

**BSI Mobile: Systematic Literature Review**

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Article Information	Abstract
Article History: Received: March 2024 Accepted: March 2024 Published: April 2024	The increasingly rapid technological developments are being directly utilized by the banking industry, especially sharia banking, by creating digital product innovations. BSI Mobile is a digital product from Bank Syariah Indonesia which aims to facilitate customer transactions and provide information to customers through the features provided. In developing digital products provided by BSI, it provides conveniences that can be felt by customers and as a form of supporting the implementation of digital-based services. This research is a systematic literature review study which aims to determine the extent of a comprehensive study regarding BSI Mobile with a focus on preparing journals, final assignments such as theses, theses and dissertations. The method used consists of three stages, namely collection, assessment and presentation. Of the 19 studies that the author then filtered, only 2 studies were obtained that provided information that customer interest in using BSI Mobile was still relatively low so that there were still many customers who had not used BSI Mobile services when shopping in the marketplace and the research found how many customers did not understand how to use it m-banking. Meanwhile, 17 other studies showed positive results for BSI Mobile
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**INTRODUCTION**

The development of science and technology has had an impact on changes in people's increasingly consumerist lifestyles, marked by increasing customer purchasing power, requiring banks to continue to innovate to facilitate customer activities. Mobile banking is a banking service that applies information technology. This service is an opportunity for sharia banking to offer added value as an incentive to customers. Promotion of mobile banking will have direct implications for consumer adoption of technology. Mobile banking or commonly called m-banking is a banking service provided by banks to support the smoothness and ease of banking activities, as well as the effectiveness and efficiency of customers in carrying out various transactions (Verawaty, 2022)

This kind of information technology is useful in the business world. None other than the banking world throughout the world is starting to feel the impact of e-business. Various method structures have been tried by banks to utilize developments in data and communication technology. On the other hand, there are many things that banks must compete with in order to reduce the struggle to increase the number of consumers. These banks are starting to update by using developments in data and communication technology. Various banks are increasingly improving their services by providing product differentiation and good service quality so that they can position themselves as a bank that has more value than its rivals. Banks are improving services not only with the jargon of comfortable and reliable services but also being able to provide services that have grown in line with advances in technology and lifestyle (Mutiara et al, 2022)

In mobile banking services, of course this is a major factor for the sharia banking industry in providing better service quality, such as by providing various kinds of facilities on mobile banking that can make it easier for customers to carry out banking activities. Good service quality is carried out with the aim of making more customers interested in using sharia banking services (Verawaty, 2022)

#### Data Visualization Tool (VOS viewer)

A software application that allows one to create maps based on network (research) data and then enables visualization and exploration of the map. VOS viewer has been widely used for bibliometric analysis in various domains, including business, computer science, agriculture, social sciences and medicine. This analysis was performed using default parameters. The font size of words on the map represents the frequency with which the term appears (Appearing multiple times in the same publication counts as one). If two words appear together frequently in the articles being evaluated, they are more closely related. The VOS clustering method is applied to group topics into different groups, where each group is marked with a different color. The visualization interpretation can be briefly summarized as follows: The frequency of occurrence is represented by the size of the circles and the font of the label represents, the colors represent groups, and the relatedness and similarity are indicated by the distance between two circles. The x-axis and y-axis have no special meaning; The map can be rotated and flipped freely.

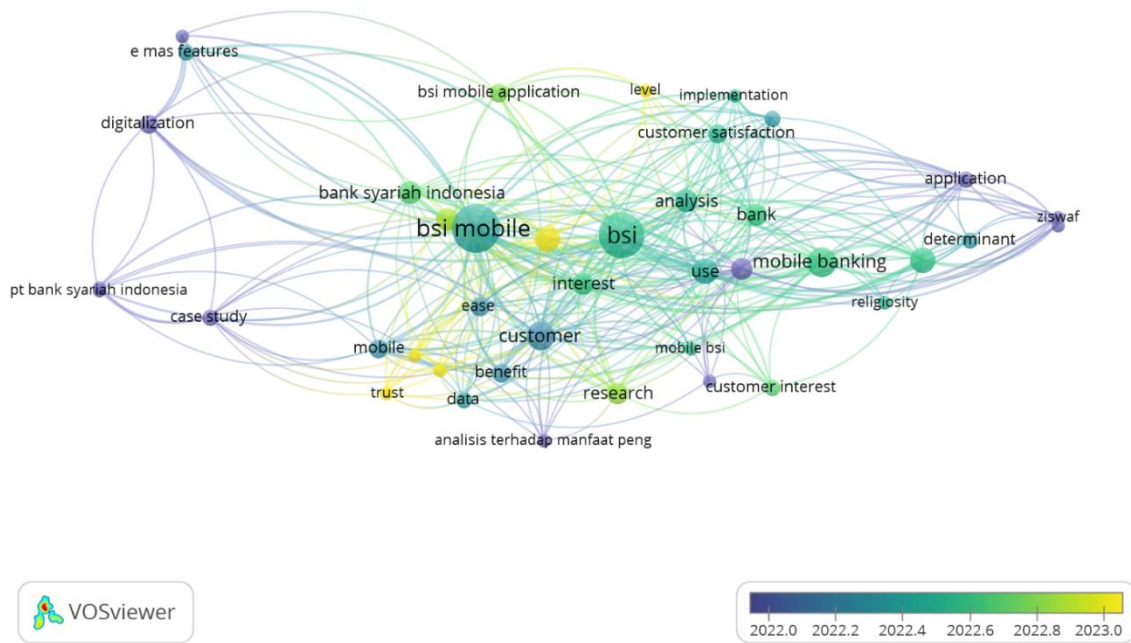


Figure 1. Network Visualization

Network Visualization: Consists of 41 items, 5 clusters, 324 links and 519 total link strengths. Shows that the BSI Mobile variable is green, indicating that it is very rarely used as a research variable.

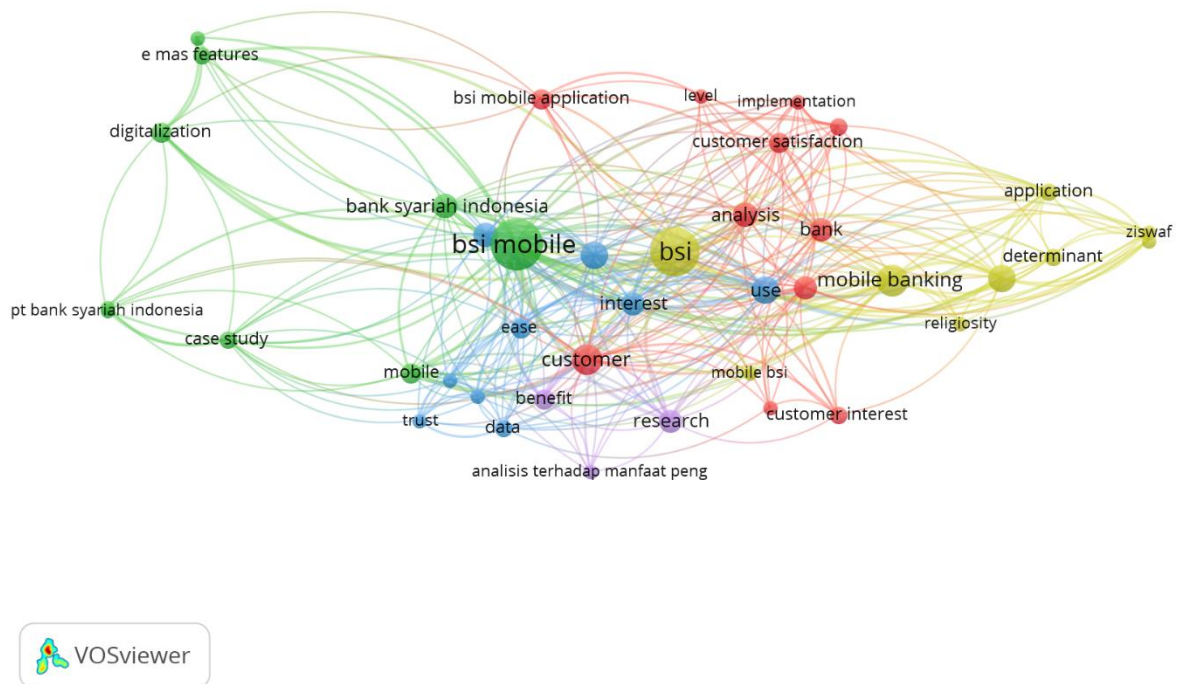


Figure 2. Overlay Visualization

Overlay Visualization: Consists of 41 items, 5 clusters, 324 links and 519 total link strengths. Shows that the BSI Mobile variable is green, indicating that it is very rarely used as a research variable.

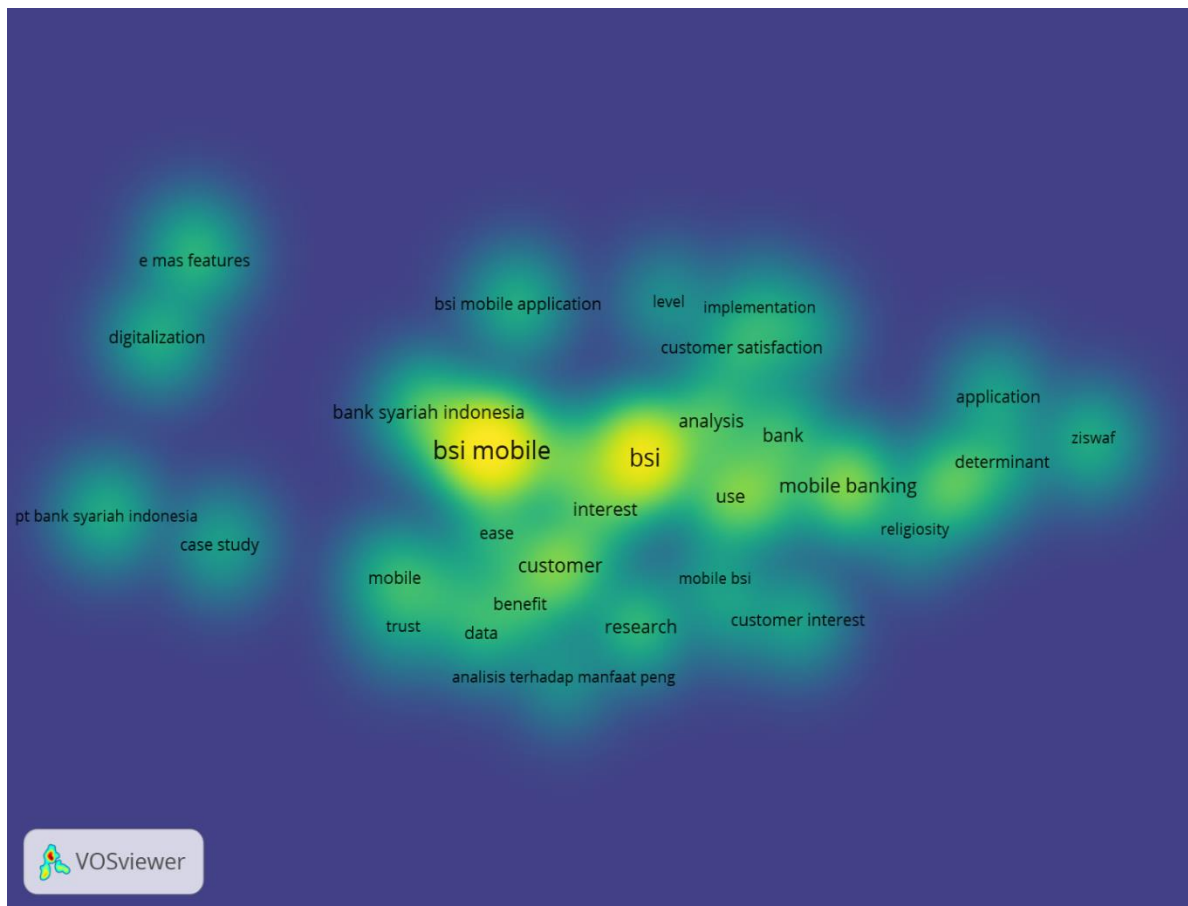


Figure 3. Density Visualization

Density Visualization: Consists of 41 items, 5 clusters, 324 links and 519 total link strengths. Shows that the BSI Mobile variable is solid yellow, indicating that it is often used as a research variable. From the image above, you can also see variables that are solid green which can be used as research variables other than BSI Mobile, such as e-mas features, digitalization, customer interest.

BSI mobile is one of the many E-Banking spread across Indonesia. Like other E-Banking, BSI Mobile is also useful for making it easier for consumers to carry out transactions such as checking balances, transfers, paying tuition fees, purchasing credit, paying marketplace bills and so on (Widanengsih, Kurniadi and Destiana, 2022). BSI mobile is a bank distribution channel for accessing customers' accounts via data storage technology via cellphone (Bancin and Jannah, 2022). Since it was first launched, this application still has many shortcomings. However, BSI Mobile is still optimizing use and continues to strive to develop its technology, and make it easy for customers to obtain information and transactions through the BSI Mobile application and still maintain the privacy and security of Mobile Banking user data (Rifai and Oktaviana, 2018).

BSI Mobile is an application technology available on the Playstore service which can be downloaded via smartphone/cellphone with the aim of providing facilities for customers to interact in a practical way, only requiring a data package/wifi to access it (Sodik et al., 2022). Based on data obtained from the BSI Mobile play store, it has been downloaded by 5 million+ people since May 2023. This application is already known to the wider community, especially Gen-Z, whose lives are almost entirely inseparable from technology.

BSI's mobile banking can make things easier and provide a lot of services, especially in terms of purchases, payments, transfers, alms or zakat features, and there are also features that can help the general public. This really helps BSI customers in facilitating all their main matters in sharia transactions (Martin et al, 2023)

BSI Mobile is a mobile banking facility provided by Bank Syariah Indonesia (BSI) for customers to be able to access savings accounts and make transactions online. This mobile banking can be accessed anytime and anywhere via each customer's smartphone device, both Android and iOS. The features available on BSI Mobile include: opening an online account, transferring funds, purchasing and paying, QRIS, cash withdrawals, E-Mas, sharia services, and sharing, these features make it easier for customers to distribute infaq, waqf, and zakat at any time. via the BSI Mobile application (Batubara et al, 2023)



Figure 4. BSI Mobile display

The usefulness and advantages of BSI Mobile are based on its features.

BSI Mobile is the same as other mobile banking, each feature provides the following benefits:

a. Account Info

The Account Information feature allows BSI customers to easily verify account transactions. Customers can view account balance information, transfer lists and portfolio information.

b. Transfer

This feature makes it easier for customers to send money to BSI Bank or other banks via several menus such as BI Fast Proxy, Online and SKN at any time within 24 hours.

c. Payment

BSI Mobile can meet customers' daily and monthly needs such as Telephone/Mobile/Telkom Pay, Academic, Institutional, Ticket, Insurance, Internet/Cable TV, E-Commerce, Sharing - ziswaf, BPJS, Hajj and Umrah, State Revenue (MPN) bills. , PDAM, National Digital Samsat (SIGNAL), Multi Payment, National Gas Company (PGN), Hasanah Card, Halal Indonesia, Land and Building Tax (PBB), Thru Bills.

d. Purchase

BSI Mobile makes it easy to buy daily necessities such as HP Vouchers, PLN Prepaid, E-Money, Data Packages, Top Up, Streaming Video & Music, Aqiqah, SBN, OTP Debit Cards, Google Pay Vouchers

e. Islamic services

This feature offers commercial services but also prayer services aimed at timely prayer and recitation of Juz Amma, Asmaul Husnah, Hikmah and Qurban Calculator

f. Sharing Ziswaf

Features that connect customers to share with others through the Waqf menu, Donation for Orphans, Sharing Sahur and Breaking the Fast, Zakat Fitrah, Humanitarian Aid (Palestine), Dompot Dhuafa, Zakat House, Assistance for Resilient Da'I to Remote Areas of the Archipelago, Hafidzh Qur Education 'an, Alms Qur'an for Parents, Fidyah and Zakat Calculator

g. E-mas

This feature makes it easier for customers to buy gold electronically in rupiah and grams, with a minimum purchase of 0.05 grams and a maximum purchase of IDR 100 million per day. Apart from that, customers can also apply for gold pawn financing through the gold pawn application and simulation menu

#### h. Cash withdrawal

With this feature, you no longer need to use an ATM card to withdraw cash. Withdrawals start from IDR 50,000 to IDR 500,000 per day.

#### i. Open an Account

BSI Mobile now allows you to open separate online content between Esasy Mudharabah Savings, Easy Wadiah Savings and Mabror Savings. A selfie is required to open an online account. Example: Photo of KTP, NPWP, KTP

#### j. Top Up E-Wallet

With this feature, customers can top up E-Money, Link Aja, Go-Pay, OVO, Shopee Pay, Dana, Pospay

#### k. E-Commerce

Feature that displays several merchants for customer needs such as Bukalapak, Tokopedia, Shopee, Doku, Bhinneka, BliBli

#### l. Financing

BSI Mobile now offers financing features to customers online such as partner financing and BSI auto

## **RESEARCH METHOD**

This research is a type of library research using systematic literature review, namely a research method carried out by collecting, evaluating, integrating and presenting findings from various studies related to certain topics. Therefore, this research consists of three stages, namely collection, assessment and presentation. The collection stage was carried out using the Publish or Perish search engine with the Google Scholar database. The title word used is "BSI Mobile", with a time period of 2021-2023. 2021 was chosen as the starting year because that was the year that Bank Syariah Infonesia was first established, established in February 2021 which was inaugurated in Jakarta

## **RESULTS AND DISCUSSION**

Based on the data above, it can be seen that in the last 3 years research studied both journals and final assignments related to BSI Mobile starting in 2022 with 7, then in 2023 totaling 12. Thus, in the last 3 years, 43 studies related to BSI Mobile have been written after being sorted by researchers based on Publish or Persih rankings, only 19 journal studies related to BSI Mobile issues. In terms of research methods, the majority of writing uses 8 qualitative methods and 11 quantitative methods.

Table 1. Literature Review Output

No	Researcher	Title	Analysis Method	Results	Limitation
1	Mutiara et al, 2022	The Influence of Mobile Banking Service Quality on Customer Loyalty with Satisfaction as an Intervening Variable (Case Study of BSI Kab Binjai)	Descriptive qualitative	The research results found that using the simultaneous method it was known that m-banking services had an effect on customer satisfaction. Companies are obliged to improve every service provided so that customers who use m-banking services experience excessive benefits	Even though Bank Syariah Indonesia Binjai's mobile banking service provides convenience to its clients, there are objections or discomfort when using the service.
2	Verawaty, 2022	Analysis of BSI Mobile Customer Satisfaction PT. Bank Syariah Indonesia Tbk	(Qualitative) Data analysis techniques use validity, reliability and Cartesian diagrams	As a result, respondents felt very satisfied with BSI Mobile's services, while from quantitative analysis the level of customer interest/expectations was quite high with an average of 4.35, and the performance obtained was satisfactory at 4.26 with a conformity level of 97.80%.	Research limitations use service quality which consists of tangible dimensions, reliability, responsiveness, assurance, and empathy and does not add other dimensions
3	Sholihah et al, 2023	Determining factors for BSI mobile banking adoption intention: Integration of the DeLone & McLean Model and UTAUT with religiosity	This research is quantitative research (SEM-PLS) with an explanatory or causal design which aims to describe how a variable influences or causes changes in various variables.	The findings show that of the identified factors, service quality, information quality, performance expectations, effort expectations, social influence, and religiosity are important variables in BSI mobile banking adoption intention. Because	Our work helps stakeholders develop strategies and policies to offer more innovative and flexible production technologies. So, banks must pay more attention to things that support improving mobile banking performance to increase



No	Researcher	Title	Analysis Method	Results	Limitation
				these six factors have a significant influence on the intention to adopt BSI Mobile Banking	customer intention to adopt BSI mobile banking.
4	Panjaitan, et al 2023	The Influence of E-Trust and E-Service Quality on Customer E-Loyalty BSI Mobile Users with E-Satisfaction as an Intervening Variable (Case Study of BSI Mobile Users in Medan City)	quantitative with a descriptive approach	From the research, the results showed that there was an influence on sub-structural I directly between e-trust and e-satisfaction, e-service quality has a direct effect on e-satisfaction and e-trust and e-service quality have a simultaneous effect on e-satisfaction. In sub-structural II there is influence directly between the e-trust variables and e-loyalty, e-service Quality has a direct effect on e-loyalty, e-satisfaction has a direct effect on e-loyalty as well e-trust, e-service quality and e-satisfaction have an influence simultaneously towards e-loyalty. Then the Sobel Test results shows the indirect effect of e-trust on loyalty through e-satisfaction and e-service quality has an indirect effect on e-loyalty through e-satisfaction	-

No	Researcher	Title	Analysis Method	Results	Limitation
5	Ulya, et al 2022	Analysis Of Customer Interest And Satisfaction Toward BSI Mobile Banking Service	Descriptive qualitative research method with a phenomenological approach	The results of this research show that the dimension of pride is a factor that influences customer interest in BSI Mobile. The sense of pride in the Mobile Banking application at Bank Syariah Indonesia is demonstrated by its compliance with Islamic sharia principles in its service performance. Customer satisfaction with BSI Mobile is shown by the dimensions of the BSI Mobile service features which are quite complete and very satisfying for BSI Mobile users, because there are features apart from features for transactions, there are also service features to increase religious knowledge such as ZISWAF channeling, juz amma, and the call to prayer.	-
6	Khoirunisa et al, 2023	The Effect of Using BSI Mobile on Interest in Shopping at Marketplace	Quantitative research	The results of the research conducted show that customer interest in using BSI Mobile is still relatively low, so there are still many customers who have not used BSI Mobile services when shopping in the	

No	Researcher	Title	Analysis Method	Results	Limitation
				marketplace. At this time, customers need convenience and quality of service provided by the bank rather than the distance between the customer's activities and the bank office	
7	Lutfiah et al, 2022	Analysis of the Implementation of BSI Mobile Services on Customer Satisfaction at BSI KCP Medan Pulo Brayan	Quantitative research	The results of interviews I conducted with respondents/customers of BSI KCP Medan Pulo Brayan are that the feature that is often used by customers is the Transfer feature. Because transfers via BSI Mobile can save time and are practical, safer and easier.	Further development of the security framework on BSI Mobile must be carried out by the bank, so that clients can be accepted and there are no obstacles in its implementation
8	Martin et al, 2023	Analysis of Perceptions of Trust, Risks and Benefits for BSI Mobile Users	Qualitative method	The research results obtained are that there is nothing that is most significant that can reduce customer confidence in using BSI Mobile. So that customers still feel safe and comfortable. Although for some time BSI Mobile and all services experienced disruption. However, respondents were not worried about this.	Further research will focus more on quantitative research methods so that customer perceptions can be measured and calculated so as to produce valid and significant data
9	Ningsih et al, 2023	Application of BSI Mobile to Management Information Systems Syariah banking	Qualitative method	Research found how many customers do not understand the use of m-banking. This is determined	-

No	Researcher	Title	Analysis Method	Results	Limitation
				by filling out a Google form. From this we can conclude that sharia banking information systems will certainly become more sophisticated in this digital era, especially because many sharia banking customers use m-banking	
10	Batubara, 2023	The Effect Of Perceived Usefulness, Ease Of Use And Security On Interest In Using BSI Mobile Services With Trust As Intervening Variable	Quantitative research	The research results show that perceived usefulness has a significant effect on interest, as seen from the $\alpha$ value ( $0.007 < 0.05$ ) and the calculated t value $2.778 > t$ table $1.988$ . Ease of use has no effect on interest, as can be seen from the $\alpha$ value ( $0.718 > 0.05$ ) and the calculated t value $0.362 < t$ table $1.988$ . Security has a significant effect on interest, as can be seen from the $\alpha$ value ( $0.007 < 0.05$ ) and the calculated t value $2.781 > t$ table $1.988$ . Trust has a significant effect on interest, as can be seen from the $\alpha$ value ( $0.000 < 0.05$ ) and the calculated t value $4.707 > t$ table $1.988$ . Perception of usefulness has a significant effect on interest through trust, as	In further research, other independent variables can be added so that this research can be broader, such as feature availability, risk perception, quality, customer knowledge, etc. And it is hoped that we can take more respondents when conducting research on things that might influence customer interest in using BSI Mobile

No	Researcher	Title	Analysis Method	Results	Limitation
				seen from the calculated t value of 3.605 > t table 1.661. Ease of use has a significant effect on interest through trust seen from the tcount value of 2.501 > ttable 1.661 and security has a significant effect on interest through trust seen from the tcount value of 3.306 > ttable 1.661.	
11	Yusron et al, 2022	BSI Mobile Adoption Process with Religiosity As a Moderating Variable	Quantitative research	Based on research that has been conducted, there is a relationship between BSI mobile innovation attributes and attitudes using mobile BSI which has a positive and significant effect influence. There is a relationship between the reputation of Islamic banks and attitudes towards using BSI mobile which has a positive and significant influence. The attitude towards using BSI mobile has a significant influence intention to adopt mobile BSI. Based on that research has been carried out, there is a relationship between the attitude of using mobile BSI and the intention to adopt	-

No	Researcher	Title	Analysis Method	Results	Limitation
				mobile BSI which has a positive and significant influence. The innovation attribute of BSI mobile has a significant influence on attitudes towards using BSI mobile, moderated by the religiosity of using BSI mobile phones. The reputation of Islamic banks does not significantly influence attitudes towards using mobile BSI with moderate religiosity using mobile BSI. The attitude towards using mobile BSI has a significant effect on the intention to adopt mobile BSI with moderate religiosity in using mobile BSI	
12	Anandita et al., 2023	The Influence of E-Service Quality and Complaint Handling BSI Mobile on Customer Satisfaction	Quantitative research	The results of this research reveal that both partially and simultaneously there is a positive and significant influence of the quality of e-service and complaint handling on customer satisfaction at Bank BSI Asia Afrika Bandung branch.	
13	Mundhori, et al., 2023	Implementation of Sharia Digital Payments at the Society in Kediri City: A Technology	Quantitative research	This research concludes that BSI Mobile service users have a positive influence on the ease of the	Limitations of this research The sampling is that not all Bank Syariah Indonesia

No	Researcher	Title	Analysis Method	Results	Limitation
		Acceptance Model (TAM) Theory Approach at BSI Mobile Services		people of Kediri city in getting services from Bank Syariah Indonesia.	customers use BSI Mobile so that researchers determine the user population sample in accordance with number above.
14	Ramlah et al., 2023	The Influence Of Perception Of Benefits, Ease and Speed Of Transaction On Customer Decision To Use Mobile Banking Facilities At Indonesia Sharia Bank	Quantitative research	Based on the results of the t test table, it shows that the t-count value of the Islamic lifestyle variable is $4.111 > 1.984$ with a significance value of $0.000 < 0.05$ . So it can be concluded that $H_a$ is accepted and $H_0$ is rejected, which states that there is a significant positive influence between the perceived benefit variable on the customer decision variable to use Indonesian sharia mobile banking facilities. Hedonic lifestyle is $1.566 < 1.984$ with a significance value of $0.121 > 0.05$ . So it can be concluded that $H_a$ is rejected and $H_0$ is rejected, which states that there is a significant positive influence of the hedonic lifestyle variable on the buyer decision variable. Based on the results of the t test in the table, the t-count value for the hedonic lifestyle variable is $1.727 < 1.984$ with a	

No	Researcher	Title	Analysis Method	Results	Limitation
				significance value of 0.087 > 0.05. So it can be concluded that $H_a$ is rejected and $H_o$ is rejected, which states that there is a significant positive influence of the hedonic lifestyle variable on the buyer decision variable.	
15	Aulia et al., 2022	Analysis of Interest in Sharia Banking Students in the Use of Bank Sharia Indonesia (BSI) Mobile Banking Services	Quantitative research	The application of Mobile Banking makes it easier for Islamic Banking Students to do business, Mobile Banking is safer in doing business, Mobile Banking makes students have control in running business via their mobile phones, Mobile banking is able to save time, Mobile banking suits the wishes of Students who want to simplify agile services	
16	Arfarizan et al., 2023	The Effect Of Brand Digitalization Of E-mas Transaction : E-Mas Features On The Mobile BSI Maqashid Syariah Framework	Qualitative analysis method	The research results show that the digital innovation "e-mas BSI Mobile" is within the maqashid sharia concept and can help the public in carrying out gold transactions at Bank Syariah Indonesia (BSI) and support halal needs based on maqashid sharia	
17	Putri et al., 2023	Analysis Of The Quality Of Electronic Service Es-Qual And E-Recs-	Qualitative analysis method	The results obtained in this study show that the simultaneous test results of the	



No	Researcher	Title	Analysis Method	Results	Limitation
		Qual Models In The Bsi Mobile Application To The Level Of Customer Loyalty At Bsi Bank		eight variables made a significant contribution. The partial test results show that the variables that have a positive and significant effect on the level of loyalty are the variables efficiency, privacy, compensation and mobile device compatibility. Meanwhile, the variables reliability, fulfillment, responsiveness and contact do not have a significant influence on the level of customer loyalty	
18	Tri Milza et al., 2023	Implementation of BSI Mobile as a Form of Achieving Paperless and Implementing Green Banking	Descriptive qualitative method	The role of mobile banking is very much needed and as a form of supporting BSI in implementing green banking because it is supported by the features available on BSI mobile such as the ease of opening an account which can be done at home without having to go to the nearest bank, this is a form of support for reducing paper use. or paperless.	In future research, you can use a questionnaire to find out how efficient the use of BSI Mobile is, especially creating online accounts as a form of support for reducing the use of paper or paperless and realizing green banking.
19	Sodik et al, 2022	Analysis of Usage Interest in Purchasing Features BSI Mobile Banking: TAM and TPB Approach	Quantitative research	The results of the SEM analysis show that there is good interest in customers who use the BSI banking mobile purchasing feature. This	It is hoped that the implications of this research can be input for practitioners who are active in the Islamic banking industry to improve

No	Researcher	Title	Analysis Method	Results	Limitation
				feature also makes it easier for customers to carry out every financial transaction and increases effectiveness and productivity	service quality to meet customer needs in terms of digital financial transactions.

Of the 19 studies that the author then filtered, only 2 studies were obtained that provided information that customer interest in using BSI Mobile is still relatively low so that there are still many customers who have not used BSI Mobile services when shopping in the marketplace (Khoirunisa et al, 2023) and research found how many customers do not understand the use of m-banking (Ningsih et al, 2023). Meanwhile, 17 other studies showed positive results for BSI Mobile.

## CONCLUSION

From the results of data visualization (VOS viewer), it was found that BSI Mobile variables are still rarely used in research. BSI Mobile is a mobile banking facility provided by Bank Syariah Indonesia (BSI) for customers to be able to access savings accounts and make transactions online. Of the 19 studies that the author then filtered, only 2 studies were obtained that provided information that customer interest in using BSI Mobile is still relatively low so that there are still many customers who have not used BSI Mobile services when shopping in the marketplace (Khoirunisa et al, 2023) and research found how many customers do not understand the use of m-banking (Ningsih et al, 2023). Meanwhile, 17 other studies showed positive results for BSI Mobile

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