

Effectiveness and Ease of Use of BSI Mobile as Implementation Green Banking

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ABSTRACT

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This research explains that with today's increasingly rapid technological developments, banks are also taking part in using these technological developments, one of which is by implementing green banking for banking that is more environmentally friendly. One bank that has implemented green banking is Bank Syariah Indonesia (BSI) through BSI Mobile, because in the current digital era, many users or customers want convenience and effectiveness in carrying out their activities. This research aims to determine the effect of effectiveness and convenience on the implementation of Green Banking in the use of BSI Mobile among IAIN Syekh Nurjati Cirebon students, class of

2020-2021. This research is quantitative. The results of this research show that partially and simultaneously effectiveness and convenience have a significant effect on the implementation of green banking in the use of BSI Mobile.

Keywords: Effectiveness; Green Banking; Technology.

Introduction

Progress technology the more felt its impact on society wide . Impact from development technology This cause Lots very change in life man start from activity business and economy , up to method interact between One with others.

¹ Ways of development technology in Islamic banking is directed towards developing competition equal business with method banking conventional implemented through comprehensive that starts at the deficiency as well as excess banking , Activities banking with use technology that is through the *internet banking* program or *e-banking* can called technology is through application *e-banking* or *internet banking* or also known as activity banking on the internet .²

With progress as well as development increasingly advanced technology fast This banking also participates share in utilise development technology this , one of them with implementation *green banking* for friendly banking with environment . One of the banks that has apply the *green banking* is Bank Syariah Indonesia (BSI). Supported from the data that the researcher can through the 2022 LPS Banking Award event, BSI received award as the most active bank in practice *green banking*.³ One of implementation *green banking* carried out by BSI is through *mobile*

¹ "Ega Belahag Yusuf and others , 'Innovation of Technology-Based Islamic Banking Services as a Form of Implementation of Green Banking ' , Istitmar : Journal of Islamic Economic Studies 7, 2023. "

² "Nurdin and others , 'The Influence of Benefits, Trust and Ease of Use on Customer Interest in Using Mobile Banking at Bank Mega Syariah, Palu Branch', Journal of Islamic Banking and Finance 3, No. 1 2020. "

³ " Lps.go.id, 'Appreciation Forum for the Banking Industry, LPS Banking Award 2022 Successfully Held', Lps.Go.Id , 2022, https://lps.go.id/web/guest/home?p_p_id "

⁴ " Desma Ria and others , 'Implementation of Green Banking in the Environment of Bank Muamalat Indonesia', JIHBIZ: Global Journal of Islamic Banking and Finance , 5, no. 1 2023. "

banking, namely BSI Mobile, because in the current digital era This Lots people who want effectiveness and convenience in do its activities , such as use easy mobile banking used anywhere as well as When just .

One of The award received by BSI is the most active bank in practice *green banking*. *green banking* that is a business carried out by banking about implementation principle friendly environment everywhere type activity banking as well as prioritize his investment on effort as well as friendly work with environment as well as minimize consequence from environment operation other .⁴ The awards received by BSI be one of proof that Islamic banks always follow development and utilization of *digital* media .

Implementation this green banking No only for follow just following the trend , but also based on regulations important that can give support For implementation of insightful banking environment one of regulation importance that is "PBI (Bank Indonesia Regulation) Number 14/15/PBI/2012 concerning evaluation to management environment life by debtor in condition distribution credit ." In addition according to " POJK 51/POJK.03/2017 which contains the ' Implementation Finance Sustainable for Financial Services Institutions and Public Companies." ⁵

The bank has role in promote as efforts to become companies that have obligation on achievement development sustainable, such as introduce draft *paperless* as well as digital technology based banking services information For users who have already use service the or Customer prospective is initiation in implementation *green banking* .⁶

One of the group that needs observed in use use *mobile banking* namely students, because student This is one of from generation Z and seen from data pre survey conducted by researchers shows that student Many Islamic banks use BSI Mobile and are supported through data on bankbsi.co.id that most BSI users from group millennials and generation Z accordingly range age

18-35 years,⁷ so that researcher do research on "students study program Islamic banking Nurjati State Islamic Institute Cirebon class 2020-2021."

Based on background behind above, researcher motivated to explore further more and more in about implementation *green banking* in use of BSI Mobile. The purpose of from study This namely For analyze whether effectiveness and convenience influential in a way partial and simultaneous to *green banking* in use of BSI Mobile.

B. Research methods

Study This use research methods quantitative ,⁸ method study quantitative It means namely research based in *philosophy of passivism* ' which is used to analyze A sample and also population , data collected with A research *instrument* as well as data analysis will nature quantitative statistics .⁹

Research location This is on " students" study program Islamic banking IAIN Syekh Nurjati Cirebon class 2020-2021 ." Population in study This a total of 347 students , with taking sample using " *non probability sampling* " with method *purposive sampling* " and obtained results

sample use formula *slovin* is a total of 78 students . *Purposive sampling* Alone can interpreted as sample taken based on evaluation certain or criteria certain .¹⁰ In data analysis , research This use several tests such as "instrument tests (validity and reliability tests), assumption tests classical (normality test , multicollinearity and

⁵ Ria and others . ' Implementation Green Banking ... '

⁶ Ria and others . ' Implementation Green Banking ... '

⁷ " Bankbsi.co.id, 'BSI Mobile Increasingly Popular, Until May Transactions Reached 140 Million', Bankbsi.Co.Id , 2023 <https://www.bankbsi.co.id/news-update/berita> [accessed 19 September 2023]. "

⁸ " Sugiyono, Research Methods Quantitative (Alfabeta , 2022). "

⁹ " Sugiyono, Research Methods Quantitative , Qualitative and R&D (Alfabeta , 2021). "

¹⁰ " Sugiyono, Quantitative, Qualitative and R&D Research Methods (Alfabeta , 2015). "

heteroscedasticity), analysis multiple linear regression and hypothesis testing (t, f and coefficient tests) determination).”

C. Results and Discussion

Instrument Test Study

1. Validity Test

Tabel 1 Hasil Uji Validitas

Variabel	No item	Nilai r-hitung	Nilai r-tabel	keterangan
Efektivitas	X1.1	0.841	0.2199	“Valid”
	X1.2	0.880	0.2199	“Valid”
	X1.3	0.830	0.2199	“Valid”
	X1.4	0.627	0.2199	“Valid”
	X1.5	0.727	0.2199	“Valid”
	X1.6	0.642	0.2199	“Valid”
	X1.7	0.778	0.2199	“Valid”
Kemudahan	X2.1	0.765	0.2199	“Valid”
	X2.2	0.708	0.2199	“Valid”
	X2.3	0.688	0.2199	“Valid”
	X2.4	0.769	0.2199	“Valid”
	X2.5	0.626	0.2199	“Valid”
	X2.6	0.685	0.2199	“Valid”
	X2.7	0.757	0.2199	“Valid”
	X2.8	0.674	0.2199	“Valid”
	X2.9	0.718	0.2199	“Valid”
Green banking	Y.1	0.770	0.2199	“Valid”
	Y.2	0.700	0.2199	“Valid”
	Y.3	0.774	0.2199	“Valid”
	Y.4	0.799	0.2199	“Valid”
	Y.5	0.788	0.2199	“Valid”
	Y.6	0.746	0.2199	“Valid”
	Y.7	0.778	0.2199	“Valid”
	Y.8	0.698	0.2199	“Valid”

A can be declared when the calculated r number $>$ t table.¹¹ The calculation results show that the questionnaire statement is used to measure the variables of effectiveness, ease and *green banking* obtained r count $>$ r table (0.2199) meaning that the 24 points of the questionnaire statement are declared valid.

2. Reliability Test

Tabel 2 Hasil Uji Reabilitas

Variabel	Cronbach Alpha	Standar Alpha	Keterangan
Efektivitas	0.878	0.60	“Reliabel”
Kemudahan	0.876	0.60	“Reliabel”
Green banking	0.892	0.60	“Reliabel”

Sumber: pengolahan data IBM SPSS Versi 23

The variable is declared reliable if the number *Cronbach alpha* $>$ 0.60.¹² Based on the table above, it can be concluded that the statement in the questionnaire for the effectiveness variable obtained a figure of 0.878, the ease variable obtained a figure of 0.876 and the *green variable* obtained a figure of 0.879. *banking* obtained a figure of 0.892, meaning that all the questionnaire statements made by the researcher were declared reliable, because *Cronbach alpha* $>$ *alpha* standard (0.60).

¹¹ C "ania Anggita Putri, Muhammad Iqbal Fasa, and Adib Fachri, 'Green Banking Innovation in Banking Services', *Mutanaqishah : Journal of Islamic Banking* 2, No. 2, 2022. "

¹² " DLY Nifa, 'Analysis of the Influence of Effectiveness and Religious Activities Bsi Mobile Towards Customer Loyalty During the Pandemic (Case Study on Students in Sleman)' 1, 2021. "

Assumption Test Classic

1. Normality Test

Tabel 3 Hasil Uji Normalitas

		Unstandardized Residual
Normal Parameters ^{a,b}	Mean	.0000000
	Std. Deviation	2.33529661
Most Extreme Differences	Absolute	.062
	Positive	.046
	Negative	-.062
Test Statistic		.062
Asymp. Sig. (2-tailed)		.200 ^{c,d}

Sumber: pengolahan data IBM SPSS Versi 23

Data can it is said normal if sufficient residual figures assumption normality namely sig value $< \alpha$ (significance = 0.1).¹³ In the normality test This known that sample study stated distributed normally , because based on Table 3 above shows value of Asymp . Sig. (2-) is 0.200 or more than 0.1 .

2. Multicollinearity Test

Tabel 4 Hasil Uji Multikolinearitas

Model		Collinearity Statistics	
		Tolerance	VIF
1	X1	.436	2.294
	X2	.436	2.294

Sumber: pengolahan data IBM SPSS Versi 23

A data can it is said There is or multicollinearity to a regression model namely notice number tolerance as well as VIF (*Variance Inflation Factor*), so when tolerance > 0.1 can withdrawn conclusion that No there is multicollinearity between variable free in the regression model .¹⁴ In table 4, each variable is good variable effectiveness , convenience and also *green banking* has same number namely 0.436 which means results processing the data show that results This exceeds the tolerance limit (0.1) as well the same VIF figure is

2.294 for the magnitude value that is not exceed VIF limit that has been set (10) so as not to happen multicollinearity . So that can withdrawn conclusion that the data obtained by the researcher is not happen multicollinearity between variable free in the regression model This .

3. Heteroscedasticity Test

Tabel 5 Hasil Uji Heteroskedastisitas

Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	5.854	1.557		3.761	.000
	X1	-.017	.067	-.041	-.245	.807
	X2	-.093	.060	-.260	-1.551	.125

Sumber: pengolahan data IBM SPSS Versi 23

¹³ " Imam Ghazali, *Multivariate Analysis Applications with IBM SPSS 23 Program (8th Edition)* , (Semarang: Diponogoro University Publishing Agency , 2016). "

¹⁴ " Ainul Yaqin Rahmat Daeng Marakka , '*Analysis of the Influence of Green Banking and Capital Adequacy Ratio on Profitability Growth with Institutional Ownership as a Moderating Variable* ' , 2023. "

If mark significance between variable independent with absolute residual > 0.05 so can it is said results said not happen heteroscedasticity.¹⁵ In accordance with results obtained from Table 5 above states that No there is heteroscedasticity in regression model in research which implemented by researchers as well as each variable can it is said No experience heteroscedasticity, because known sig value, in each and every variable weighty more from 0.05.

Multiple Linear Regression Test

Tabel 6 Hasil Uji Regresi Linear Berganda

Model	Unstandardized Coefficients		Standardized Coefficients	T	Sig.
	B	Std. Error	Beta		
1 (Constant)	4.448	2.552		1.743	.085
X1	.632	.110	.573	5.726	.000
X2	.292	.098	.297	2.973	.004

Sumber: Pengolahan Data IBM Statistik Versi 23

Variables effectiveness and convenience marked + (positive) because has fulfil coefficient regression so that cause *green banking* will Keep going increased . While That variable effectiveness and convenience marked - (negative) because variable the No fulfil coefficient regression so that cause *green banking* will decreased . Based on the statement can explained as the following : The constant value obtained from data processing is 4,448, so can it is said that from mark constant the positive , meaning if all variable (effectiveness as well as convenience) is stated No The same with 0 or find changes , so *green banking* on the use of BSI Mobile Keep going increase .

Variables effectiveness influential positive to *green banking* Because value the coefficient obtained from variable effectiveness a total of 0.632. With thus so The more big effectiveness , then *green banking in the use of BSI Mobile* will increased . Variable convenience influential positive to *green banking*, because mark coefficient obtained from variable convenience is a total of 0.292. So that can be stated that the more big convenience , then *green*

banking in BSI Mobile usage will increase .

Hypothesis Testing

1. T Test (Partial)

Tabel 7 Hasil Uji T

Model	Unstandardized Coefficients		Standardized Coefficients	T	Sig.
	B	Std. Error	Beta		
1 (Constant)	4.448	2.552		1.743	.085
X1	.632	.110	.573	5.726	.000
X2	.292	.098	.297	2.973	.004

Sumber: Pengolahan Data IBM SPSS Versi 23

According to the partial t-test results from table above that variable effectiveness influential in a way partial to *green banking*, because the variables effectiveness (X1) is obtained number significance an amount of 0,000 or less from 0.5 , thus then H_0 rejected and H_1 is accepted .

Temporary That For variable convenience influential in a way partial to *green banking*, because mark significance obtained an amount of 0.004 or not enough from 0.5, then H_2 accepted and H_0 rejected .

¹⁵ " Marakka . ' Analysis Influence Green Banking... ' ."

2. F Test (Simultaneous)

Tabel 8 Hasil Uji F

Model	Sum of Squares	df	Mean Square	F	Sig.
1 Regression	863.059	2	431.530	77.072	.000*
Residual	419.928	75	5.599		
Total	1282.987	77			

Sumber: pengolahan data IBM SPSS Versi 23

Variables effectiveness and convenience in a way together or together there is influence to *green banking* in use of *BSI Mobile*, because based on table 8 above obtained number F count more big namely 77,072 with significance amounting to 0,000. with thus if F count > F table (77.072 > 2.33) is appropriate the above conditions then H₃ accepted and H₀ rejected .

R-Square Test (Coefficient Determination)

Tabel 9 Hasil Uji Koefisien Determinasi

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.820*	.673	.664	2.36623

Sumber: Pengolahan Data IBM SPSS Versi 23

Variable effectiveness and convenience capable influence *green banking* with mark by 66.4%, while temporary That the rest a total of 33.6% (100% - 66.4%) is explained other variables that are not mentioned in study this , because the results of the coefficient test determination above in table 9 shows that mark *Adjusted R Square* is 0.664.

Discussion

Influence Effectiveness To Implementation Green Banking

Effectiveness shows the ability of a company to achieve the company's goals that have been set appropriately. Effectiveness will make customers feel satisfied with the *BSI Mobile* application. This is proven by the quality , efficiency , and income. growth , accidents and motivation felt by customers by using *BSI Mobile*.¹⁶

Can be seen effectiveness variables have an influence on *green banking* , this can be seen in table 7 in the t-test, because according to the results of the SPSS version 23 calculations, the significance results obtained were 0.000 or less than 0.5, so that H₀ was rejected and H₁ was accepted.

From the calculation of the results of the statistical analysis, it was found that that effectiveness has a positive and significant influence on *green banking* , stated positively because students can imagine the quality of service available in *BSI Mobile*, with the effectiveness of a service , users will feel comfortable using the service. because it is effective and more environmentally friendly. The researcher's explanation above is in accordance with the statement that with the existence of digital banking services such as those implemented online , fast and practical because there is no need to queue at the bank, cheap expenses, has good service quality, security level better and more accessible in wherever and anytime during 24 hours without limitations.¹⁷

In addition, these results support research which explains that the implementation of *green banking* can be achieved by a company that already understands what the needs of customers or users are and carries out various efforts so that the service can be accessed effectively and efficiently.¹⁸

¹⁶ " Hani Werdi Apriyanti, 'Model of Islamic Banking Product Innovation in Indonesia', *Economica: Journal of Islamic Economics* 9, No.1, 2018. "

¹⁷ " Yusuf and others . 'Innovation of Islamic Banking Services ...' ."

¹⁸ " Nifa. ' Analysis Influence Effectiveness ...' ."

Furthermore, with the existence of transactions using BSI *Mobile*, it can provide benefits that can be felt, for example, transactions become easier, can reduce paper usage because the good quality provided by BSI *Mobile* can meet user needs, both banks and customers can feel faster transactions carried out online, because with the service method using BSI *Mobile*, the service

provided to customers is faster and customers do not need to complain because they wait too long for the service provided by bank employees, this makes it easier for bank employees when providing services to each customer.¹⁹

It can be concluded that the effectiveness variable has an influence on the implementation of *green banking* in the use of BSI *Mobile*. This is because users can see that the effectiveness of BSI *Mobile* has good quality for users and influences the implementation of *green banking* in using BSI *Mobile*.

Influence Convenience To Implementation Green Banking

Draft convenience use show level Where somebody believe that use system information is easy and not need business hard from the user For Can use .²⁰ Convenience use transaction in mobile banking services can make it easier Customer transact banking like make transfers between banks or transfers to other banks, where mobile banking transactions can done anytime and anywhere and can make it easier customers who have busy, with customer mobile banking can do transaction whenever so Customer No need come to the bank for do transaction banking Can be seen variable convenience there is influence to *green banking*, matter This can seen on table 4.15 in t-test results, because in accordance with results SPSS version 23 calculation, obtained results significance an amount of 0.004 or not enough from 0.5, so that H_0 rejected and H_2 accepted.

From the calculation analysis statistics, known that convenience influential in a way significant and positive to implementation *green banking*, it is said positive Because student Can imagine How BSI *Mobile* services the easy studied, not need Lots effort, easy its operation and simple and students will give good assessment in BSI *Mobile* usage if student or user the know that services provided in accordance with desire users, with convenience a service so its users will use service the Again Because easy used and existing features in service the can fulfil all need user so that matter the make use service more friendly environment. Explanation on in

accordance with research that explains that BSI *Mobile* can support subtraction use paper (*paperless*) such as convenience at the time opening or loading account new that can carried out at home without must come direct to the bank, thing This is form support BSI in implement *green banking*.²²

In addition, that somebody can trust that Usage system information that is easy as well as without need Lots power at the moment use it to make it easy used Because draft convenience user .²³ Draft convenience use aiming For fulfil in accordance with need as well as desire users, besides that when system information easy on moment its operation so that user will use system service the in a way Keep going continuously.

Influence Effectiveness and Convenience To Implementation Green Banking

Variables effectiveness and convenience influential in a way significant to implementation *green banking*, because in accordance with results SPSS version 23 calculation, obtained significance result 0.000 or not enough

¹⁹ " Nifa. ' Analysis Influence Effectiveness ...'."

²⁰ " Anita Tri Milza and others, 'Implementation of BSI Mobile as a Form of Achieving Paperless and Implementation of Green Banking', IJAB Indonesian Journal of Accounting and Business 3, No. 1, 2021. "

²¹ " Dwi Yanti Sahriana and Mustafa Kamal Rokan, 'Analysis of the Effectiveness of Using QRIS (Quick Response-CODE Indonesian Standard) To Support Paperless at PT. Bank Syariah Indonesia KCP Medan Padang Bulan', Journal Economy And Currency Study (JECS) 4, No. 2, 2022."

²² " Milza and others . ' BSI Mobile Implementation ...'."

²³ " Milza and others . ' BSI Mobile Implementation ...'."

from 0.5 then H_3 is accepted as well as H_0 rejected. So that the more quality a services and can fulfil need user. It will be more effective and easy used by users so that use service the more friendly environment.

Based on results said statement with the largest average value, namely from dimensions *green consumer* on indicators use technology online. This is because of effectiveness and ease of use for users that make they need systems and services information via online on BSI Mobile so that the use made online that can reduce use paper and more friendly environment, statement it is also appropriate with research that states that implementation banking green can done with use service *digital banking*, as effort institution finance in help government. For overcome problem waste paper, with utilise technology For all the transaction.²⁴

In addition, in dimensions *green consumer* to indicator Handling settlement complaint use *digital banking*. If Customer experience constraint or need help and also information can direct access the BSI call center, namely 14040 or you can also use chat aisyah 3513, inside feature This can used blessing or BSI Mobile users when Customer own question and also obstacles at the time use of the program.²⁵ If want to choose and use a product or service naturally

user choose product or services that have ever been bought and used and felt effectiveness as well as ease of use said. For show excess to customers, then a product as well as service moreover formerly must grow confidence in customers matter. This Of course No easy, because moment This Lots competitor *mobile banking* from another bank which is more develop among user especially for students.

On two variables free own One unity that can improve implementation *green banking* for students study program Islamic banking Institute of Islamic Religion of the State of Sheikh The Truth Cirebon generation 2020-2021, according to with statement that it is said increase if benefit *e-banking* can make cost operational tend more. A little as well as can reach public in a way more wide, mobile banking makes consumers more easy. For check balance, transfer funds, order ticket, payment bill, and can do more. Lots Again activity online of course more practical, effective, efficient, easy and safe.²⁶

D. Conclusion

Based on results research that has been done can concluded that effectiveness and convenience influential positive and significant to implementation *green banking* in use of BSI Mobile. The *R Square value* is 0.664 so that can stated that variable effectiveness and convenience influential by 66.4% against implementation *green banking* in use of BSI Mobile.

Research result This prove that based on perception student study program Islamic banking IAIN Syekh Nurjati Cirebon class 2020-2021 effectiveness and convenience become reason they in transact using BSI Mobile, because the more quality a service as well as can fulfil need user so will the more effective and easy used by users so that service the more friendly environment.

²⁴ "Yusuf and others. 'Innovation Service Islamic Banking ...'."

²⁵ "Nurkumala Dewi, 'The Influence of Convenience and Benefits on Customer Interest in Using Indonesian Sharia Banking (BSI Mobile)', 2023. "

²⁶ "Yusuf and others. 'Innovation Service Islamic Banking ...'."

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