

THE EFFECT OF ABS MOBILE SERVICE QUALITY ON THE LOYALTY OF MEMBERS OF KSPPS ARTHA BAHANA PATI

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ISSN Print: 2809-6738

ISSN Online: 2809-5855



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Receive on: July, 2021

Accepted on: December, 2021

Published on: January, 2022

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Declaration of conflicting interests:

The Authors declare that there is no conflict
of interest

How to Cite:

Umini, U., & Lestari, P. (2022). THE
EFFECT OF ABS MOBILE SERVICE
QUALITY ON THE LOYALTY OF
MEMBERS OF KSPPS ARTHA BAHANA
PATI. *Nusantara Islamic Economic
Journal*, 1(1), 123-132.

<https://doi.org/10.34001/nuiej.v1i1.67>

Abstract

This study, entitled The Effect of ABS Mobile Service Quality on Loyalty of KSPPS Artha Bahana Pati, aims to examine whether there is an effect of ABS Mobile Service Quality on Member Loyalty at KSPPS Artha Bahana Pati. This research is a descriptive quantitative research. In conducting this research, the method used is the survey method, namely research that takes a sample from a population and uses a questionnaire as the main data collection tool, the data used is primary data obtained from distributing questionnaires, namely the KSPPS Artha Bahana members. ABS Mobile. The results of this study indicate that, in terms of the five indicators used as a reference in assessing the quality of ABS Mobile services (Tangible, Reliability, Empathy, Responsiveness, and Assurance) there is a significant positive influence between the quality of ABS Mobile services on the loyalty of members of KSPPS Artha Bahana Pati, which is proven from the F test of 5,589 is greater than the F table, namely 2.31 ($F_{count} 5,589 > F_{table} 2.31$). Supported again with a significant level of $0.00 < 0.05$, less than 0.05, which indicates that the quality of ABS Mobile services has a significant effect on Member Loyalty. The results of the R² test are 0.188 (18.8%). This means that the quality of ABS Mobile services has an effect of 18.8% on the loyalty of KSPPS Artha Bahana Pati members.

Keywords : Service Quality, Mobile Service, Member Loyalty

JEL Classification: G21, M15

INTRODUCTION

In this era of globalization, quality is seen as a tool to achieve competitive advantage, because quality is one of the main factors that determine the selection of products and services for customers. Customer satisfaction will be achieved if the quality of the products and services provided is in accordance with their needs. Especially in the economic field in this era of globalization, it has resulted in a higher level of competition because it is caused by a very rapid level of economic progress so that companies that are able to provide satisfaction to customers will gain sympathy. Likewise with customers,

they have been good at sorting out which products provide more benefits, as well as satisfying services (Usnar, 2012)

This aspect of very rapid technological progress has resulted in companies, especially those engaged in the banking sector, to rack their brains and design strategies to increase customer loyalty. Because customers are one of the biggest strengths of the banking business.

In general, research on customer loyalty does not understand the changes and the level of importance that is in the minds of customers. Nowadays, with the increasing competition in offering products, consumer tastes are changing rapidly. Consumers are easily influenced by promotions of products and services offered by other companies. Therefore, the Bank as a financial institution in carrying out business activities is not free from these problems that are often faced, which of course can affect the business sector. Thus, the role of banks in the service sector has a very important role in improving service quality and satisfaction for its customers. For this reason, banking management can understand the factors that affect service quality. In this era of globalization, of course, the banking business sector is competing to create modern services which of course will make it easier for customers to use the banking services offered (Kresna, 2011).

To maintain and increase its customers, banks need to maintain a positive image in the eyes of the public. This image can be built through product quality, service quality and security quality (Kresna, 2011). To improve self-image, banks must follow the pace of technological development and prepare modern-based service products such as E-Banking products which of course will increase customer satisfaction and loyalty at the bank. In general, there are five dimensions of measurement that become standard criteria in determining the quality of a service so that customers feel satisfied. The five dimensions according Wijayanto (2015) are:

1. Reliability (reliability)
2. Responsiveness (responsiveness)
3. Empathy (empathy)
4. Assurance (guarantee)
5. Tangibles (direct evidence)

As one of the financial institutions engaged in the banking service industry, KSPPS Artha Bahana Syariah also realizes that the unique value of the products and services they offer is important to build an image in the minds of customers. The results of the researcher's interview with one of the administrators of Artha Bahasa Syariah in December 2019, to respond to the flow of globalization, KSPPS launched electronic-based service products, namely Mobile Apps, named ABS Mobile. its customers.

Interesting benefits derived from the uniqueness of this ABS Mobile service include the convenience of carrying out various kinds of transactions without having to use teller assistance, such as transfers between accounts, payment of credit card bills, telephone/cell phone bills, top-up credit, mutation of the last 3 transactions, even for Knowing the balance in the account can also be done without restrictions on time, space, and movement. Only by using the customer's mobile phone facility, it is easier for customers to enjoy all the product services offered by KSPPS Artha Bahana

Various interesting benefits from ABS Mobile KSPPS Artha Bahana until now at the end of 2019 has 47,439 members, this is recorded as in the financial statements in 2019. This

achievement will of course continue to increase along with the improvement in the quality of services provided.

Although experiencing a very rapid increase, various kinds of complaints about this service arise after customers use and activate the service. In addition, the emergence of similar services offered by other banking companies makes members compare ABS Mobile owned by KSPPS Artha Bahana with those offered by other banking companies and cooperatives.

Seeing this, the authors try to find out how the level of loyalty of KSPPS Artha Bahana members to this Mobile Banking service through five service dimensions as criteria or standards in determining the quality of a product and service. Through measuring the level of customer satisfaction, the company can understand what the expectations of customers are. If the company's understanding of customer loyalty can meet what is expected by consumers, then this can immediately help the company in evaluating the company's current position compared to competitors and finding which parts need improvement.

Based on this background, the authors are interested in choosing the title "The Effect of ABS Mobile Service Quality on the Loyalty of KSPPS Artha Bahana Pati Members".

LITERATURE REVIEW

1. Service Quality

Service is a pleasant feeling given to others accompanied by friendliness and convenience in meeting their needs. Services are provided as actions or actions of a person or organization to provide satisfaction and create loyalty to customers or members (Kasmir, 2005). According to Kotler (2010) the definition of service is any action or activity that can be offered by one party to another, which is essentially intangible and does not result in the ownership of anything. Service is the behavior of producers in order to meet the needs and desires of consumers in order to create satisfaction for the consumers themselves. And the quality of a service can be measured and determined through five indicators, namely:

a. Reliability (reliability)

includes two main aspects, namely performance consistency and dependability. This means that from the start the company is able to deliver its services correctly, fulfill its promises accurately and reliably (for example, deliver services according to an agreed schedule), store data (records) correctly, and send accurate invoices.

b. Responsiveness, namely the willingness and readiness of employees to help customers and deliver services quickly. Some examples include: timeliness of service, fast delivery of transaction slips, speed of calling back customers, and fast delivery of services.

c. Empathy, namely a sense of caring to give individual attention to customers, understand customer needs, and make it easy to contact. d. Assurance, namely knowledge, courtesy of officers and their trustworthy nature so that customers are free from risk.

e. Tangibles (direct evidence) Includes physical facilities, employee equipment, and means of communication.

2. Mobile Banking

Mobile Banking is a service facility in providing easy access and speed in obtaining the latest information and financial transactions in real time. Mobile Banking can be accessed by customers or individual members via their respective mobile phones. The existence of this service for now, of course, will improve the service quality of a bank or cooperative that is engaged in the banking industry. 3. Loyalty Analysis

Customer loyalty is assumed to help the company to find which part of a product or service needs to be improved, it can also help evaluate the company's current position compared to other competitors. Customer loyalty is a behavior related to a product, including the possibility of renewing the brand contract in the future, how likely the customer is to change his support for the brand, how much the customer wants to increase the positive image of a product. If the product is not able to satisfy the customer, the customer will react by exiting (the customer states he has stopped buying the brand or product) (Usnar; 821 Building customer loyalty is a strategic policy for the company. Because the company views customer loyalty as part of the company's strategy in dealing with competitors and connecting the company with the market (consumers). According to Foster and Condogan (2000) customer loyalty will make customer behavior and actions such as:

- a. Customer behavior that provides recommendations to invite others to make purchases or use the product.
- b. The customer will carry out transaction activities or use all forms of services offered by the banking sector.
- c. The customer will make the bank the first choice in using financial services.
- d. Word of mouth is the behavior of customers to talk about good things about the bank's products to other people.

RESEARCH METHODS

Research Types and Approach

The research approach that the researcher uses is a quantitative approach with descriptive statistics. Quantitative research is research with empirical, objective, and discovery methods. The purpose of this research is to test and analyze the effect of Mobile Apps service quality on member loyalty. The method used is the survey method, namely research that takes samples from a population and uses a questionnaire as the main data collection tool. Descriptive statistics are statistics used to analyze data by describing or describing the data that has been collected as it is without intending to make conclusions that apply to the public or generalizations (Sugiyono, 2008)

Data and Data Sources

Sources of data used in this study are:

- a. Primary data

Primary data is research data obtained directly from the original source (not through an intermediary source) and the data is collected specifically to answer research questions in accordance with the wishes of the researcher. Collecting data in this study using a questionnaire, which contains two main parts. The first part contains the identity of the respondent consisting of the respondent's age, gender, position, education, and years of service. While the second part

contains respondents' perceptions of the variables of performance, promotion and sales turnover. The second data collection method in this study used the interview method or structured interview. Structured interviews were used as a data collection technique, if the researcher or data collector has prepared a research instrument in the form of written questions for which alternative answers have been prepared. With this structured interview, each respondent was asked the same questions and the data collectors took notes. With this structured interview, data collectors can use several interviewers as data collectors. So that every interviewer has the same skills, training is needed for prospective interviewers (Sugiyono, 2017).

In this study, in addition to using questionnaires and interviews, researchers also used data collection methods by conducting observations. Observation as a data collection technique has specific characteristics when compared to other techniques. Because, if questionnaires and interviews always communicate with people then, Observation is not limited to people, but also other natural objects. In this study, the process of collecting data using the observation method used the participant observation method. In this observation, the researcher is involved with the daily activities of the person being observed or used as a source of research data.

b. Secondary Data

Secondary sources are records of the existence of an event, or records that are far from the original source. (Nazir; 2011). Secondary data are generally in the form of evidence, historical records or reports that have been compiled in (documentary data) published and unpublished. In this study, secondary data used were various documentations of the KSPPS Artha Bahana Pati company that were relevant to the research to be studied as well as other data that could support the main discussion. Secondary data can be obtained from agencies, libraries, or from other parties.

Data collection technique

In a scientific research, the data collection method is intended to obtain relevant and accurate materials so that the research is stronger and more reliable. The data collection methods used in this study are:

a. Questionnaire

The form of the questionnaire used in this study is a closed questionnaire, in which the respondents provide answers that have been provided. By providing a list of questions that must be filled in by the respondent directly at the research location. The list of questions relates to the variable of Mobile Apps service quality on customer loyalty. The data generated in this study is qualitative data that is quantified, so it needs to be converted into a score.

This research questionnaire was prepared using a Likert scale of 1-5 to obtain data that is interval and given a score or value.

b. Interview

Interviews are used as a data collection technique if you want to conduct a preliminary study to find problems that must be investigated, and also if the researcher wants to know things from the respondents more deeply. (Sugiyono;2017;138)

The interview here is addressed to customers and management at KSPPS Artha Bahana Pati. Interviews were conducted on customers aimed at completing data not contained in the questionnaire, meanwhile, interviews with management were to find out the extent to which Mobile Apps services have been carried out by KSPPS Artha Bahana Pati.

c. Documentation

Documentation from the origin of the word document, which means written goods. (Arikunto; 2006;158). Documentation is a method of collecting data using books, literature, journals, references related to this research and previous research related to the current research.

Population and Sampling Method

The population in this study are all customers who are registered as Mobile Apps users at KSPPS Artha Bahana Pati, amounting to 47,439 members and 4000 members using mobile apps.

While the size of the sample in this study can be determined using the Slovin formula as follows:

$$N$$
$$n = 1 + N (e)^2$$
$$4,000$$
$$n = 1 + 4.000 (0,10)^2$$
$$n = 97,56 \text{ or rounded to } 100$$

While the method of determining the sample used is purposive sampling technique, which is a sampling technique based on certain criteria such as KSPPS Mobile Apps user Artha Bahana at least 1 year customer and besides that, the sample is specifically for customers who use Mobile Apps services.

RESEARCH RESULT

T-Test (Partial Parameter Significance)

T-test is used to determine the effect of each independent variable on the dependent variable partially. Researchers in carrying out statistical calculations using SPSS 22.0, with taking satisfaction based on probability numbers, if probability <0.05 then the hypothesis H_0 is rejected and the alternative hypothesis H_a is accepted. The calculation results using SPSS 22.0 are as follows:

- a. The effect of tangible variables on the loyalty of KSPPS Artha Bahana Pati members.

The results of the t test can be seen that the test shows a significant value of $0.852 > 0.05$. While the value of t arithmetic is smaller than t table ($0.187 < 1.986$) which means that the Tangible variable has no significant effect on the loyalty of KSPPS Artha Bahana members.

- b. The influence of the reliability variable on the loyalty of KSPPS members Artha Bahana Pati.

The results of the t test can be seen that the test shows a significant value of $0.01 < 0.05$. Meanwhile, the t-count value is smaller than the t-table ($-3.290 < 1.986$) which means that the reliability variable has a significant effect on the loyalty of KSPPS Artha Bahana members.

c. The influence of the Empathy variable on the loyalty of KSPPS Artha Bahana Pati members.

The results of the t test can be seen that the test shows a significant value of $0.000 < 0.05$. While the value of t count is smaller than t table ($3,963 > 1,986$) which means the Empathy variable has a significant effect on the loyalty of KSPPS Artha Bahana members.

d. The influence of the Responsiveness Variable on the loyalty of KSPPS Artha Bahana Pati members.

The results of the t test can be seen that the test shows a significant value of $0.767 > 0.05$. While the value of t arithmetic is smaller than t table ($0.298 < 1.986$) which means that the Responsiveness variable has no significant effect on the loyalty of KSPPS Artha Bahana members.

e. The Influence of Assurance Variables on the loyalty of KSPPS Artha Bahana Pati members.

The results of the t test can be seen that the test shows a significant value of $0.103 > 0.05$. While the value of t arithmetic is smaller than t table ($1,648 < 1,986$) which means the Assurance variable has no significant effect on the loyalty of KSPPS Artha Bahana members.

Test F test (Simultaneous)

The F-test is used to determine the effect of the independent variables on the dependent variable simultaneously. The criterion used is the probability of Sig. > 0.05 Ho is accepted Ha is rejected, if the probability is Sig. < 0.05 then Ho is rejected and Ha is accepted.

From the calculation results, the calculated F value is 5.589 with a significant level of $0.00 < 0.05$. While the F table value is 2.31. This means that F count 5.589 F table 2.31, thus these results indicate that the quality of ABS Mobile services assessed from five indicators (Tangible, Reliability, Empathy, Responsiveness, and Assurance) has a significant effect on the loyalty of KSPPS Artha Bahana Pati members. So it is feasible to use in this study. So, it can be concluded that Ho is rejected and Ha is accepted as true.

Determination Test (R²)

From the calculation results, it is known that the coefficient of determination (R²) has a value of 0.188 (18.8%). This means that the ability of the independent variable (free) in explaining the variation of the dependent variable is 18.8%. While the rest (100-18.8%) is 82.2% influenced by other variables that are not explained in the model.

DISCUSSION

The results of the above study indicate that the independent variables of reliability, responsiveness, assurance, empathy, and tangibles have a partial effect on customer satisfaction. Furthermore, based on the results of this study, it can be seen from the contribution

of each variable of service quality to customer satisfaction of the Artha Bahana Syariah Savings and Loan Cooperative which can be described as follows:

1. Reliability

Based on the results of the research above, it can be seen that the reliability variable with the indicators studied includes two aspects, namely work consistency (performance) and dependability, which have a significant positive effect on customer satisfaction of KSPPS Artha Bahana Pati. The results of this study are in line with research by Yulinda (2013) which found that service quality variables have a simultaneous and partial effect on customer satisfaction. Reza, et al (2014) found that partially service quality has an effect on satisfaction. Gusti, et al (2014), found that service quality, customer satisfaction, and loyalty had a positive and significant relationship.

2. Responsiveness (Responsive)

This research with responsiveness indicators means the readiness of KSPPS Artha Bahana Pati employees in providing services to help members and provide services quickly. including timeliness of service, delivery of transaction slips as soon as possible, speed of contacting members/customers again, and fast delivery of services as well. The results of this study indicate that responsiveness does not have a positive effect on member loyalty at KSPPS Artha Bahana Pati. but simultaneously has a positive effect on member loyalty. The results of this study are not in line with research by Yulinda (2013), which found that service quality variables have a simultaneous and partial effect on customer satisfaction. Research written by Reza, et al (2014) found that partially service quality has an effect on satisfaction. Gusti, et al (2014), found that service quality, customer satisfaction, and loyalty had a positive and significant relationship.

3. Guarantee

Based on the results of the T test (Partial Parameter Significance) it was found that the assurance variable with the indicators studied included knowledge, courtesy, and the character or nature of the officers towards members. The results of the T test show that T count is smaller than T table. so that the assurance variable does not partially affect the loyalty of members at KSPPS Artha Bahana Pati. but the results of the F test show that the calculated F is greater than the F table. which means that the assurance variable simultaneously affects the loyalty of kSPPS members Artha Bahana Pati.

4. Empathy

This empathy variable with the indicators studied are individual attention to members, meeting customer needs and the ease of being contacted by members. The results of the T test show that T count is greater than T table. The results of the F test also show that the calculated F is greater than the F table, which means that the empathy variable has a partial and simultaneous effect on the loyalty of KSPPS Artha Bahana Pati members. The results of this study are in line with research by Yulinda (2013), which found that service quality variables have a simultaneous and partial effect on customer satisfaction. The research written by Reza, et al (2014) found that partially service quality affects satisfaction. Gusti, et al (2014), found that service quality, customer satisfaction, and loyalty have a positive and significant relationship.

CONCLUSION

Based on data processing and the results of data analysis referring to the formulation of the problem, how is the influence of ABS Mobile on member loyalty at KSPPS Artha Bahana Pati, several conclusions can be drawn from the overall results of the analysis, namely as follows.

Judging from the five indicators that are used as a reference in assessing the quality of ABS Mobile services (Tangible, Reliability, Empathy, Responsiveness, and Assurance), the result is that there is a significant positive effect between the quality of ABS Mobile services on the loyalty of KSPPS members Artha Bahana Pati, as evidenced by the F Test. of 5.589 which is greater than the F table which is 2.31 (F count 5.589 F table 2.31). Supported again with a significant level of $0.00 < 0.05$, smaller than 0.05 which indicates that the quality of ABS Mobile services has a significant effect on Member Loyalty.

Judging from the results of the R² test found the results of 0.188 (18.8%). This means that the quality of ABS Mobile services has an effect of 18.8% on the Loyalty of KSPPS Members Artha Bahana Pati. The ABS Mobile service application is very helpful for the community in financial transactions, especially during the current pandemic. In Pati, the only cooperative that has application-based services is KSPPS Artha Bahana Syariah.

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