

## **ANALYSIS OF TRADITIONAL AND DIGITAL BANKING SYSTEMS ON CUSTOMER TRUST AND PURCHASING DECISIONS BY USING TECHNOLOGICAL INNOVATION ADOPTION AS MEDIATION**

**Steffani Beatrix Nur'ain Lule**

Faculty of Economics and Business, Trisakti University  
Correspondence author email: [S3manajemen@trisakti.ac.id](mailto:S3manajemen@trisakti.ac.id)

**Umi Narimawati**

Faculty of Economics and Business, UNIKOM

**Bahtiar Usman**

Faculty of Economics and Business, Trisakti University

### **Abstract**

This study aims to analyze the influence of traditional and digital banking systems on customer trust and purchasing decisions with the adoption of technological innovation as a mediating variable. The population of this study is bank customers domiciled in the Greater Jakarta area who have made online transactions or use mobile banking and ATM services at least once. The sampling technique used is non-probability purposive sampling with a total of 200 respondents. Data analysis is quantitative using the Structural Equation Modeling (SEM) method with the assistance of the LISREL 8.80 program. The result shows that bank branch offices, mobile banking, and artificial intelligence (AI) have a positive and significant effect on customer trust. Meanwhile the presence of ATMs, transfer fees, interest rates, and social media marketing have no direct effect. The adoption of technological innovation has proven to mediate the positive influence of digital factors such as mobile banking, AI, and interest rates on customer trust. Customer trust has a significant effect on purchasing decisions. The originality of this study lies in positioning of technological innovation adoption as a mediating variable that bridges the relationship between banking system transformation and the building of customer trust. It emphasizes the role of technological innovation adoption as a determining factor in the success of banking digitalization in Indonesia.

**Keywords:** Traditional Banking, Digital Banking, Purchasing Decisions, Customer Trust, Technological Innovation Adoption, Artificial Intelligence, Mobile Banking

### **INTRODUCTION**

The Indonesian banking industry is experiencing significant structural transformation along with the acceleration of digitalization. The Financial Services Authority (OJK) through its Digital Banking Transformation Blueprint emphasized that digital innovation is a main prerequisite for maintaining bank competitiveness in the technology-driven economy (OJK, 2020). Digitalization also leads to increased digital financial literacy in order to make the public understand the benefits and risks of electronic banking services. However, this transformation faces new challenges,

particularly related to data security, privacy, and less direct interaction between banks and customers which potentially reduce customer trust in digital systems.

The Covid-19 pandemic has accelerated the shift in consumer behavior from conventional transactions through branches and ATMs to digital banking systems. Digital banking has now become the main financial activity for people. However, the high adoption rate of digital services is not always followed by the increasing of customer trust. Concerns about cybercrimes such as phishing, malware, and data theft remain major obstacles to build trust in digital transactions (Kurniawan & Prayudi, 2014).

On the other hand, traditional banking systems continue to play a crucial role in building trust through personal interactions, face-to-face service, and the physical presence of branch offices (Adeoye & Lawanson, 2012). Traditional systems excel at creating a sense of security and emotional closeness, while digital systems offer efficiency, speed, and ease of access. This phenomenon demonstrates the variety of customer preferences with some continuing to rely on traditional systems while others prefer digital ones.

Bank Indonesia data shows that the value of digital banking transactions in Indonesia grew by around 158% between 2018 and 2023 (Irsan et al., 2025). However, the increase in digital transactions does not automatically increase bank profitability. Many banks face challenges in maintaining customer loyalty and encouraging purchases of banking products such as deposits, consumer loans, mutual funds, and insurance.

In the context of financial services, purchasing decisions are influenced by customer experiences which shape satisfaction and trust. Satisfied customers tend to be more loyal and have higher purchase intentions (Nowak & Newton, 2006). Trust is a crucial factor in purchasing decisions, especially in digital transactions that involve high risk (Swastha & Handoko, 2013; Baskara & Nurwidawati, 2023). The quality of banking products and services is determined by customer perceptions of the bank's reliability and integrity (Olaleke, 2010).

Traditional banking systems involve physical services such as branch offices and ATMs allowing direct interaction between bank staff and customers. Good interpersonal interactions have been shown to increase customer trust and loyalty (Shankar et al., 2002). ATMs also serve as a symbol of service reliability, although incidents such as skimming can reduce customers' sense of security (Sadekin & Shaikh, 2017). Furthermore, transparent fee structures and interest rates play a crucial role in building perceptions of fairness and trust in banks (Widowati & Mustikawati, 2018; Morgan & Hunt, 1994).

In contrast, digital banking systems build trust through the dimensions of technology and digital experience. Mobile banking is a key indicator of successful digital transformation, with ease of use, system reliability, and transaction security as the main factors of trust (Afghani & Yulianti, 2017; Lafraxo et al., 2018). The application of Artificial Intelligence (AI) enables increased efficiency, service personalization, and fraud

detection, but also has the potential to trigger psychological reactance and privacy concerns that can low trust (Aljukhadar & Senecal, 2011; Chen & Park, 2021).

Furthermore, marketing through social media allows banks to build more interactive and personalized relationships with customers, thereby increasing emotional and cognitive trust (Manzoor et al., 2020; Poturak & Softic, 2019). However, the risk of data misuse and misinformation can also threaten customer trust (Rainie et al., 2017).

Although various theories have been used to explain consumer behavior and technology adoption, it remains limited in explaining the building of trust in the context of digital banking. Consumer behavior theories such as the Consumer Decision-Making Model and the Theory of Reasoned Action are more relevant to tangible products and less able to explain abstract and high-risk financial services (Engel et al., 1995; Fishbein & Ajzen, 1975). Meanwhile, technology adoption theories such as TAM and UTAUT emphasize the ease and usefulness of technology but often fail to explain security and privacy concerns that hinder customer trust (Davis, 1989; Venkatesh et al., 2003).

Empirical studies also show inconsistent results. Some studies find that traditional systems are stronger in building loyalty through satisfaction (Mainardes & Freitas, 2023), while others emphasize the efficiency of digital services as the main factor in building trust (Afghani & Yulianti, 2017). This inconsistency indicates a theoretical and research gap in understanding of customer trust building amidst the transition from traditional to digital systems.

Based on these conditions, this study offers a novelty by positioning the adoption of technological innovation as a mediating variable in the relationship between traditional and digital banking systems and customer trust. Innovation adoption is understood not simply as a decision to use technology, but as a process that bridges the influence of banking system characteristics on the trust building. Therefore, this study aims to analyze the influence of traditional and digital banking systems on customer trust and banking product purchasing decisions, with the adoption of technological innovation as a mediating variable.

## **RESEARCH METHOD**

This study uses a quantitative approach with causal and descriptive designs. The causal design is used to examine the influence of traditional banking systems (bank branch offices, ATM availability, transfer fees, and interest rates) and digital banking systems (mobile banking, artificial intelligence, and social media marketing) on customer trust and purchasing decisions with the adoption of technological innovation as a mediating variable. The descriptive design is used to describe the characteristics of the variables and the relationships between them.

This study consists of independent, mediating, and dependent variables. The first is independent variables including dimensions of traditional and digital banking

systems. Second, the mediating variable is the adoption of technological innovation. The last is dependent variables including customer trust and purchasing decisions.

The population of this study is bank customers in the Greater Jakarta (Jabodetabek) area who made online transactions and used mobile banking and ATM services at least once regardless of age. The sampling technique used is non-probability sampling with a purposive sampling method to ensure respondents have relevant experience with both traditional and digital banking services. The sample is determined based on Hair et al.'s guidelines, which is 5–10 times the number of indicators. The minimum sample is 170 respondents since there are 34 indicators, but this study used 200 respondents to increase data reliability.

The research data consists of primary and secondary data. Primary data is collected through an online questionnaire (Google Form), while secondary data is obtained from scientific journals, books, and relevant online sources. Data analysis is performed using Structural Equation Modeling (SEM) with the assistance of LISREL software version 8.80 allowing for simultaneous testing of direct and indirect relationships between variables.

## **RESULT AND DISCUSSION**

### **1. The Influence of Bank Branch Offices on Customer Trust**

The test results show that bank branch offices have a positive and significant effect on customer trust ( $t = 2.42$ ; sig. 0.025). This finding confirms that despite the rapid growth of digital banking services, the presence of branch offices still plays a crucial role in building and maintaining customer trust. Branch offices serve as direct interaction points that allow customers to obtain personalized explanations, direct problem resolution, and institutional certainty that are difficult to fully replace with digital services.

The results of this study align with Khotimah (2013) and Mihelis et al. (2001), who stated that service quality, strategic location, and professionalism of branch staff contribute to customers' perceptions of security and comfort. Research by Purwanto & Hapsari (2021) and Guspul (2014) also emphasized that empathy, service consistency, and information transparency at branch offices enhance perceptions of bank integrity and credibility. In this context, branch offices not only serve as transaction channels but also as a means of establishing relational relationships between banks and customers.

However, this finding differs from Katerina (2020), who positioned branch offices as a halo effect for digital services. This difference suggests that in Indonesia, especially with varying levels of digital literacy, branch offices remain a symbol of bank stability and reliability. Therefore, despite the increasing digital direction of banking development, branch offices remain relevant as a foundation for customer trust (Wahyuni & Putyri, 2021; OJK, 2015–2019).

## **2. The Influence of ATMs Availability on Customer Trust**

The results show that the availability of ATMs do not significantly impact on customer trust ( $t = 1.72$ ; sig. 0.22). This finding indicates that ATMs are no longer a primary factor in shaping customer trust in banks. ATMs are now perceived more as a standard, utilitarian facility, particularly for cash withdrawals, rather than as an indicator of the quality or credibility of a banking institution.

This change reflects a shift in customer preferences toward digital services that offer greater flexibility, speed, and ease of access. As the use of mobile banking and internet banking increases, the role of ATMs in customer banking experience is diminishing. Furthermore, security risks such as skimming, system disruptions, long queues, and operational limitations have contributed to a decline in perceived ATM reliability (Sadekin & Shaikh, 2017; Obiano, 2009; Ogbuji et al., 2012).

These findings differ from those of Salawu & Salawu (2007) and Mohammad (2010) who stated that ATM service quality can increase customer trust. These differences in results indicate that ATM effectiveness is highly contextual and influenced by the level of system security and available technological alternatives. Nevertheless, ATMs still play a role as a complement to the banking ecosystem and a means of financial inclusion, particularly for groups that have not yet fully adopted digital services.

## **3. The Influence of Transfer Fees and Interest Rates on Customer Trust**

The test results show that transfer fees and interest rates do not significantly influence customer trust ( $t = 1.52$ ; sig. 0.08). This finding suggests that customer trust is no longer determined by rational economic considerations, but rather by a more holistic service experience. Customers tend to assess trust based on perceptions of fairness, transparency, and ease of access to fees and interest information.

Unclear cost information or poorly communicated interest rate changes can create uncertainty and damage the bank's perceived credibility, even if the policy is nominally competitive. This finding aligns with Firdaus & Endri (2020) and Imam & Kpodar (2020) who stated that high or unstable interest rates can reduce customer loyalty and trust.

This observation also reflects a shift in customer orientation from price-based trust to experiential trust, where trust is built through ease of transactions, clarity of real-time information, and the convenience of digital services. Therefore, transfer fees and interest rates act as supporting factors whose effectiveness is highly dependent on the transparency and quality of the service experience provided by banks.

## **4. The Influence of Mobile Banking on Customer Trust**

The results show that mobile banking has a positive and significant effect on customer trust ( $t = 2.58$ ; sig. 0.04). This finding confirms that mobile banking has become a key tool in building customer trust in the digital era. Ease of use, flexibility of

time, fast and stable transaction access enhance customer perceptions of the reliability of the banking system.

Trust in mobile banking is formed through perceptions of system security, personal data protection, and transparency of transaction information. When customers feel secure and able to control their financial activities through the app, trust in the bank increases. This finding aligns with Suh & Han (2002), Bashir & Madhavaiah (2015), and Grabner-Kräuter & Faullant (2008) who identify trust as a key mechanism in the adoption and loyalty of digital services. In Indonesia, increasing digital literacy, strengthening technological infrastructure, and implementing multi-layered security features have led to the perception of mobile banking as a safe and reliable means of transaction. Therefore, mobile banking is a strategic factor in strengthening brand trust and customer retention.

### **5. The Influence of Artificial Intelligence on Customer Trust**

Test results show that Artificial Intelligence (AI) has a positive and significant effect on customer trust ( $t = 3.62$ ; sig. 0.032). AI increases trust by improving service efficiency, personalized recommendations, speed and accuracy of responses. The implementation of AI creates a perception of professionalism and technological competence which strengthens the bank's credibility.

These findings align with Lee & Lee (2009), Mou & Xu (2017), and Digalaki (2019) who stated that AI-based services such as chatbots and recommendation systems can improve the quality of interactions and customer satisfaction. However, the success of AI in building trust depends on algorithm transparency, data protection, and the implementation of Trustworthy AI principles.

Without adequate digital literacy and ethical governance, AI has the potential to create uncertainty and doubt. Therefore, banks need to balance technological advancements with education and transparency to ensure AI truly becomes a foundation for long-term trust.

### **6. The Influence of Social Media Marketing on Customer Trust**

The results show that social media marketing has no significant effect on customer trust ( $t = 1.03$ ; sig. 0.201). This finding suggests that exposure to promotional content on social media is not strong enough to build trust in a high-risk banking context. Customer trust is more determined by actual service experiences and the institution's reputation than online promotional messages.

In the financial sector, customers tend to be skeptical of digital marketing communications and demand concrete evidence of a bank's security and integrity. Social media plays a more important role in increasing brand awareness and temporary engagement rather than building deep trust. This is reinforced by the characteristics of social media users in Indonesia who are more oriented towards entertainment and light information. Therefore, banks need to shift their social media strategies from one-way

promotions to communication based on education, transparency, and two-way interaction so that social media can contribute more effectively to build long-term trust.

### **7. The Influence of Bank Branch Offices on Customer Trust Mediated by the Adoption of Technological Innovation**

The test results show that the adoption of technological innovation does not mediate the relationship between bank branch offices and customer trust ( $t = 1.29$ ; sig.  $0.330$ ). This finding indicates that the influence of branch offices on trust is direct and not through the mechanism of technology adoption. Trust built through branch offices is more driven by face-to-face interactions, personal service, and physical presence as a symbol of institutional legitimacy.

Conceptually, branch offices function as relational trust builders where trust is built through direct experience and interpersonal relationships between customers and bank staff. Customers gain a sense of psychological security, clarity of information, and institutional certainty that are not dependent on the use of technology. In this context, trust is more effective and symbolic, thus not requiring the adoption of technological innovation as an intermediary.

While changes in service patterns following the Covid-19 pandemic have accelerated technology adoption, these findings confirm that this adoption develops in parallel with the presence of branch offices rather than because of direct branch facilitation. Thus, branches and digital technology build trust through different paths and are relatively independent. This emphasizes the strategies of banking need to separate the roles of branches as centers of relationships and legitimacy, and technology as a means of efficiency and services convenience.

### **8. The Influence of ATM Availability on Customer Trust Mediated by the Adoption of Technological Innovation**

The results of the study indicate that the adoption of technological innovation mediates the effect of ATM availability on customer trust ( $t = 2.964$ ; sig.  $0.029$ ). This finding indicates that ATMs do not build trust directly, but rather through customer experience in adopting and continuously using technology. Trust is built when customers feel familiar with, able to control, and confident in the reliability of the ATM system.

ATMs play a role as a bridging technology in the evolution of banking services. Customers' initial experiences using ATMs, such as cash withdrawals, transfers, and balance inquiries form the basis for developing positive perceptions of the bank's technological capabilities. When this technology is successfully adopted, customers develop confidence in the bank's ability to manage its financial technology systems securely and stably, which in turn strengthens trust in the banking institution.

These findings are also relevant in the context of changing consumer behavior post-pandemic. Although ATM usage is decreasing, internalized ATM adoption experiences have become a crucial foundation for accelerating the adoption of other

digital services, such as mobile banking. This suggests that the adoption of technological innovations is cumulative, where positive experiences with previous technologies strengthen readiness and trust in subsequent innovations.

#### **9. The Effect of Transfer Fees and Interest Rates on Customer Trust Mediated by the Adoption of Technological Innovation**

The test results show that the adoption of technological innovation mediates the effect of transfer fees and interest rates on customer trust ( $t = 2.88$ ; sig. 0.004). This finding suggests that fee and interest rate policies do not build trust directly but through the ability of digital technology to provide transparency and real-time access to information.

Through digital services such as mobile banking and internet banking, customers can monitor transaction fees, deposit and loan interest rates, and policy changes directly and accurately. When this technology is successfully adopted, perceived information asymmetry decreases, and fee and interest policies are perceived as fairer and more accountable. In this context, technology serves as an uncertainty-reducing mechanism that strengthens customer trust.

These findings confirm that trust in a bank's financial policies is determined not only by the nominal fees or interest rates but also by a transparent and consistent digital experience. The adoption of technological innovations is transforming fee and interest policies into signals of a bank's credibility and integrity, especially amid growing customer awareness of cost efficiency and ease of comparison between banks.

#### **10. The Influence of Mobile Banking on Customer Trust Mediated by the Adoption of Technological Innovation**

The results of the study indicate that the adoption of technological innovation mediates the effect of mobile banking on customer trust ( $t = 2.927$ ; sig. 0.043). This finding indicates that mobile banking does not automatically build trust, but rather through a successful and continuous technology adoption process. Trust grows as customers gain experience using and understand the benefits and security of mobile banking services.

Adopting technological innovations allows customers to directly assess mobile banking performance, such as transaction fluency, response speed, and system reliability. When user experiences are consistent and positive, perceived technology risk decreases and trust increases. In this context, trust is dynamic and evolves with the frequency and quality of digital interactions.

These findings reflect the empirical situation in Indonesia, where mobile banking has become part of people's financial routines. The high adoption rate indicates that mobile banking is no longer perceived as a risky technology, but rather as an efficient and secure means of transaction. Therefore, mobile banking development strategies need to focus on improving the quality of the technology adoption experience, not simply adding features.

### **11. The Influence of Artificial Intelligence on Customer Trust Mediated by the Adoption of Technological Innovation**

The test results show that the adoption of technological innovation mediates the effect of Artificial Intelligence (AI) on customer trust ( $t = 2.927$ ; sig. 0.002). This finding confirms that the advance of AI is not enough to build trust; trust is formed when customers are able to adopt and understand AI technology sustainably.

Positive experiences using AI such as responsive chatbots, relevant personalized recommendations, and accurate fraud detection systems can minimize perceptions of technology uncertainty and risk. Consistent with McKnight et al. (2011), trust in technological systems develops through consistent and predictable experiences. Without an adequate adoption process, AI can potentially be perceived as a black box, which can lower trust.

These findings are also supported by the High-Level Expert Group on AI (2019) and Lee et al. (2019) which emphasize the importance of transparency, education, and explainability in increasing adoption and trust in AI. Therefore, the adoption of technological innovation is key to ensuring AI serves as a trust-building tool, not a source of doubt.

### **12. The Influence of Social Media Marketing on Customer Trust Mediated by the Adoption of Technological Innovation**

The results showed that the adoption of technological innovation does not mediate the effect of social media marketing on customer trust ( $t = 0.878$ ; sig. 0.124). This finding indicates that social media is a mature and widely used technology, so the variation in adoption rates is relatively low and not sufficient to explain differences in customer trust.

In the banking context, trust in social media is more determined by the credibility of the content, the consistency of the message, and the quality of the interaction rather than by the level of adoption of the technology itself (Gefen et al., 2003; Mayer et al., 1995). Social media is perceived as a tool of communication and brand image building, rather than as a technological innovation that requires a learning or adaptation process.

These findings align with Sheikh et al. (2019) and Rahman et al. (2018) who emphasized the role of experiential learning and social proof in building trust on social media. Therefore, banking social media marketing strategies need to emphasize content authenticity, information transparency, and responsive two-way interactions, rather than focus on technological aspects.

### **13. The Influence of Customer Trust on Purchasing Decisions**

The test results show that customer trust has a positive and significant effect on purchasing decisions ( $t = 6.99$ ; sig. 0.018). This finding confirms that trust is a main factor in determining purchasing decisions for banking products and services. Trust roles as a psychological mechanism that reduces risk perception and increases customer confidence in making financial decisions.

These findings reinforce the views of Kotler & Keller (2008) and Doney & Cannon (1997) who stated that purchasing decisions are the result of an interaction between rational and emotional considerations. In the context of digital banking, trust is built through the dimensions of benevolence, integrity, and competence (Mayer et al., 1995) which create a sense of security for customers in transactions.

These results are also consistent with Gefen et al. (2003) and Kim et al. (2008) who asserted that trust is a main prerequisite for online purchasing decisions. Although some studies have found that price and promotion factors are more dominant in certain segments (Mbeti & Tanamal, 2020), this study shows that in high-risk financial services, trust remains the primary foundation for purchasing decisions.

## **CONCLUSION**

1. Bank Branch Offices have a positive and significant influence on Customer Trust.
2. The availability of ATMs does not affect customer trust.
3. Transfer fees and interest rates do not affect customer trust.
4. Mobile Banking has a positive and significant impact on Customer Trust.
5. Artificial Intelligence has a positive and significant impact on Customer Trust.
6. Social Media Marketing has no effect on Customer Trust.
7. Adoption of technological innovation does not mediate the influence of Bank Branch Offices on Customer Trust.
8. Adoption of technological innovation mediates the positive influence of the availability of ATMs on customer trust.
9. Adoption of technological innovation mediates the positive influence of Transfer Costs and Rates on Customer Trust.
10. Adoption of technological innovation mediates the positive influence of Mobile Banking on Customer Trust.
11. Adoption of technological innovation mediates the positive influence of Artificial Intelligence on Customer Trust.
12. Adoption of technological innovation does not mediate the influence of Social Media Marketing on Customer Trust.
13. Customer Trust has a positive and significant effect on Customer Trust.

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