

THE INFLUENCE OF SERVICE FEATURES, TRANSACTION SECURITY, BRAND AMBASSADORS AND PERCEIVED EASE OF USE ON BANK BRI CUSTOMER DECISIONS USING THE BRIMO APPLICATION

*Dwi Nur Cahyo*¹, *Yudi Sutarso*²,

¹ Master of Management Study Program, Faculty of Economics and Business, Perbanas University, Hayam Wuruk, Surabaya, dwi.nc82@gmail.com

² Master of Management Study Program, Faculty of Economics and Business, Perbanas University, Hayam Wuruk, Surabaya, yudi@perbanas.ac.id

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Abstrak

The purpose of this study was to examine the effect of service features, transaction security, brand ambassadors and perceived convenience on customer decisions using the BRImo application. This study uses quantitative research methods. The population in this study were BRI customers who opened savings accounts at BRI KCP Sudiang from January to June 2023 totaling 15,850 people, the sampling technique used in the study was structured data collection using the Slovin formula. So the sample in this study was a total of 98 respondents. The data analysis technique in this study used multiple linear regression analysis. The results showed that service features have a significant effect on customer decisions using the BRImo application. Transaction security has a significant effect on customer decisions using the BRImo application. Brand ambassadors have an insignificant effect on customer decisions using the BRImo application. Perceived ease of using the product has a significant effect on customer decisions using the BRImo application.

INTRODUCTION

The bank that is the object of this research is Bank Rakyat Indonesia (BRI), where BRI is a bank that quickly responds to digitalization. BRI as one of the State-Owned Enterprises whose focus is to serve Micro, Small and Medium Enterprises (MSMEs) and the largest number of customers in Indonesia, customers who are usually willing to queue for conventional physical transactions at the Bank. This condition BRI continues to transform to provide transaction solutions by strengthening digitalization in the BRImo Application based on internet banking. BRImo was declared by BRI as SuperApps to collect as much third party funds from customers with various conveniences and new facilities integrated into the BRImo Application. This research was conducted at BRI because of BRI's increasingly reliable digital technology, even now BRI is

the first and only bank in the world that has its own satellite to be able to reach all of its working areas in real time online.

BRImo customers in making decisions always consider the relationship or influence taken on various products and services offered by the bank. Such as service features, transaction security, brand ambassadors and perceived ease of use of the application. These are all considerations for customers to make decisions by looking at the advantages and risks that can be caused.

According to Tjiptono (2017: 21) features are the main elements that exist in the products or services offered in a package of services and products. In this case, features are considered as technical specifications of the product or service offered to consumers. According to Suyanto (2017: 112) features are characteristics that complement the basic functions of the product. According to Casalo et al in Zahid et al (2010) from a consumer perspective, security is the ability to protect consumer information or data from fraud and theft in the online banking business. e security is a condition or quality that is free from fear, anxiety, or concern. According to Lea-Greenwood, (2017: 88) A brand ambassador is a tool used by companies to communicate and connect with the public, regarding how they actually enhance sales. The use of brand ambassadors is carried out by companies to influence or invite consumers. According to Davis in George et al. (2015: 7) ease of use will be perceived as the level at which a person believes that using a particular system or innovation is free from physical and mental effort. Ease is a belief about the decision-making process. If someone believes that the information system is easy to use, he will use it. According to Kotler & Armstrong (2019: 177) purchasing decisions are buyers' decisions about the brands purchased. Meanwhile, adoption itself is defined as a person's decision to become a regular user of a product.

The following shows data about customers who are actively registered at the current research site:

Table 1. BRI KCP Makassar Sudiang Savings Customers Per January - June 2023

| Nasabah | Jan | Feb | Mar | Apr | May | Jun |
|----------------------------|--------|--------|--------|--------|--------|--------|
| Not yet using BRImo | 11.619 | 11.578 | 11.580 | 11.592 | 11.418 | 11.540 |
| Already using BRImo | 3.493 | 3.647 | 3.800 | 3.863 | 4.072 | 4.310 |
| Number of Savings Accounts | 15.112 | 15.225 | 15.380 | 15.455 | 15.490 | 15.850 |
| Percentage of BRImo | 23.11% | 23.95% | 24.71% | 25.00% | 26.29% | 27.19% |

Source: BRI KCP Makassar Sudiang, 2023

The timeseries data above shows that customers who have made a decision to use BRImo have increased from January to June, from 23.11% (3,493 customers) to 27.19% or 4,310 customers. This means that it is still below 70% of the standard that should make a decision to use BRImo. Although the use of service features, transaction security, brand ambassadors and perceived ease of service delivery have been introduced.

The fact is that BRImo KCP Makassar Sudiang has provided service features in the form of service package products/services in obtaining easy access to information, presenting a variety of transaction services, displaying service excellence and service update innovations. But there are still many BRI customers who have not made the decision to become BRImo customers. Of course, the decision has not been taken because it is still faced with various considerations related to the application used. This is a problem that most customers do not understand the importance of service features to decision making.

Another fact that shows that BRImo customer decision making has not determined its choice to become a BRImo customer due to transaction security considerations. Limited customer information and knowledge of a system related to data loss or theft in transaction service activities is not convincing to customers. Transaction security that until now has not been believed by customers because it often happens that customers lose their personal confidentiality information through mobile banking, transaction process applications that are often problematic and information presented in customer data is often inaccurate. This is a problem from the aspect of transaction security to customer decision making.

Including in this case the efforts made by Bank BRI in carrying out promotional activities through brand ambassadors, namely icons or identities in promoting products or services to realize customer decisions to switch to BRImo customers. Currently, in an effort to promote and inform the BRImo application itself, BRI makes the NOAH Band a brand ambassador who is always included in every BRI promo activity. Hope to increase the interest of customers and prospective customers to use the BRImo application. However, these efforts have not also provided interest to customers to get the benefits of transference (celebrity support for the brand), congruence (brand compatibility with the celebrity used), credibility (celebrities who have the ability to convince customers), interest (the attractiveness presented by celebrities supports the promoted product) and power (celebrity charisma that influences customers to use the product). As a result, brand ambassadors are still a problem in determining decision making.

Based on the background and research problems that have been formulated, the objectives to be achieved in this study are to examine what factors influence customer decisions to use the BRImo Application. In detail, the objectives of this study are to: 1) Test the effect of service features on customer decisions using the BRImo application. 2) Test the effect of transaction security on customer decisions using the BRImo application. 3) Testing the influence of brand ambassadors on customer decisions using the BRImo application. 4) Testing the effect of perceived convenience on customer decisions using the BRImo application.

RESEARCH METHODS

This research uses quantitative research methods. Quantitative research is a method for testing certain theories by examining the relationship between variables. The population in this study were BRI customers who opened savings accounts at BRI KCP Sudiang for the period January to June 2023 totaling 15,850 people. In this study, the sampling technique used in the study was structured data collection. The research sample selected was BRI customers who used the BRImo application from January to June 2023 as many as 4,310 people. Seeing the number of Brimo user customers > 1000 people, the sampling technique in this study used the Slovin formula with a confidence level determination of 10%. So the sample in this study was 98 respondents.

The data in this study are primary data obtained directly from respondents through the results of filling out a questionnaire (questionnaire), according to Sugiyono (2011) The questionnaire is a data collection technique that is carried out by giving a set of questions or written statements to respondents to answer. According to Malhotra (2007), regression analysis is a statistical procedure for analyzing the relationship between the dependent variable and the independent variable. If there are two or more independent variables, multiple linear regression analysis is used. Thus it can be seen how much influence the independent variable has on the dependent variable.

RESULTS AND DISCUSSION

Multiple Linear Regression Analysis

The coefficient of determination measures the extent to which the model's ability to explain the variation in the dependent variable where the coefficient of determination is zero and one. The coefficient of determination test carried out can be seen in the summary model table below:

Table 2. Koefisien Determinan
Model Summary

| Model | R | R Square | Adjusted R Square | Std. Error of the Estimate |
|-------|-------------------|----------|-------------------|----------------------------|
| 1 | .862 ^a | .743 | .552 | .28654 |

a. Predictors: (Constant), Perceived Convenience (X4), Brand ambassador (X3), Transaction Security (X2), Service Features (X1)

Source: Primary data after processing, 2023.

The results of the Model Summary calculation of the R value or correlation coefficient to see the simultaneous influence and the R2 value or the coefficient of determination to see the partial influence of the variables studied. The value of R = 0.862 means that service features, transaction security, brand ambassadors and perceived convenience have a simultaneous influence on BRI Bank customer decisions using the BRImo application, which is percented to 86.2 percent with the remaining 13.8 percent influenced by other variables not examined.

The magnitude of the influence of the independent variables is known from the magnitude of the R2 value, namely R2 = 0.743. This means that the independent variables of service features, transaction security, brand ambassadors and perceived convenience together affect the dependent variable of BRI Bank customer decisions using the BRImo application by 74.3 percent, while the remaining 25.7 percent is influenced by other variables that cannot be explained in the model.

The results of the Multiple Linear Regression Equation analysis based on data processing using SPSS 26 can be seen in the table below:

Table 3. Multiple Linear Regression Analysis

| Model | Unstandardized Coefficients | | Standardized Coefficients | t | Sig. |
|---------------------------|-----------------------------|------------|---------------------------|-------|------|
| | B | Std. Error | Beta | | |
| 1 (Constant) | 1.337 | .420 | | 3.180 | .002 |
| Service Features (X1) | .182 | .085 | .207 | 2.127 | .036 |
| Transaction Security (X2) | .282 | .071 | .378 | 3.947 | .000 |
| Brand ambassador (X3) | .058 | .058 | .084 | 1.007 | .317 |
| Perceived Ease (X4) | .165 | .073 | .201 | 2.270 | .026 |

a. Dependent Variable: Usage Decision (Y)

Source: Primary data after processing, 2023.

Based on data analysis, the regression equation results are as follows:

$$Y = 1.337 + 0.182X1 + 0.282X2 + 0.058X3 + 0.165X4$$

The regression equation above shows the relationship between the independent variable and the dependent variable partially, so that from this equation it can be concluded that:

The constant value is 1,337, meaning that if there is no change in the independent variable service features, transaction security, brand ambassadors and perceived convenience is 0, the decision of BRI Bank customers to use the BRImo application is 1,337 units.

The service feature regression coefficient value is 0.182, meaning that if the service feature variable (X1) increases by 1% assuming the transaction security variable (X2), brand ambassador (X3), perceived convenience (X4) and constant (a) are 0 (zero), then the BRI Bank customer's decision to use the BRImo application increases by 0.182. This shows that the service features variable (X1) contributes positively to customer decisions, so that the better the service features of the BRImo application, the higher the customer's desire to make a decision to use the BRImo application.

The regression coefficient value of transaction security is 0.282, meaning that if the transaction security variable (X2) increases by 1% assuming the service feature variable (X1), brand ambassador (X3), perceived convenience (X4) and constant (a) are 0 (zero), then the decision of BRI Bank customers to use the BRImo application increases by 0.282. This shows that the transaction security variable (X2) contributes positively to customer decisions, so that the safer it is for customers to make transactions from the BRImo application, the higher the customer's desire to make a decision to use the BRImo application.

The brand ambassador regression coefficient value is 0.058, meaning that if the brand ambassador variable (X3) increases by 1% assuming the service features variable (X1), transaction security (X2), perceived convenience (X4) and constant (a) are 0 (zero), then the BRI Bank customer's decision to use the BRImo application increases by 0.058. This shows that the brand ambassador variable (X3) contributes positively to customer decisions, so that the more attractive the brand ambassador of the BRImo application, the higher the customer's desire to make a decision to use the BRImo application.

The regression coefficient value of perceived convenience is 0.165, meaning that if the perceived convenience variable (X4) increases by 1% assuming the service feature variable (X1), transaction security (X2), brand ambassador (X3) and constant (a) are 0 (zero), then the decision of BRI Bank customers to use the BRImo application increases by 0.165. This shows that the perceived convenience variable (X4) contributes positively to customer decisions, so that the better the perceived convenience of the customer, the higher the customer's desire to make a decision to use the BRImo application.

Proof of Hypothesis

The results of the F Test (simultaneous) analysis by looking at the $F_{Table} = f(k; n-k)$ value, $F = (4; 98-4)$, $F_{Table} = (4; 94) = 2.469$ with an error rate of 5%.

Table 4. F Test (Simultaneous)

| Model | Sum of Squares | df | Mean Square | F | Sig. |
|--------------|----------------|----|-------------|--------|-------------------|
| 1 Regression | 4.864 | 4 | 1.216 | 14.811 | .000 ^a |
| Residual | 7.636 | 93 | .082 | | |
| Total | 12.500 | 97 | | | |

a. Predictors: (Constant), Perceived Convenience (X4), Brand ambassador (X3), Transaction Security (X2), Service Features (X1)

b. Dependent Variable: Usage Decision (Y)

Source: Primary data after processing, 2023.

Based on the test results in the table above, it can be seen that the F_{count} value is 14,811 with an F_{Table} value of 2,469 so that the $F_{count} > F_{Table}$ value or $14,811 > 3,075$, and a significant level of $0.000 < 0.05$, then H_0 is rejected and H_1 is accepted, so it can be concluded that the variables of service features, transaction security, brand ambassadors and perceived ease of use simultaneously affect the decisions of BRI Bank customers using the BRImo application.

Furthermore, the results of the t test analysis (partial) based on data processing using SPSS 26 can be seen in the table below:

Table 5. Test t (Partial)

| Model | Unstandardized Coefficients | | Standardized Coefficients | t | Sig. |
|---------------------------|-----------------------------|------------|---------------------------|-------|------|
| | B | Std. Error | Beta | | |
| (Constant) | 1.337 | .420 | | 3.180 | .002 |
| Service Features (X1) | .182 | .085 | .207 | 2.127 | .036 |
| Transaction Security (X2) | .282 | .071 | .378 | 3.947 | .000 |
| Brand ambassador (X3) | .058 | .058 | .084 | 1.007 | .317 |
| Perceived Ease (X4) | .165 | .073 | .201 | 2.270 | .026 |

a. Dependent Variable: Usage Decision (Y)

Source: Primary data after processing, 2023.

Based on the Table by observing the t column row and Sig. can be explained as follows:

1. The service feature variable has a positive and significant effect on BRI Bank customers' decisions to use the BRImo application. This can be seen from the significance of service features (X1) $0.036 < 0.05$, and the t-Table value = 1.984. This means that the t-count value is greater than the t-Table ($2.127 > 1.984$), thus H_0 is rejected and H_1 is accepted. So that the hypothesis that reads "service features have a positive and significant influence on customer decisions using the BRImo application" is accepted.
2. The transaction security variable has a positive and significant effect on BRI Bank customers' decisions to use the BRImo application. This can be seen from the significance of transaction security (X2) $0.000 < 0.05$, and the t-Table value = 1.984. This means that the t-count value is greater than the t-Table ($3.947 > 1.984$), thus H_0 is rejected and H_1 is accepted. So that the hypothesis that reads "transaction security has a positive and significant influence on customer decisions using the BRImo application" is accepted.
3. The brand ambassador variable has a positive and insignificant effect on BRI Bank customers' decisions to use the BRImo application. This can be seen from the brand ambassador (X3) significance of $0.317 > 0.05$, and the t-Table value = 1.984. This means that the t-count value is smaller than the t-Table ($1.007 < 1.984$), thus H_0 is accepted and H_1 is rejected. So that the hypothesis that reads "brand ambassadors have a positive and significant influence on customer decisions using the BRImo application" is rejected.
4. The perceived convenience variable has a positive and significant effect on BRI Bank customer decisions using the BRImo application. This can be seen from the significance of perceived convenience (X4) $0.026 < 0.05$, and the t-Table value = 1.984. This means that the t-count value is greater than the t-Table ($2.270 > 1.984$), thus H_0 is rejected and H_1 is accepted. So that the hypothesis that reads "perceived convenience has a positive and significant influence on customer decisions using the BRImo application" is accepted.

Discussion

Based on the results of the study, it is proven that service features have a positive and significant effect on BRI Bank customer decisions using the BRImo application. This means that the service features of the BRImo application determine the customer's decision making in using BRImo. Service features have various types and specifications to provide easy access for

customers. In addition, BRImo transaction services vary according to customer needs. BRImo's service features also have advantages that help customer transaction activities and BRI continues to innovate to improve BRImo's service features. The relevance of this research to previous research shows that there are similarities and differences. Research by Kurniaputra and Nurhadi (2018) and Putra et al (2014), have similarities, namely examining customer decisions. Another equation is using multiple linear regression analysis. In addition to similarities, there are differences in previous research with this study, namely located in the independent variables observed. In this study examining the variable service features that influence customer decisions using BRImo, where in previous studies, there were no researchers who examined this. In addition, the results of the study found that service features have a positive and significant effect on customer decisions, so this is a novelty from previous research.

The results showed that transaction security has a positive and significant effect on BRI Bank customers' decisions to use the BRImo application. This means that the security of transactions using the BRImo application determines the customer's decision making in using BRImo. Security is important for customers in conducting banking transactions. With the BRImo application, the security felt by customers in this case the BRImo application can maintain the confidentiality of customer personal information, the transaction process with mobile banking is also felt to provide a sense of security for customers and the information presented in the BRImo application is correct and accurate. The relevance of this research to previous research shows that there are similarities and differences. Research by Kurniaputra and Nurhadi (2018), Putra et al (2014), and Pika et al (2022) has similarities, namely examining the independent variable of security and the dependent variable of customer decisions. In addition to similarities, there are differences in previous research with this study, namely located in the data analysis used. In research by Pika et al (2022) using SEM PLS analysis and research by Putra et al (2014) using path analysis. While this study is to see the effect of independent variables on the dependent variable using multiple linear regression analysis, so that it becomes a novelty from previous research.

The results of the study prove that brand ambassadors have a positive and insignificant effect on BRI Bank customers' decisions to use the BRImo application. This means that the brand ambassador has been implemented by BRI, but does not make a real contribution to customer decision making to use the BRImo application. This means that BRI still needs to improve brand promotion from BRImo to meet customer needs, present more objective information, show the attractiveness of the BRImo application that is different from other mobile banking and its own characteristics so that customers make the decision to use the BRImo application. The relevance of this research to previous research shows that there are similarities and differences. Putra et al's research (2014) has similarities, namely examining the independent variable brand ambassador and the dependent variable of customer decisions. In addition to similarities, there are differences in previous research with this study, namely located in the data analysis used. In research Putra et al (2014) used path analysis. While this study uses multiple linear regression analysis to see the effect of independent variables on the dependent variable. The results of previous studies show that brand ambassadors have a positive and significant effect on customer decisions, while in this study brand ambassadors have a positive and insignificant effect on customer decisions, so this is a novelty from previous research.

The results of the study prove that the perceived ease of use of the product has a positive and significant effect on the decision of BRI Bank customers to use the BRImo application. This means that the perceived ease that customers feel in using the BRImo application determines customer

decision making. Perception of convenience in this case the customer feels the use of the BRImo application has a clear and understandable site, where the site is easily found by customers when browsing via the internet. In addition, with this BRImo application, customers find it easy to make online transactions, easy to get information on mobile banking services and easy to operate the BRImo application to conduct other banking transactions online. The relevance of this research to previous research shows that there are similarities and differences. Research by Kurniaputra and Nurhadi (2018), Putra et al (2014), Rahi & Ghani (2019), Reza et al (2020), and Pika et al (2022) have similarities, namely examining the independent variable perceived ease of use of the product and the dependent variable customer decisions. In addition to similarities, there are differences in previous research with this study, namely located in the data analysis used. In research by Pika et al (2022), Rahi and Gani (2019) and Reza et al (2020) used SEM PLS analysis and research by Putra et al (2014) used path analysis. Meanwhile, this study uses multiple linear regression analysis to see the effect of independent variables on the dependent variable, so that it becomes a novelty from previous research.

CONCLUSIONS AND RECOMMENDATIONS

Based on the research results that have been stated, the researcher draws the following conclusions: 1) Service features have a significant effect on customer decisions using the BRImo application. 2) Transaction security has a significant effect on customer decisions using the BRImo application. 3) Brand ambassadors have an insignificant effect on customer decisions using the BRImo application. 4) Perceived ease of using the product has a significant effect on customer decisions using the BRImo application.

Based on the conclusions that have been stated, the following suggestions are proposed: 1) BRI in implementing the BRImo application must be able to maintain by increasing the convenience of using the BRImo application so that it can still be accepted as a technological innovation that helps customers in conducting online banking transactions. 2) The development of digital banking technology is growing so fast, where all banks are rushing to issue mobile banking application technology, for this reason BRI must consistently innovate service features, improve transaction security, use the right brand ambassador and maintain customer perceptions in terms of the ease of using the BRImo application as mobile banking that speeds up banking transactions, increases the effectiveness and efficiency of mobile banking users in transactions and can help customers make the right banking decisions in banking transaction activities. 3) Future research is expected to expand the scope of research, not only BRImo Application users in this region, but also in various other regions, in order to obtain better research results and can use other supporting variables.

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