who need services. Later it will be resolved through online customer service.
- h. Foreign Currency Exchange
This feature can be used for customers who want to travel abroad, or customers who want to invest their money in foreign currencies.
- i. Credit

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With this feature, customers can apply for credit online without having to come to the bank directly

Here is the table regarding the development of the number of Mobile Banking users and the number of BTPN Padang Branch customers from 2021-2023.

Table 2
Number of Mobile Banking Users and Number of Customers
BTPN Padang Branch From 2021 to 2023

Period	User Mobile Banking	Customers Count	Percentage (%)
2021	336	8987	3,7%
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2023	589	7520	7,8%

Source: PT. Bank Tabungan Pensiunan Nasional Kc Padang

Table 3
Development of Mobile Banking and Customers Numbers
BTPN Padang Branch From 2021 to 2023

Periode	Pengguna Mobile Banking		Jumlah Nasabah	
	Jumlah	Perubahan (%)	Jumlah	Perubahan (%)
2021	336		8987	
2022	428	27.38%	8094	9,9%
2023	589	37.61%	7520	7%

Based on the information provided in the table above, in 2021 there were 336 mobile banking users out of a total of 8987 BTPN Padang Branch customers. Meanwhile, in 2022, there was an increase in the number of mobile banking users to 428 or 27.38%, while the number of customers decreased to 8094 or 9.9% from the previous year. Furthermore, in 2023, there was an increase in mobile banking users to 589 or 37.61%. Meanwhile, the number of customers decreased to 7520 or 7% from the previous year.

The increase in the number of mobile banking users is likely due to the fact that the mobile banking services offered by BTPN Padang Branch are still relatively new, so there are still many existing customers who have not yet registered through mobile banking. The decrease in the number of customers from 2021 to 2023 is likely due to the increasing number of deceased customers and also many customers who have switched banks because they have reached the age limit for borrowing from BTPN Padang Branch.

Constraints in Using Mobile Banking PT. BTPN Padang Branch Office

Some obstacles that occur in using Mobile Banking at PT. BTPN as follows:

- a. Mobile banking is still limited in reach. Mobile banking applications still cannot be used in many places in Indonesia. Even though you can register through the Jenius app online, activation must be done directly at BTPN outlets or branches.
- b. Jenius virtual cards are not flexible. Jenius virtual cards also take a long time to send. Prospective new customers who are outside the Jabodetabek area must take a long

time to open a Jenius savings account through the website.

- c. Slow app This is the biggest criticism given to Jenius. Unlike Bank Jago, Jenius may be the best online bank if it improves its slow loading speed. Unfortunately, even though this issue has been around for a long time, Jenius still hasn't fixed the slow app. Although loading speed is very important for business people who don't want time wasted. Due to this problem, some people have switched to other digital banks.

CONCLUSION

1. The implementation of mobile banking to improve banking services and services at PT. Bank Tabungan Pensiunan Nasional Padang Branch Office is by providing banking products that are directly available to customers so that customers do not need to come to the bank and queue at the bank to make transactions. Mobile banking at PT. BTPN KC Padang provides various features for its customers such as checking account balances, QR filter, transfers (both fellow banks and other banks) and other features. With the features of PT. BTPN KC Padang can make it easier for customers to make transactions.
2. Customer service for mobile banking system at PT. Bank Tabungan Nasional Padang Branch Office is of high quality. The procedure for using mobile banking is carried out in accordance with applicable processes and regulations. The Bank provides good service to customers making it easier for customers to transact. By providing the latest innovations for PT. KC Padang will maintain loyalty and increase customer satisfaction in conducting various mobile banking transactions. Services available on mobile banking PT. BTPN KC Padang conducts transactions, payments, and conducts transactions through mobile banking, consisting of ATM, SMS BANKING, Internet Banking, EDC Merchant. The use of mobile banking can provide convenience for customers and provide financial benefits and a good view of its customers.

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