

Function and Benefits Digital Technology in Increase Performance at Bank Jabar Banten Branch Office Sharia Servant Subang

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Abstract

This article is motivated because it is not yet fully known whether digital technology has an important role and benefits in improving the performance of Bank BJB Syariah KCP Subang. This article aims to Analyze the Function and benefits of digital technology in improving performance at BJB Syariah Bank KCP Subang, Digital technology is one that is very much needed in business development, especially in the banking world because almost the majority use technology to facilitate their performance and business, even digital technology is called the most important element for the development of the business world today. The method in this study uses a qualitative method. This qualitative research is used to understand and explain social phenomena in depth by emphasizing meaning and context, which is supported by references from literature relevant to digital technology. This research was carried out at the BJB sharia bank KCP Subang. The data sources obtained in this study come from primary data sources taken from the results of interviews related to Digital Technology while secondary data sources are taken from literature studies in the form of publications and written narratives related to the benefits of digital technology in improving performance at BJB Syariah Bank KCP Subang. The type of data used is qualitative data with data collection techniques through interviews and supported by literature searches related to the Function and benefits of digital technology. Data Analysis Techniques use descriptive analysis to describe the results of the research that has been studied. Based on the results of this study, it shows that the Function and Benefits of Technology at BJB Syariah Bank KCP Subang can facilitate work and improve performance. This research makes a significant contribution by revealing the concrete role of digital technology in improving the performance of Bank BJB Syariah KCP Subang. The recommendation of the results of this study is for banks to improve the quality and stability of digital technology systems, especially the Mobile Maslahah application, by conducting regular updates and increasing server capacity to overcome unstable network constraints.

Keywords: Digital technology , performance , Islamic banks

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INTRODUCTION

This article is motivated by the many variations of the Function and utilization of digital technology in improving bank performance, especially at Bank Bjb Syariah KCP Subang, which is not yet fully known whether this digital technology has an important role and benefits and can improve performance at the bank. In all fields, especially in finance, namely Islamic banking, of course, this technology has been used to develop its business because it can facilitate transactions or other things that use digital technology. This is related to the benefits of improving the performance of Islamic banks which will explain in detail what is not yet known how to improve performance by utilizing digital technology. So that in this study will focus on the Function of Utilizing Digital Technology in improving the performance of Islamic

banks, especially at Bank Bjb Syariah KCP Subang. Digital technology Offering online banking services and mobile services is one aspect of the digital revolution of the banking industry. The banking sector must innovate by combining digital technology with consumer involvement; in this case, the results of new technological advances will facilitate and facilitate user access to banking services (Indah Mutiarsari, 2020)

Research on digital technology has been widely conducted by researchers who argue that: *First*, a study conducted by Syahwildan & Damayanti Fintech is a financial sector innovation related to today's sophisticated technology. The diversity of fintech actors' developments, recognition and potential for widespread community regulation with financial access, maybe that's the idea which is a strategy that combines fintech with Islamic banking (Syahwildan and Damayanti 2022) .

The two studies conducted by Dahay Bethari Widyandri and Nisful Laila show that in the era of the industrial revolution 4.0, one of them was identified in the development and growth of the economy. Likewise with economic growth, digital technology has also penetrated and provided many changes. If we look at the information from Kominfo in 2020, it was recorded that there were 175 million web clients in Indonesia. Based on these figures, 64% of Indonesians have utilized digital. The increasing penetration of technology can bring convenience to various business activities, considering the financial sector which continues to grow, so that innovation becomes potential. Indonesia is a country with the largest number of islands, so access to financial services is difficult. Thus, Financial Innovation (Fintech) is the latest product that aims to reach consumers who cannot access financial services such as banking (Widyandri & Laila, 2022).

The third study conducted by Muhammad Syahwildan Digital Technology and Damayanti shows that it has developed into various fields in every dimension of activity, the main point that is classically heard is the benefits of ICT implemented in the field of technology-based financial services (Syahwildan & Damayanti, 2022).

The four studies conducted based on research results show that digital banks need to prioritize the principle of prudence when carrying out operations and business sustainability, because the key to developing digital banking services is to innovate and improve security in business (Akbar 2023)

The Five Studies Conducted by Setiawati et al. shows that financial technology contributes to increasing access and strengthening Islamic financial services, providing understanding for Islamic financial institutions including banks, in order to increase sustainable growth, financial technology optimization is needed. To overcome obstacles and ensure the success of fintech integration in Islamic banking, cooperation is needed between financial institutions, regulators, and industry stakeholders (Setiawati et al. 2024)

Several studies above show that technology has been used in Islamic financial institutions that provide convenience in promotion, provide convenience in transactions, financial technology contributes to increasing access and strengthening Islamic financial services, providing understanding for Islamic financial institutions including banks, innovation in the financial sector is currently greatly influenced by technological developments, especially in the field of fintech, digital banks need to prioritize the principle of caution to maintain security in their business. Based on the research that has been done, it shows that there has been no research that specifically discusses the Function and Utilization of Technology in improving the performance of Islamic Banking. Thus, this research will focus on the Function and Benefits

of Digital Technology in Improving the Performance of Islamic Banking, especially at Bank Bjb Syariah comprehensively.

RESEARCH METHODOLOGY

The research method used in this study uses a qualitative method. According to Abdussamad, the qualitative research method is a research method used to examine the condition of natural objects, where the researcher is the key instrument, data collection techniques are carried out through triangulation, data analysis is inductive, and the results of qualitative research must be more meaningful than just generalization (Abdussamad 2022) . The use of the method in this study using a qualitative method is used to analyze the functions and benefits of digital technology in improving performance at Bank Bjb Syariah Kcp Subang. This research was carried out at the BJB sharia bank KCP Subang which is located at Jl. Otto Iskandardinata, Karanganyar, Subang District, Subang Regency, West Java 41211.

Data sources in this study Primary and secondary data, According to Wibowo in his book Primary data sources are written works that are directly related to the material object of the study While secondary data sources are written works that are not directly related to the material object (Wibowo 2011) . The data sources in this study use primary and secondary data sources. Primary data sources are in the form of interview results obtained directly by researchers while secondary data sources are obtained from literature related to the function and benefits of digital technology in improving performance at Bank Bjb Syariah KCP Subang.

The type of data presentation is in the form of sources from interview results and observations as well as publications and written narratives by documents about the functions and benefits of digital technology in improving performance. Data collection techniques are carried out by means of Observation And interview as well as literature analysis using documents related to the functions and benefits of digital technology in improving performance at Bank BJB Syariah KCP Subang . The data analysis technique is a descriptive analysis technique, namely describing the functions and benefits of digital technology in improving performance at Bank Bjb Syariah KCP Subang.

RESULTS AND DISCUSSION

Understanding Digital Technology

Technology is a tool used to complete their tasks. In relation to Information, technology is related to the digital concept that practices usage guidelines in completing tasks (Utami, 2010).

Digital transformation is a comprehensive term that describes the potential of a group to leverage digital technologies to improve internal operational performance and external market offerings (Kurniawan et al., 2021).

Technology is something that can be utilized as well as possible. In this digitalization period, innovation dominates the entire order of individual life. Digital civilization of technology provides a revolution until the 5.0 era. The era of society 5.0 is closely related to the millennial era, where the millennial era believes more in digital technology than previous eras. As a result, the millennial generation is more dependent on technology because they usually like to do things quickly and easily (Firdaus, 2021)

Blockchain technology has emerged as a viable means to strengthen and enhance the Islamic financial system in the digital era. Blockchain is a technology that enables transparent and decentralized data management and storage. The uniqueness of blockchain when securing data and recording transactions without the need for intermediaries can provide benefits for Islamic banking. Financial transactions in Islamic banking apply sharia principles that must not use the practices of *riba* (interest), *gharar* (uncertainty), *maisir* (speculation), and *maysir* (gambling). Therefore, the application of blockchain technology in Islamic banking financial transactions has the potential to strengthen compliance with these sharia principles (Bahanan and Wahyudi 2023)

Functions of Digital Technology in Sharia Banking

Financial Technology (FinTech) is an innovation in the financial services sector that can provide benefits to technology users by providing facilities to the public to carry out financial transaction activities (Latifah & Abdullah, 2022).

Fintech, short for financial technology, refers to the use of technology and innovation to facilitate financial services effectively, quickly, and affordably. In the concept of Islamic banking, fintech plays an important role in developing accessibility, improving performance, and having alternative ways for financial problems that are based on Islamic principles. Fintech in Islamic banking includes:

1. Mobile banking and sharia electronic money are easy transaction applications.
2. Sharia crowdfunding to collect assets from local areas.
3. Blockchain innovation for transaction clarity and security.
4. The power of AI and analyzers for more personalized service. Fintech empowers sharia banking to build proficiency, availability and services that follow sharia standards (Latifah & Abdullah, 2022).

Benefits of Digital Technology

The benefits of financial technology make Islamic financial services:

1. more accessible to individuals and MSMEs that have not been reached by traditional banking. Through fintech stages, they can get funding, exchange and monitor funds effectively and quickly (Setiawati et al. 2024)
2. Functional productivity: Fintech helps improve the functional effectiveness of Islamic banking through process mechanization, use of computer innovation, and fast information handling. As a result, productivity and profitability increase as operational costs and time required to provide financial services decrease (Setiawati et al. 2024)
3. Product development and administration: Fintech supports product development and administration in Islamic banking. Innovative solutions such as multipurpose banking, distributed lending, and crowdfunding provide new options for customers to meet their economic needs according to Islamic standards. This opens new doors to increase products that are more in line with client tendencies and needs (Setiawati et al. 2024)
4. Expanded clarity: The use of blockchain innovation in fintech helps improve clarity in Islamic monetary exchanges. With exchange records stored decentralized and checked by an organization, data becomes more understandable, thereby reducing the risk of blackmail and information control (Setiawati et al., 2024).

The use of technology also further improves the quality of service and provides the best experience for Islamic banking customers. Through sophisticated financial administration using digital technology, for example, web banking and Mobile Maslahah, customers can certainly make transactions anytime and anywhere, without having to visit a branch office. Transaction service features, online services, and service personalization have expanded communication between banks and clients, thereby increasing customer loyalty levels (Billytona et al., 2024).

In general, the application of technology in Islamic banking has paved the way for significant progress in this sector. By continuing to provide a mechanical system that complies with Islamic progress standards, Islamic banks can continue to strive to improve functional productivity, customer support, and financial availability for the community in general. This is in accordance with the objectives of Islamic banking to provide quality, comprehensive and Islamic quality services to all levels of society, as well as a problem solver in encouraging a just and sustainable economy. Therefore, the growth and development of the Islamic banking industry continues to be driven towards a brighter and more sustainable future through investment in technology and innovation (Billytona et al., 2024).

Digital technology is very useful for promoting Bjb Syariah bank products and for marketing strategies, Marketing Techniques for Mobile Maslahah Bank Jawa Barat Banten Syariah Branch Office with an emphasis on the display of quality and benefits of the goods. The Mobile Maslahah application is one of BJB Syariah's superior products which aims to make it easier for customers to make transactions. The main advantage of the Mobile Maslahah application is that it can be used efficiently, anytime and anywhere. With this element, Bank BJB Syariah Branch Office has succeeded in implementing a product system in the Mobile Maslahah application (Danureja, 2024).

The benefits of sophistication in this digital era allow us to easily promote products that have been released to the general public in an easy and effective way. In this cycle, every financial industry strives to advance all the items and services it has, both through direct and indirect implications. BJB Syariah Subang Branch Office has facilities that can be used to promote by promoting through social media such as WhatsApp, Instagram, Facebook and the Web owned by Bank Bjb Syariah and can promote products through personal sales (Danureja, 2024).

As per the information provided by Customer Service Bank Bjb Syariah KCP Subang by means of:

1. Make an offer via desk call/telephone during available service hours.
2. Make an offer via the WhatsApp application
3. Conducting door to door visits to every agency, school and individual
4. Conduct cross selling to WIC customers who have opened an account at the customer service counter
5. Make offers via social media/WhatsApp status or Instagram (Novalisa 2024b) .

Implementation of Digital Technology at Bank BJB Syariah

1. Mobile Benefits

One of the digital technologies used by Bank Bjb Syariah KCP Subang is using the Mobile Maslahah application. Banking digitalization is carried out using innovation, releasing a mobile banking application that can expand the achievement of monetary administration and

To show how much financial services have been utilized by society as a whole, financial integration is very important. The progress of multipurpose banking in Indonesia is growing and fast, and is more successful than customers who need to come to the bank or ATM, MB can be used to check balances, transfer money, manage bills, buy and contribute just by using a cellphone and web access. Sharia banking services are available to customers all the time (Widyandri & Laila, 2022).

Financial Services Authority Regulation Number 21 of 2023 concerning Digital Services by Commercial Banks:

- a. Banking is encouraged to continue to develop and innovate in providing digital services along with the shift in public expectations of banking services and the advancement of digital-based services. There needs to be room for development so that banks can provide extensive assistance to customers, but still focus on the risk management, customer information security, and maintaining customer information, so it is important to support POJK Number 12/POJK. 03/2018 concerning the Implementation of Digitalization of Financial Services by Banks in General, through POJK.
- b. The legal basis for OJK's authority is: Regulation No. 7 of 1992, Regulation No. 21 of 2008, Regulation No. 21 of 2011, and Regulation No. 4 of 2023 (Amrillah 2020) .

As for Bjb Syariah Bank Mobile banking, namely Mobile masalah Mobile masalah according to customer service when making a masalah call center is a mobile banking application used by Bank Bjb Syariah customers to make transactions. The advantages of Mobile masalah with other mobile banking are affordable connection costs, can be accessed anywhere as long as there is a data communication network signal from the cellphone operator used, real-time transactions all the time, hassle-free registration, safe, complete transaction features, following technological sophistication and consumer needs (Sintia, personal communication, August 2024) .

Maslahah Mobile Service Features

The features that differentiate it from other banks are that Mobile Maslahah has features to help customers carry out activities including:

1. Zakat, Infaq, and shodaqoh, waqf service features. This Ziswaf service feature at bank bjb syariah has collaborated with 8 LAZ (Amil Zakat institutions), namely Lazismu, Sinergi Foundation, Rumah zakat, Daarut tauhid, Baznaz, Rumah Yatim and Inisiatif zakat Indonesia. Of course, this Zis service is to facilitate bank bjb syariah customers to make it easier to make deposits for zakat, infaq, Shodaqoh, then for the Waqf Feature, it is currently still under development, so it is advisable to check periodically regarding its use. (2024a)
2. The Islamic Service feature is a feature that customers use to find out prayer times and determine the direction of the Qibla.



3. **Gold Info:** This service contains information about gold prices up to the latest gold prices because every week there are many... changes in gold prices, both up and down, as well as information on gold buying and selling prices. (Sintia , 2024)
4. **Open an account:** In this service, customers can open an account with various types of choices, the method of opening an account via the masalahah mobile application is that customers must enter the source of funds account, then select a branch office, for example because the location is close only at the Bank bjbs Subang branch office, and the initial nominal amount. Customers can choose between IB Masalahah savings, IB Tandamata savings, and IB Masalahah Hajj savings, planned savings, Umrah and tourism savings. (Apandi et al., 2022)
5. **Mobile Cash:** Source of interview results with Sintia customer service in conducting Masalahah Call Center for Mobile Cash Feature is a feature used for customers who want to use the cardless withdrawal service or cash withdrawal method at bjb syariah bank ATMs without carrying an ATM card or losing it, then the mobile cash feature will get a transaction code before making a withdrawal at the ATM (Sintia, personal communication, August 2024a)
6. **Hajj services:** The Hajj Service feature is intended for customers who already have IB Masalahah Hajj savings, then this feature is used to make an initial deposit from the account that the customer already has. (Novalisa , 2024)
7. **Financing:** The Financing Service feature in the Mobile Masalahah application is currently still in the development stage. The definition of Financing is a loan in the form of goods or services at Bank BJB Syariah (Sintia, personal communication, August 2024a)
8. **QRIS:** QRIS Service Feature or also known as the standard Indonesian Quick Respond Code, QRIS is a useful transaction tool, as a transaction of choice, more instant because it can reduce direct contact, easy to use, simplify transactions, just stick the QR code in front of the cashier area (Nurdin et al., 2021)

Obstacles and Challenges in Using Digital Technology

Based on results interview with Customer service showing that the obstacle as following :

1. Obstacles and challenges when marketing Mobile Maslahah services to Bank BJB Syariah Subang Branch Office Customers are unstable internet networks, customer ignorance in using the internet, customer lack of understanding and customer cellphone storage conditions that do not support. An example of an obstacle that occurs in marketing the product is that the cellphone owned by the customer does not comply with Bank Bjb Syariah's settings, for example, the mobile masalah application should use version 1.7 but the problem with the customer's cellphone is that they cannot install the application because the memory does not support it or is full.
2. Obstacles and challenges when storing data because banks need to ensure the security of customer data from cyber-attacks. The solution would be good if banks used blockchain technology to increase the security of storing banking data (Novalisa 2024a)

This research makes a significant contribution by revealing the concrete role of digital technology in improving the performance of Bank BJB Syariah KCP Subang, where previously there was a knowledge gap about the specific functions of digital technology in Islamic banking. Through the Mobile Maslahah application, the bank has succeeded in expanding service accessibility, improving operational efficiency, strengthening transaction security, and facilitating product promotion through digital platforms. The findings of the study also identify implementation challenges such as limited internet infrastructure and customer understanding, and suggest the adoption of blockchain technology to address data security issues. The practical implications provide guidance for other Islamic financial institutions in optimizing digital technology to improve services according to sharia principles, as well as providing direction for regulators in developing policies that support digital transformation in the Islamic banking sector while maintaining the principle of prudence.

CONCLUSION

Conclusion Functions and Benefits of Digital Technology Affect Performance Improvement at PT. Bank Jabar Banten Syariah Subang Branch Office including : *first* , With the existence of digital technology, Bank BJB Syariah has made progress by releasing a sophisticated application, namely Mobile Maslahah to facilitate customer transaction access. *Second* , With the role of Digital technology, Bank BJB Syariah can promote its products by utilizing social media or the Bank BJB Syariah website. *Third*, Digital Technology or also called Fintech has an important role in developing accessibility, improving performance, and having alternative ways for financial problems that are in accordance with sharia principles. *Fourth*, In short, digital technology, Fintech and mobile masalah complement each other to create a much better banking experience for customers or users. *Fifth* , Obstacles and challenges When marketing Mobile Maslahah services to BJB Syariah Bank Customers, Subang Branch Office, namely unstable internet networks, customer ignorance in using the internet, customer misunderstanding and customer cellphone storage conditions that do not support. *Sixth* , Obstacles and challenges when storing data because the Bank needs to ensure the security of customer data from cyber-attacks, the solution would be better if banking uses blockchain technology to improve the security of storing banking data . *Seventh* , with digital technology,

customers can make transactions instantly by using the QRIS service feature on the Mobile masalah application automatically easily making transactions or payments or other features according to customer needs. *Eighth*, Technology can help Bank bjb syariah and its employees to make work easier, increase operational efficiency, expand service reach, improve customer experience, encourage product innovation, and strengthen security.

It is recommended that banks improve the quality and stability of digital technology systems, especially the Mobile Masalah application, by conducting regular updates and increasing server capacity to overcome unstable network constraints. Banks should also intensify digital education and literacy programs for customers through simple video workshops or tutorials to overcome user understanding barriers. The implementation of blockchain technology needs to be considered as a solution to improve the security of customer data from potential cyberattacks. In addition, banks need to develop additional features on the Mobile Masalah application, especially financing and waqf services that are still in the development stage, as well as expand collaboration with other financial institutions and fintechs to create a more comprehensive digital Islamic financial ecosystem. Finally, it is important for banks to implement a periodic monitoring and evaluation system for the implementation of digital technology to measure its effectiveness in improving operational performance and services to customers.

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