



Analysis of the influence of brand awareness, brand image and social media promotion on decisions to use mobile banking Bank Syariah Indonesia

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ARTICLE INFO

ABSTRACT

This article has undergone peer review and was presented at the Islam in World Perspectives Symposium 2024 on August 14, 2024

Keywords

Brand Awareness, Brand Image, Decision to Use BSI Mobile Banking

Significant technological advances have opened up great opportunities for the Islamic banking sector to improve the quality and efficiency of the products and services they offer. One of the main innovations that has been implemented is the development of the Sharia Mobile Banking service, which allows customers to carry out digital banking transactions quickly and safely. This service is designed to meet the needs of customers who increasingly rely on technology in their daily lives. However, even though the potential use of BSI Mobile is quite large, the number of BSI Mobile users is still relatively low compared to expectations. Looking at this phenomenon, this research aims to analyze the influence of Brand Awareness, Brand Image, and Social Media Promotion on the decision to use Bank Syariah Indonesia's Mobile Banking. This research was carried out in the Special Region of Yogyakarta, with a focus on students who are potential users of BSI Mobile services. The data analysis method used was multiple linear regression analysis and classical assumption testing, while the data collection technique was carried out through distributing questionnaires with a sample size of 100 respondents. The research results show that both partially and simultaneously, Brand Awareness, Brand Image and Social Media Promotion have a positive and significant influence on the decision to use Bank Syariah Indonesia's Mobile Banking. These findings underline the importance of strategies to increase brand awareness, manage a strong brand image, and effective promotion via social media to encourage the use of BSI Mobile services, especially among students.

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Introduction

The development of Islamic banking in Indonesia has shown significant progress, including product development, service improvement, and network expansion. This positive trend continues to be observed from year to year, driven by the rapid development of the economy and technology. Information technology, in particular, has had a major influence on the world of Islamic banking today. The momentum of technological progress motivates the banking sector to optimize the potential of the Internet, especially through the introduction of mobile banking products and

services (Salsabila, 2022).

Mobile banking has emerged as a strategic priority and an area of continued development. Many banks in Indonesia have implemented mobile banking services, offering their customers an efficient and convenient platform for conducting transactions. The rapid growth of the Internet is changing the way companies interact with consumers, including the banking industry. As the primary use of the Internet as a means of purchasing remains, banking service providers must also anticipate consumer adoption of the Internet and understand why this use continues.

Mobile banking, as a service provided by banks, is designed to assist and simplify customer engagement in various banking transactions through data services offered by mobile phone operators. Mobile banking has become an integral part of modern banking services. Due to its ease of use and other characteristics, mobile banking and online banking services have emerged as the most profitable e-commerce applications over the last decade. Mobile banking provides convenience in conducting financial transactions. Banks benefit from offering mobile financial services by saving costs associated with printing forms, brochures, and catalogs (Ali, 2021).

PT Bank Syariah Indonesia Tbk has documented that BSI's mobile banking, namely BSI Mobile, experienced user growth of up to 32.80% until September 2023 or reached 5.90 million users. Meanwhile, BSI Mobile transactions during that period reached 266.29 million worth IDR 338.22 trillion.

Table 1 Customer Data for Digital Service Users

Bank	Jumlah User	Transaksi	Pertumbuhan	Nilai Transaksi
BRImo	29,8 juta	2,18 miliar	79,1%	Rp 2.984 triliun
Livin	21,0 juta	2,02 miliar	46%	Rp 2.400 triliun
BNI Mobile	15,6 juta	738 juta	75,3%	Rp 874 triliun
BTN Mobile	593 ribu	~	78%	Rp 2 triliun
BSI Mobile	5,9 juta	266,29 juta	32,8%	Rp 338,22 triliun

Source: CNBC Indonesia (2023)

Based on Table 1.1, it can be seen that BSI Mobile Banking is ranked quite far from its competitors such as BRI. Even so, the development of Islamic banks in Indonesia shows progressive progress, which can accelerate the penetration of the sharia-based economic ecosystem in the country that is able to compete with other digital banks.

Consumers gain an understanding of a product's superiority through the associated brand name. Consequently, a brand is more than just a product name; it serves as an identity that reflects the credibility, integrity, and values of a company. These attributes are summarized and communicated through the products or services offered. Product and brand competition is increasing in various sectors, including Islamic banking. In this context, one of the superior services

is M-Banking, which is particularly favored by Islamic banking customers. M-Banking is gaining popularity due to its efficiency and effectiveness in facilitating financial transactions without requiring a visit to a bank office. Thanks to the continued development of information technology innovation, customers can transact conveniently, anywhere and anytime. This dynamic underlines the creation of an emotional connection between consumers and product producers created through brands (Filda, 2020).

Brand experience is a source of brand trust in consumers, and this experience directly or indirectly influences consumer evaluation of consumption, use or satisfaction with the brand. Brand awareness owned by consumers is the goal of the brand's marketing communications to attract consumers (Makom, 2023). Brand awareness reflects the extent to which consumers know and identify a bank's brand. When deciding which brand to use, consumer brand awareness plays an important role. Customers will choose products or services from brands they know or remember during the decision-making process (Aisah, 2022).

In essence, when consumers have less experience with a product, their tendency is to put their trust in a brand that is liked or already well-known. This motivates companies to strengthen their brand positioning in order to create a positive brand image and establish themselves through the brand image in the minds of consumers or customers. Brand image will have an impact on the level of consumer loyalty to a product. The better the brand image of a product, the greater the level of buyer loyalty to repeatedly use a product (Dan et al., 2023).

In today's technological era, banks require sales promotion activities as an integral component of their marketing management function to achieve optimal effectiveness. Digital marketing has emerged as a crucial promotional activity in the modern era and plays an important role in attracting the attention of people in various segments of banking and financial service users (Subard, 2018).

BSI can take advantage of the phenomenon of the widespread use of social media for advertising. Advertising using social media is very efficient, it does not require a large cost and can reach the target precisely. The use of social media in Indonesia on all platforms is quite high. As observed in the following data:

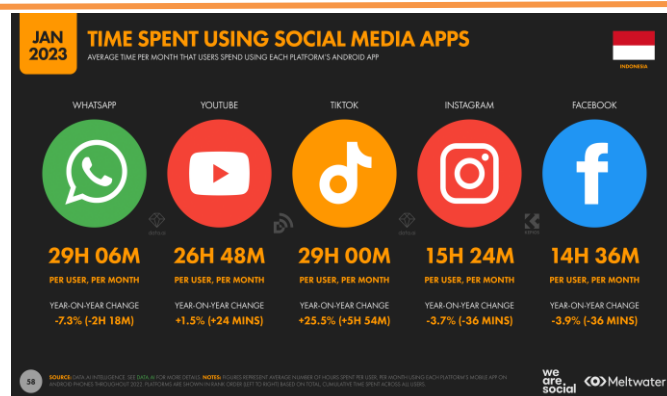


Figure 1 Favorite Social Media Platform Data in Indonesia
(We Are Social Digital: 2023)

Social media promotion can play a huge role in increasing brand awareness and image. Social media sites like Instagram, Facebook, Whatsapp, and Twitter are indispensable for implementing technology and are excellent for supporting daily activities. Social media provides countless opportunities for marketers and allows them to learn more about their consumers (Bhat., 2022; Gozuacik et al., 2021). An analysis of how promotional media influences the use of Mobile Banking can provide valuable insights. Looking at consumer behavior trends related to the use of banking services, especially Mobile Banking, can provide further context regarding customer preferences, needs, and expectations. In addition to advertising, unusual packaging also needs to be used as a complement to get special attention or at least consumer loyalty because it is associated with the brand image (Aisah, 2022) .

Based on the background of the problems above, the author is motivated to conduct research for a study entitled "Analysis of The Influence of Brand Awareness, Brand Image and Social Media Promotion on The Decision to Use Mobile Banking at Bank Syariah Indonesia".

Method

In this research, the author adopted a quantitative research method with an associative approach. Quantitative associative research is designed to investigate the relationship between two or more variables. This research involves collecting both primary and secondary data. Primary data is obtained directly through distributing questionnaires to customers, while secondary data is obtained from various sources such as banking websites, journals, previous research theses, and other books relevant to the topic of this research.

Result and Discussion

Multiple Linear Regression Analysis Test Results

Table 2. Multiple Linear Regression Test Results

Model	Coefficients ^a						Collinearity Statistics	
	Unstandardized Coefficients		Standardized Coefficients		t	Sig.	Tolerance	VIF
	B	Std. Error	Beta					
1	(Constant)	1.425	1.672		.852	.396		
	Brand Awareness X1	.279	.104	.249	2.696	.008	.477	2.097
	Brand Image X2	.339	.103	.324	3.279	.001	.415	2.408
	Social Media Promotion X3	.313	.097	.307	3.225	.002	.448	2.232

a. Dependent Variable: Keputusan Penggunaan Y

Source: Data processed from SPSS (2024)

Based on table 4.8 above, the multiple linear regression equation can be formulated as follows:

$$Y = 1.425 + 0.279 X1 + 0.339 X2 + 0.313 X3 + e.$$

The constant value (α) of 1.425 indicates that if the Brand Awareness and Brand Image and Social Media Promotion variables are considered constant or equal to zero (0) the effect on purchasing decisions is 1.425.

- a. The Brand Awareness (X1) regression coefficient of 0.279 states that for every increase in the Brand Awareness variable score assuming that other variables are considered constant, the mobile banking usage decision variable score will increase by 0.279.
- b. The Brand Image (X2) regression coefficient of 0.339 states that for every increase in the Brand Image variable score assuming that other variables are considered constant, the mobile banking usage decision variable score will increase by 0.339.
- c. The Social Media Promotion (X3) regression coefficient of 0.313 states that for every increase in the Social Media Promotion variable score assuming that other variables are considered constant, the mobile banking usage decision variable score will increase by 0.313.

Hypothesis Testing

t-Test Results (Partial)

Table 3. t-Test Results (Partial)

		Coefficients ^a				
		Unstandardized		Standardize		
		Coefficients		d		
Model		B	Std. Error	Beta	t	Sig.
1	(Constant)	1.425	1.672		.852	.396
	Brand Awareness X1	.279	.104	.249	2.696	.008
	Brand Image X2	.339	.103	.324	3.279	.001
	Social Media Promotion X3	.313	.097	.307	3.225	.002

a. Dependent Variable: Keputusan Penggunaan Y

Source: Data processed from SPSS (2024)

Based on table 4.9 t-test, to determine the magnitude of the influence of each independent variable partially (individually) on the dependent variable is as follows:

- It is known that the Brand Awareness variable (X1) obtains a t_{count} value of 2.696 and a t_{table} of 1.984, so that the t_{count} is greater than the t_{table} ($2.696 > 1.984$) with a significant value of 0.008, the significant value is smaller than 0.05 ($0.008 < 0.05$). So H_0 is rejected, meaning that the Brand Awareness variable (X1) has a positive and significant effect on the usage decision variable (Y).
- It is known that the Brand Image variable (X2) obtained a t_{count} value of 3.276 and a t_{table} of 1.984, so that the t_{count} is greater than the t_{table} ($3.276 > 1.984$) with a significant value of 0.001, the significant value is smaller than 0.05 ($0.001 < 0.05$). So H_0 is rejected, meaning that the Brand Image variable (X2) has a positive and significant effect on the usage decision variable (Y).
- It is known that the Social Media Promotion variable (X3) obtained a t_{count} value of 3.225 and a t_{table} of 1.984, so that the t_{count} is greater than the t_{table} ($3.225 > 1.984$) with a significant value of 0.008, the significant value is smaller than 0.05 ($0.002 < 0.05$). So H_0 is rejected, meaning that the Social Media Promotion variable (X3) has a positive and significant effect on the usage decision variable (Y).

F Test Results (Simultaneous)

Table 4. Test Results F (Simultaneous)

ANOVA ^a					
Model	Sum of Squares	df	Mean Square	F	Sig.

1	Regression	284.823	3	94.941	50.207	.001 ^b
	Residual	181.537	96	1.891		
	Total	466.360	99			

a. Dependent Variable: Keputusan Penggunaan Y

b. Predictors: (Constant), Social Media Promotion X3, Brand Awareness X1, Brand Image X2

Source: Data processed from SPSS (2024)

Based on Table 4.10 shows that the F_Count value is 50.207 and its significance is 0.001. With a significant level of 5%, while the F_table value can be obtained by looking at the statistical table with the $df = n-k$ formula and the value obtained is 2.70. Because Fcount is greater than Ftable ($50,207 > 2.70$) and its significance ($0.001 < 0.05$), H_0 is rejected and H_A is accepted, so it can be concluded that, simultaneously the brand awareness variable (X1), brand image (X2), And Social Media Promotion (X3) has a positive and significant effect on the decision variable of use (Y).

Determination Coefficient Test Results (R²)

Table 5. Results of the coefficient of determination (R²)

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.781 ^a	.611	.599	1.375

a Predictors: (Constant), Social Media Promotion X3, Brand Awareness X1, Brand Image X2

b. Dependent Variable: Keputusan Penggunaan Y

Based on Table 4.11, the results of the analysis of the coefficient of determination (R²) of 0.599 or 59.9% show that the customer's decision in using the Indonesian Islamic Bank Mobile Banking is determined by the independent variable of 59.9%. The rest, which is 40.1%, is influenced by other variables that are not included in this study.

The influence of brand awareness on the decision to use the Indonesian Islamic Banking Banking Mobile Banking

Based on the results of the research that has been carried out, it shows that there is a partial significant influence between the brand awareness variables (X1) on the decision of use (Y). The results of the brand awareness (X1) hypothesis testing test results obtained a t_count value of 2.696 and t_table of 1.984, so that the T_Hount is greater than the T_Table ($2,696 > 1,984$) with a significant value of 0.008, the significant value is smaller than 0.05 ($0.008 < 0.05$) in the sense that there is an influence between brand awareness variables on customer decisions in the use of Indonesian Islamic Banking Banking Mobile Banking.

Brand awareness plays a crucial role in determining customer decisions to use mobile banking

services. When customers are familiar with the Indonesian Islamic Bank brand, they are more likely to choose to use the service because they feel more confident and comfortable with the known brand. High brand introduction creates positive perceptions of service quality and security, which is an important factor in the decision to use digital financial services.

This study is in line with previous studies conducted by Aldea Ramadani Solechah (2023), which shows that the results of the study conducted, obtained the t value of the brand awareness variables was 8,449 the results showed that the t table was 1,984 ($8.449 > 1,984$) with a significance value of $0,000 < 0.05$. The coefficient value of the Brand Awareness variable is positive at 0.661. Then it can be concluded that the brand awareness has a positive and significant effect on the interest in using the product in BSI.

The effect of brand image on the decision to use the Indonesian Islamic Banking Banking Mobile Banking

This study shows a partial significant influence between variable brand image (X2) on the decision of use (Y). This can be seen from the results of the hypothesis testing obtained by the T_count value of 3.276 and T_table of 1.984, so that the t_count is greater than the T_Table ($3,276 > 1,984$) with a significant value of 0.001, the significant value is smaller than 0.05 ($0.001 < 0, 05$) which means that there is an influence between brand image variables on customer decisions in the use of Indonesian Islamic Bank Mobile Banking Mobile Banking.

Brand image, plays a key role in influencing customer decisions to use mobile banking services. When the bank's brand image is strong and positive, this forms a good perception in the eyes of customers, which includes aspects such as service quality, reliability, and innovation. This can be concluded from the average answer of the 100 respondents in the brand image variable that gives the "agree" answer to the related statement.

This research is in line with previous research conducted by Elfish Fajarwati Khomariah (2023), which shows that the brand image has a t value of 2.155 higher than the t table value and has a significant value of $0.034 < 0.05$. So that it indicates that the brand image has a positive and significant influence on the decision to use Bank Syalriah Indonesia mobile banking customers.

Effect of Social Media Promotion on Decisions on the Use of Indonesian Sharia Bank Mobile Banking

The results showed that simultaneously there was an influence between brand awareness variables, brand images, and social media promotion on the decision to use the Indonesian Islamic Bank Mobile Banking. This is evidenced by the results of the analysis which shows that the F_Count value is 50.207 and its significance is < 0.001 . With a significant level of 5%, while the F_table value can be obtained by looking at the statistical table with the $df = n-k$ formula and the value obtained is 2.70. Because Fcount is greater than Ftable ($50,207 > 2.70$) and its significance ($< 0.001 < 0.05$)

which means that the brand awareness, brand image and social media promotion variables jointly have a significant effect on the decision of use (Y).

This research is in line with previous research conducted by Aldea Ramadani Solechah (2023), which shows that the value of F count $26,368 > F$ table (2,70) and a significance value of $0,000 < 0.05$, then the digital marketing variable, brand image, and brand Awareness is simultaneous (together) on interest which means the hypothesis is accepted. It can be concluded that digital marketing, brand image, and brand awareness simultaneously affect the interest in using BSI products.

The influence of brand awareness, brand image, and social media promotion on the decision to use the Indonesian Islamic Banking Banking Mobile Banking

The results showed that simultaneously there was an influence between brand awareness variables, brand images, and social media promotion on the decision to use the Indonesian Islamic Bank Mobile Banking. This is evidenced by the results of the analysis which shows that the F_Count value is 50.207 and its significance is < 0.001 . With a significant level of 5%, while the F_table value can be obtained by looking at the statistical table with the $df = n-k$ formula and the value obtained is 2.70. Because Fcount is greater than Ftable ($50,207 > 2.70$) and its significance ($< 0.001 < 0.05$) which means that the brand awareness, brand image and social media promotion variables jointly have a significant effect on the decision of use (Y).

This research is in line with previous research conducted by Aldea Ramadani Solechah (2023), which shows that the value of F count $26,368 > F$ table (2,70) and a significance value of $0,000 < 0.05$, then the digital marketing variable, brand image, and brand Awareness is simultaneous (together) on interest which means the hypothesis is accepted. It can be concluded that digital marketing, brand image, and brand awareness simultaneously affect the interest in using BSI products.

Conclusion

The results of this study show that data analysis conducted from the distribution of questionnaires to 100 Indonesian Islamic Bank customers who are BSI Mobile users, found that brand awareness, brand image, and social media promotion affect customer decisions on the use of Indonesian Islamic Bank Mobile Banking Mobile Banking. All data obtained is valid, reliable, normally distributed, has no heteroscedasticity problem, and does not experience multicollinearity problems. So that the following conclusions can be drawn: 1) Brand Awareness In this study, it has a positive and significant influence on decisions in using the Indonesian Islamic Bank Mobile Banking. This shows that the higher the public awareness of the BSI Mobile brand, the more likely they are to choose and use the Indonesian Islamic Banking Banking Mobile Banking Service. 2) Brand Image In this study, it has a positive and significant influence on decisions in using Indonesian Islamic Bank Mobile Banking. Users tend to be more confident and choose services that

have a good reputation and positive image in their eyes. 3) Social Media Promotion in this study, has a positive and significant influence on decisions in using the Indonesian Islamic Bank Mobile Banking. Promotion through social media is effective in improving the decisions of the use of BSI Mobile. The right marketing strategy on social media platforms can attract the attention of more users and encourage them to try and use BSI Mobile services. 4) Overall, this study shows that brand awareness, brand image, and social media promotion together have a significant and positive influence on the decision to use BSI Mobile. These three factors support each other in encouraging customers to choose and use this service.

Acknowledgements

The authors would like to express our heartfelt gratitude to Mr. Drs. Priyono Puji Prasetyo, Akt., M.Sc., Thank you for taking the time and guiding me with full patience and motivation from the beginning to the final project was completed properly.

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