

The Impact of Effective Digital Onboarding on the Growth of Islamic Bank Customers in Indonesia

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ABSTRACT

Purpose: This study aims to analyze the relationship between the effectiveness of digital onboarding and the acceptance of digital banking services at Bank Syariah Indonesia in Medan.

Research Method: This study employs an associative quantitative approach with a cross-sectional design. Data were collected through a questionnaire distributed to 100 respondents who had used the digital onboarding service at Bank Syariah Indonesia in Medan. Data analysis was conducted using simple linear regression in SPSS, supported by tests of validity, reliability, normality, and heteroscedasticity.

Results and Discussion: The study indicates that digital onboarding has a positive and significant relationship with the acceptance of digital banking services. Ease of registration, time efficiency, flexibility of access, and ease of use of the system shape the public's positive perception of digital banking services. These findings support the Technology Acceptance Model (TAM) and the Diffusion of Innovations Theory.

Implications: This study offers practical guidance for Islamic banking institutions on improving the quality of digital onboarding services to enhance public acceptance of digital services and advance financial inclusion.

Originality: This study focuses on digital onboarding as an initial mechanism for adopting digital services in Islamic banking in Medan.

Keywords: digital onboarding; adoption of digital services; Islamic banking; TAM; diffusion of innovation.

1. Introduction

Advances in information technology have driven major changes in the banking sector and impacted infrastructure development (Yunita *et al.*, 2023). Banks no longer provide services exclusively in person at branch offices; they also offer them through digital channels, including mobile and internet banking, as well as digital onboarding. Digital onboarding is the process of opening an account and verifying a customer's identity digitally without the need for physical presence at a branch office. Unlike mobile and internet banking, which focus on transactional activities after a customer is registered, digital onboarding places greater emphasis on electronic registration and initial customer acquisition. The development of digital technology in the banking sector plays a crucial role in enhancing service efficiency and expanding access to financial inclusion for the public through technology-based services (Rahman, 2024). This digitalization aims to accelerate service processes, improve operational efficiency, and enhance customer convenience (Imran *et al.*, 2023).



According to the 2024 Indonesian Telecommunications Statistics from the Central Statistics Agency, the percentage of the Indonesian population with internet access reached 72.78% in 2024, up from 69.21% the previous year. This reflects the expanding digital access of the Indonesian public, who are increasingly ready to adopt technological services, including digital banking (BPS, 2025). These developments are driving the banking industry to expand digital-based service innovations to enhance accessibility, efficiency, and the competitiveness of financial services. In this era of rapidly advancing information technology, significant changes are occurring in the fabric of society (Batubara & Anggraini, 2022). The banking industry is beginning to move away from conventional service models and shift toward digital services that are faster, more efficient, and easier to use. Digitalization not only makes bank operations more efficient but also helps expand access to financial services for the public (Zefanya, 2025). Some customers believe that using digital services provides significant benefits, and that their availability can facilitate banking transactions (Lutfiah *et al.*, 2023). This situation presents an opportunity for Islamic banks to expand their operations and compete with other banks (Supriadi *et al.*, 2025).

According to the Financial Services Authority (OJK), the banking sector must undertake digital transformation as a strategic step to enhance competitiveness and expand financial access for the public (Financial Services Authority, 2023). Bank Syariah Indonesia (BSI) was formed through the merger of Bank Syariah Mandiri, BRI Syariah, and BNI Syariah in 2021. This merger established BSI as Indonesia's largest Islamic bank (Ulfa, 2021). Improvements in service efficiency at BSI have also been driven by accelerated digital transformation, as evidenced by the growth of BSI Mobile users reaching 4.81 million—a 39% year-over-year increase (Simanjuntak, 2023). Transformation and innovation in technology-based financial services (financial technology) have recently developed quite rapidly in Indonesia (Muhammad & Arif, 2024). The development of digital financial services indicates that system innovation and efficiency are critical factors in enhancing the competitiveness of financial institutions amid evolving societal needs (Huda *et al.*, 2024). This digital transformation aims to improve service efficiency and make it easier for the public to conduct banking transactions without visiting a branch office. Research by Putri and Purnama (2024) indicates that the quality of mobile banking services and trust are related to customer loyalty. Additionally, research by Safitri *et al.* (n.d.) shows that mobile banking use is associated with increased public use of digital banking services. Other studies also indicate that digital transformation in Islamic banking can boost customer trust by offering convenience and transaction efficiency (Supriadi *et al.*, 2025).

Although various studies have addressed mobile banking, internet banking, and digital transformation in the banking sector, research specifically examining the effectiveness of digital onboarding in Islamic banks remains relatively limited. Most previous studies have focused more on the use of digital transaction services after customers are registered, rather than on the initial registration and customer acquisition process through digital systems. This situation indicates that digital onboarding has not yet received adequate empirical attention, particularly in the context of Islamic banks in Medan, which are experiencing a steadily increasing rate of digital service adoption. Furthermore, some prior studies still link digital services in general to an increase in customer numbers without distinguishing the characteristics of the specific digital services used. In fact, digital onboarding has distinct characteristics compared to mobile or internet banking because it focuses on opening an account digitally from the very beginning of the customer's interaction with the bank.

Based on these observations, this study seeks to address how the effectiveness of digital onboarding relates to perceptions of ease of access to Islamic banking services at Bank Syariah Indonesia in Medan. The study aims to analyze the influence of the effectiveness of digital onboarding

on customers' perceptions of using digital banking services at BSI in Medan. The novelty of this study lies in its specific focus on analyzing digital onboarding as a mechanism for initial customer acquisition at Islamic banks, rather than merely the use of digital transaction services such as mobile banking or internet banking. Additionally, this study is conducted in the context of BSI in Medan, which has seen a relatively high rate of digital service adoption, thereby contributing empirically to the literature on digital transformation in Islamic banking.

The remainder of this paper is organized as follows. Section 2 provides a literature review and hypothesis development. Section 3 presents the research method and design. Section 4 provides a discussion. Section 5 Concluding Remarks and Recommendations

2. Literature Review and Hypothesis Development

2.1 Technology Acceptance Model (TAM)

The Technology Acceptance Model (TAM) was developed by Davis in 1985 to explain and predict system adoption. The Technology Acceptance Model (TAM) explains that an individual's acceptance of technology is influenced by two main constructs: perceived ease of use and perceived usefulness. Perceived ease of use refers to an individual's confidence that a technology can be used easily and requires little effort. In contrast, perceived usefulness is the belief that using the technology can improve the effectiveness and efficiency of the user's activities (Chuttur, 2009). In the context of digital onboarding in Islamic banking, the Technology Acceptance Model (TAM) is relevant for explaining how perceived ease of use and perceived usefulness influence customers' acceptance of digital account opening services (Multi *et al.*, 2024). When people perceive the digital onboarding process as easy to use, efficient, flexible, and beneficial to the account-opening process, acceptance of digital banking services tends to increase (Safari & Riyanti, 2023). In this study, TAM constructs are related to indicators of digital onboarding effectiveness, such as ease of the registration process, service-time efficiency, ease of system access, and flexibility in digital account opening. Thus, the effectiveness of digital onboarding can be explained through the TAM framework, as perceptions of ease and utility are important factors in shaping acceptance of Islamic digital banking services (Andhika *et al.*, 2023).

2.2 Teori Diffusion of Innovation

The Diffusion of Innovations theory proposed by Everett M. Rogers explains that the adoption of an innovation is influenced by characteristics such as relative advantage, compatibility, complexity, trialability, and observability (Andhika *et al.*, 2023). In the context of digital financial services, the Diffusion of Innovations theory is used to explain how the public accepts and adopts technology-based banking innovations, including digital onboarding in Islamic banking.

In the Diffusion of Innovations theory, innovation characteristics such as relative advantage, compatibility, and complexity are key factors influencing individuals' decisions to adopt a technology. In this study, these constructs relate to indicators of digital onboarding effectiveness, such as ease of the registration process, service time efficiency, access flexibility, system security, and ease of use of the digital application. Digital onboarding effectiveness refers to the extent to which the digital account opening process can be carried out easily, quickly, securely, flexibly, and with minimal barriers to using banking service systems. If the digital onboarding process is simple, features quick verification, is easy to understand, and is accessible at any time via a digital application, then public acceptance of digital

account opening services tends to increase (Amra *et al.*, 2025). The convenience of opening an account without visiting a branch office, without waiting in line, and with a more streamlined process demonstrates a relative advantage and a high level of compatibility with the needs of modern society for using digital banking services (Febisatria *et al.*, 2025). Thus, the Diffusion of Innovations theory can be used to explain how the effectiveness of digital onboarding shapes public acceptance of digital banking services through perceptions of ease, efficiency, and alignment with user needs.

3. Research Method

This study employs a quantitative, associative approach. According to Sugiyono (2018), quantitative research is a method grounded in the philosophy of positivism. It is used to study a specific population or sample by collecting data with research instruments and conducting quantitative or statistical analysis to test established hypotheses.

This study was conducted among customers of Bank Syariah Indonesia (BSI) in Medan. The selection of the research location was based on the rapid development of digital banking services and the implementation of digital onboarding in Islamic banking in that region. The research process was carried out over four months, with data collected by distributing questionnaires to respondents who had used digital onboarding services during account opening at Bank Syariah Indonesia. This study employs a cross-sectional research design because data were collected at a single point in time through respondents' questionnaire responses.

The primary data source in this study was obtained through the distribution of questionnaires using a 1–5 Likert scale, ranging from strongly disagree to agree strongly. The population for this study comprises users of digital onboarding services at Bank Syariah Indonesia in Medan. The sampling technique employed was purposive sampling, with the following respondent criteria: individuals who have previously used digital onboarding services during the account opening process at BSI. The sample size was determined using the Lemeshow formula because the exact population size was unknown, resulting in a sample of 100 respondents. The effectiveness of digital onboarding was measured using several indicators: ease of the registration process, service time efficiency, flexibility of service access, ease of system use, and security of digital services. Meanwhile, acceptance of digital banking services was measured through perceptions of ease of use and benefits. The research data were analyzed using simple linear regression in SPSS to test the relationship between the effectiveness of digital onboarding and perceptions of acceptance of digital banking services.

4. Results and Discussion

4.1 Analysis Results

4.1.1 Descriptive Statistics

Based on the descriptive statistical analysis, the sample size was 100. The digital onboarding variable ranges from 1.00 to 5.00, with a mean of 4.1900 and a standard deviation of 0.84918. These results indicate that respondents generally view Bank Syariah Indonesia's digital onboarding services as effective. Meanwhile, the digital banking service acceptance variable ranges from 9.00 to 40.00, with a mean of 32.9300 and a standard deviation of 6.09563. The relatively high mean value indicates that

respondents have a high level of acceptance of digital banking services at Bank Syariah Indonesia in Medan.

Table 1. Descriptive Statistics Results

Variable	N	Minimum	Maximum	Mean	Std. Deviation
Digital Onboarding	100	1.00	5.00	4.1900	0.84918
Adoption of Digital Banking Services	100	9.00	40.00	32.9300	6.09563

Source: Research data analyzed using SPSS 27 (2026)

4.1.2 Research Instrument Validation

Based on the results of the research instrument validation, all items in the digital onboarding and digital banking service acceptance variables had calculated r values greater than the critical r value of 0.201. Thus, all items were deemed valid and suitable for use in the study.

Additionally, the reliability test results indicate that Cronbach’s Alpha values for each variable exceed 0.60. The digital onboarding variable has a Cronbach’s Alpha of 0.939, while the digital banking service acceptance variable has a Cronbach’s Alpha of 0.934. These results indicate that the entire research instrument is reliable or consistent in measuring the research variables.

Table 2. Validity and Reliability Test Results

Variable	Item	r estimated	r calculated	Cronbach’s Alpha	Info
Digital Onboarding	X1.1		0.765	0.939	Valid and Reliable
	X1.2		0.818		
	X1.3		0.805		
	X1.4		0.801		
	X1.5	0.201	0.831		
	X1.6		0.762		
	X1.7		0.810		
	X1.8		0.790		
	X1.9		0.822		
	X1.10		0.827		
Adoption of Digital Banking Services	Y1.1		0.840	0.934	Valid and Reliable
	Y1.2		0.778		
	Y1.3		0.868		
	Y1.4	0.201	0.817		
	Y1.5		0.818		
	Y1.6		0.829		
	Y1.7		0.856		
	Y1.8		0.825		

Source: Research data analyzed using SPSS 27 (2026)

4.1.3 Normality Test

Table 3. Results of the Normality Test

Testing	Asymp. Sig. (2-tailed)	Info
One-Sample Kolmogorov-Smirnov Test	0.200	Normally Distributed Data

Source: Research data analyzed using SPSS 27 (2026)

Based on the results of the normality test using the one-sample Kolmogorov-Smirnov test, the Asymp. Sig. (2-tailed) The value was 0.200. This value exceeds the significance level of 0.05; therefore, the residuals in this study are normally distributed. Thus, the regression model is suitable for further analysis.

4.1.4 Heteroscedasticity Test

Based on the results of the Glejser heteroscedasticity test, a significance value of 0.059 was obtained. Since this value exceeds 0.05, the regression model does not exhibit heteroscedasticity. Thus, the regression model satisfies the assumption of homoscedasticity and can be used in the research analysis.

Table 4. Results of the Heteroscedasticity Test

Variable	B	Std. Error	Beta	t	Sig.
Constant	6.738	1.561	-	4.316	0.000
Digital Onboarding	-0.099	0.037	-0.261	-2.680	0.059

Source: Research data analyzed using SPSS 27 (2026)

4.1.5 Simple Linear Regression Analysis

Table 5. Results of Simple Linear Regression Analysis and Hypothesis Testing

	Unstandardized Coefficients		Standardized Coefficients Beta		t	Sig.
	Model B	Std. Error				
1	(Constant)	4.846	2.258		2.146	0.034
	Digital Onboarding	0.673	0.053	0.787	12.616	0.000

Source: Research data analyzed using SPSS 27 (2026)

Based on the simple linear regression results in the coefficients table, the constant is 4.846, and the regression coefficient for the On Boarding Digital variable is 0.673. Thus, the resulting regression equation is:

$$Y = 4,846 + 0,673X$$

The equation shows that a one-unit increase in the Digital Onboarding variable will increase Customer Growth by 0.673, assuming all other variables remain constant. The constant value of 4.846 indicates that when Digital Onboarding is 0, Customer Growth still equals 4.846. Furthermore, based on the t-test, the calculated t-value is 12.616 with a significance level of 0.000 (less than 0.05). This indicates that the Digital Onboarding variable has a positive and significant effect on the Increase in the Number of Customers. Thus, it can be concluded that Digital Onboarding can increase customer numbers.

4.1.6 Hypothesis Testing

Based on the t-test results in the coefficient table, the calculated t-value for the Digital Onboarding variable is 12.616. Meanwhile, the critical t-value used is 1.66023. Since the calculated t-value (12.616) is greater than the critical t-value (1.66023), it can be concluded that H₀ is rejected and H₁ is accepted.

Furthermore, the significance value of 0.000, which is smaller than 0.05, also reinforces that the Digital Onboarding variable has a significant effect on the Increase in the Number of Customers. Thus, it can be stated that Digital Onboarding has a partially positive and significant effect on the increase in customer numbers.

Table 6. Results of the t-test

Coefficients^a

Model	Unstandardized Coefficients		Std. Error	Standardized Coefficients Beta	t	Sig.
	B					
1	(Constant)	4.846	2.258		2.146	0.034
	Onboarding Digital	0.673	0.053	0.787	12.616	0.000

Dependent Variable: Increase in the Number of Customers

Source: Research data analyzed using SPSS 27 (2026)

4.2 Discussion

Based on the results of the hypothesis testing, this study shows that digital onboarding has a positive and significant relationship with the acceptance of digital banking services at Bank Syariah Indonesia in Medan. These results indicate that the more positive the public's perception of the effectiveness of digital onboarding, the higher the level of public acceptance of digital banking services. In the context of this study, the effectiveness of digital onboarding is reflected in the ease of the registration process, service-time efficiency, access flexibility, and system ease of use during digital account opening. These findings suggest that the public is beginning to view digital account-opening services as a more practical alternative to the conventional process, which requires customers to visit a branch in person. However, the results of this study do not directly indicate an increase in the actual number of customers; rather, they illustrate a relationship between perceptions of the effectiveness of digital onboarding and the level of acceptance of digital banking services among the study's respondents.

These research results align with the Technology Acceptance Model (TAM), which explains that technology adoption is influenced by perceived usefulness and perceived ease of use. In this study, digital onboarding is perceived as offering benefits such as time efficiency, easier access to services, and a simpler registration process. Furthermore, the system's ease of use encourages the public to be more receptive to digital banking services. These findings demonstrate that when a digital service is perceived as easy to understand and provides tangible benefits in banking activities, its acceptance increases. Thus, the results of this study reinforce the TAM perspective that the ease and benefits of technology are important factors in shaping the acceptance of digital services in the Islamic banking sector.

Beyond being explained through TAM, these research findings are also relevant to the Diffusion of Innovations Theory proposed by Everett M. Rogers. This theory explains that the process of innovation adoption is influenced by innovation characteristics such as relative advantage, compatibility, and complexity. In the context of this study, digital onboarding offers advantages such as easy access to services without visiting a branch office, faster verification, and the flexibility to use services via digital devices. These characteristics indicate that digital onboarding is highly compatible with the needs of modern society, which tends to prefer practical, efficient services. Additionally, the relatively low level of service complexity is a factor driving public acceptance of digital banking services. Thus, the results of this study indicate that acceptance of digital onboarding is influenced not only by individual factors

as described in the TAM but also by the public's perception of the characteristics of the digital service innovation itself.

These findings are also consistent with previous research showing that digital banking services are associated with the public's acceptance and usage of banking services. The study by Putri and Purnama (2024) indicates that the quality of mobile banking services and trust are linked to customer loyalty in using digital banking services. Furthermore, the study by Supriadi et al. (2025) explains that digital transformation in Islamic banking can enhance public trust by providing convenience and transaction efficiency. This study expands upon previous findings by demonstrating that acceptance of digital services is influenced not only by digital transaction services, such as mobile banking, but also by the effectiveness of the digital onboarding process, the initial stage of public interaction with Islamic banking services. Thus, this study provides an empirical contribution to the literature on digital onboarding in Islamic banking in Indonesia, particularly in Medan.

In the context of Islamic banking in Medan, public acceptance of digital onboarding may also be influenced by the growing public demand for fast, flexible, and easily accessible financial services. Medan, as one of the major cities with a steadily growing level of digital technology use, demonstrates a shift in public behavior in the use of financial services. The public no longer considers only security and trust in Islamic banks; they also prioritize the ease of access and efficiency of the banks' digital services. Therefore, the implementation of digital onboarding at Bank Syariah Indonesia can be viewed as part of a digital transformation strategy aimed at improving service quality and expanding public access to Islamic banking services. However, this study remains limited to a cross-sectional design based on respondents' perceptions; thus, the results cannot yet be used to establish a causal relationship with an actual increase in customer numbers.

5. Concluding Remarks and Recommendation

This study was conducted to analyze the relationship between the effectiveness of digital onboarding and the acceptance of digital banking services at Bank Syariah Indonesia in Medan. The study employed a quantitative approach, using a survey to collect data from respondents who had used digital onboarding services. The results indicate that digital onboarding has a positive and significant relationship with the acceptance of digital banking services. These findings indicate that the ease of the registration process, service-time efficiency, flexibility of access, and ease of use of the system are key factors shaping the public's positive perception of digital banking services at Bank Syariah Indonesia. Additionally, the results also indicate that the acceptance of digital banking services can be explained through the Technology Acceptance Model (TAM) and the Diffusion of Innovation Theory, which emphasize the importance of perceived usefulness, ease of use, and innovation characteristics in the technology adoption process.

This study makes a theoretical contribution by expanding the literature on digital onboarding in Islamic banking, particularly in the initial stages of public interaction with digital banking services. It also demonstrates that acceptance of digital services is influenced not only by digital transaction services, such as mobile banking, but also by the effectiveness of the digital registration process, which constitutes the initial phase of customers' experience with banking services. From a practical perspective, the findings of this study can serve as input for Bank Syariah Indonesia to improve the quality of digital onboarding implementation by simplifying the registration process, enhancing service

efficiency, and strengthening the accessibility of digital systems. Additionally, this study offers policy implications regarding the importance of developing digital services to enhance financial inclusion in the Islamic banking sector.

This study has several limitations. First, the study employs a cross-sectional approach, meaning data are collected at a single point in time and cannot yet establish causal relationships over time. Second, the study relies on respondent-perception data from questionnaires, so the findings cannot yet reflect actual increases in customer numbers as reported by institutional bank data. Third, the study was conducted exclusively at Bank Syariah Indonesia in Medan, limiting the generalizability of the results to other regions or banking institutions. Therefore, future research is recommended to use a longitudinal approach, incorporate additional variables such as digital trust, system security, and technological literacy, and utilize institutional data or behavioral data on digital service usage to provide a more comprehensive understanding of the implementation of digital onboarding in the Islamic banking sector.

Statement of Use of Generative AI

During the preparation of this work, the author used ChatGPT to assist in improving clarity and readability of the text. The author reviewed and edited the output and takes full responsibility for the content of the publication.

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