

DIGITAL BANKING STRATEGY ANALYSIS OF BRI

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ABSTRACT

Digital technology is becoming a concern and trend in the banking and financial services industries. Competing in the banking business requires mastery and adaptability to the most recent technical innovations. Technology is used to increase the effectiveness and efficiency of the company's operational operations, as well as to enhance service quality in order to sustain client relationships. The banking sector must expedite the introduction of digital banking in order to remain competitive by providing simpler and quicker services and meeting client demands. This research intends to assess Bank Rakyat Indonesia's digital banking strategy. As one of the largest banks in Indonesia, Bank BRI is digitally transforming its business operations with the use of technology-based goods and services, as well as improvements to the company's work culture. The study involves both internal and external development. Using the Technology Adoption Model, the author evaluates the acceptance of digital technology by users of the BRI Mobile application. The author employs a mixed qualitative and quantitative research approach with a focus on the qualitative components of this study. The author determined, based on the notion of Digital Banking, that BRI had developed a strong digital banking strategy. BRI created services and products that give customers with novel experiences and an efficient operational approach. In the examination of technology adoption of BRI Mobile users, perceived utility and perceived simplicity of use had a favorable influence on behavioral intention.

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1. INTRODUCTION

Technological developments encourage industrial sectors, including banking and financial services, to improve their quality. In times like this, the existence of digital technology seems to be a trend and the attention of many people in developing the banking industry and financial services. The benefits of mastering technology are comprehensive, not only focusing on the company's internal applications to support the company's operational activities to be more effective and efficient, but the application of information management systems also helps financial companies improve service quality by making it easier for banks to maintain relationships with customers and help analyze needs customers better.

Banks must be able to take advantage of advances in digital technology with updates in customer service. The emergence of technology updates based on the Cloud platform (mobile-based electronic wallet) to Blockchain (distributed data-based technology) has been adopted by financial technology companies (fintech) and telecommunications companies to improve financial services to make them more accessible and more practical. Of course, this decision will lead to new competition in the banking and financial services industry.

Competition in digital banking does not only come from between banks but also from fintech start-ups, followed by crowdfunding, peer-to-peer lending, and others. The emergence of start-up companies engaged in financial technology focuses on developing technology for electronic payments and develops services carried out by conventional banks, such as distributing loan

funds and credit for MSME entrepreneurs. This fintech dares to offer convenience, lower costs, and even higher investment returns compared to incumbent banking services at this time. Conventional banking industry players have turned into a competition between financial industry players related to technology competition.

It prevents banks from ignoring the presence of digital banking (digital banking). All banking industries are required to implement digital banking that is fast in order to compete in terms of providing accessible services according to customer needs. Support for the development of digital banking is continuously pursued by the relevant regulators, namely Bank Indonesia (BI) and the Financial Services Authority (OJK). Concerning the Digital Branch Manual, Bank Indonesia issued Bank Indonesia Regulation (PBI) Number S-98/PB.1/2016. This regulation is a form of commitment to the ease of banking financial services. Based on data from the Financial Services Authority (OJK), transactions through electronic banking (e-banking) grow significantly yearly. Based on data from 13 central banks in Indonesia, the frequency of transactions through e-banking in 2012 was recorded at 3.79 billion with a nominal value of Rp 4.441 trillion. The frequency increased to 4.73 billion transactions with a nominal value of Rp 5.495 trillion in 2013 and 2014 to 5.69 billion transactions with a nominal value of Rp 6.447 trillion (Probank, No. 125 Year XXXIII November – December 2016). The growth of e-banking transactions that have the potential to continue to increase is in line with the trend of bank services leading to digital banking.

The financial services offered by banks are not limited to branchless banking but also retail payment system services to support cashless transactions. Bank Indonesia Regulation Number, 11/12/PBI/2009 concerning Electronic Money (Electronic Money) regulates the implementation of the development of electronic money in society. The development of electronic money as an alternative to non-cash payments continues to expand the types of products, from cards that use chip-based technology to server-based ones that use applications on mobile phones.

Several banks already have superior products in providing digital banking and retail payment services for the people of Indonesia. Telecommunication and fintech provider companies are also no less competitive in providing convenience for digital transactions. The table below provides an overview of digital financial services circulating in Indonesia..

Table 1. Digital Financial Services in Indonesia

No.	Bank	Branchless Banking Services/Products	Electronic Money or Mobile Payment Services/Products
1	Bank BRI	BRILink BRI Mobile Internet Banking BRI e-BUZZ	BRIZZI Mocash Tbank Pay By QR e-Pay MY QR
2	Bank Mandiri	Mandiri Mobile Banking Mandiri Internet Banking Laku Pandai	Mandiri e-Money Mandiri ClickPay Mandiri e-Cash

3	Bank BNI	BNI Internet Banking BNI Mobile Banking Agen 46	TapCash BNI iPay UnikQu Yap!
4	Bank BCA	Klik BCA BCA Mobile mBCA DUITT	Flazz BCA KlikPay Sakuku
5	Bank BTPN	BTPN WOW Jenius	
6	Bank CIMB Niaga	Go Mobile	Rekening Ponsel
7	Bank Permata	Permata Mobile Permata Net	
8	Bank Danamon	D-Mobile Danamon Online Banking	D-Wallet
9	Nobu Bank		OVO
10	Bank DBS	DigiBank	

Source : Data diolah oleh penulis

Amid digital banking competition, PT. Bank Rakyat Indonesia (Persero), Tbk. (Bank BRI) One of the central banks in Indonesia is also developing technology-based products and services. In the face of digital banking competition, the Bank, which seeks to become "The Most Valuable Bank in Indonesia and Strong Existence in South East Asia," has started a transformation movement called "BRIVolution: Together Moving Forward," which started from the internal level in 2016. Since the launch of the "BRISat" satellite, until now, BRI has carried out various innovations in creating and increasing added value in banking products and services, networking, and human resources. To increase public financial inclusion throughout the country, Bank BRI presents BRILink; in the development of the Bank BRI network, the BRI Digital Teras and BRI Digital are launched, and technology-based service products are launched one by one, such as BRI Mobile, BRI Internet Banking, BRIZZI electronic card, Pay By QR BRI Debit Online, e-Pay, and MY QR to meet the needs of customers' financial transactions, as well as other banking services.

Transaction growth resulting from digital banking products continues to provide positive results. No exception for retail payment services; users and transactions from electronic money and mobile payments continue to increase. The retail payment business not only complements digital services but also generates income for banks through fee-based income so that bank income is no longer only sourced from credit and deposits.

In order to simplify the digitalized business model, Bank BRI has a strategy of one application that can serve various financial services, including mobile payments. The BRI Mobile application includes SMS Banking, Internet Banking, e-Registration, e-Form, Monash, BRIZZI Top Up, Pay By QR, Thank, and MY QR services. The aim is to make it easier for customers and to shape their mindset so that it is not difficult to understand and use the various features and digital banking products.

Based on the description above and considering the importance of a competitive strategy in retail payments as a company's line of business, this study intends to examine the factors that influence the use of BRI Mobile as well as the factors that support the development of a

competitive strategy for retail payments at Bank BRI.

2. METHOD

The author uses a descriptive research method that aims to obtain detailed description information related to all matters relating to BRI Bank digital banking. Sources of research data in the form of primary and secondary data, followed by research procedures and identification of problems. Data collection in this study came from observations and interviews, then analyzed. The population of BRI Mobile users in the Jabodetabek area was 2,405,521 as of June 2018. Questionnaires were made digitally using an application and then distributed. The convenience sampling technique is used in the sampling method with the following considerations:

An

- [1]. This technique can be used to analyze the success factors of technology acceptance for BRI Mobile users.
- [2]. BRI Mobile is one of the digital banking product lines owned by Bank BRI among the development of other digital banking products.
- [3]. This questionnaire is used to conduct qualitative analysis by researchers.
- [4]. The limitations of time, effort, and cost of the researcher.

Based on considerations of convenience and speed in convenience sampling theory, the researchers set several criteria, including:

- [1]. The sample is BRI Mobile users in the Greater Jakarta area.
- [2]. Questionnaires were distributed via email and social networks.
- [3]. The sample size is taken at least 100 users.

3. RESULT AND DISCUSSION

Development of Digital Banking Bank Rakyat Indonesia e-Learning

In changing conventional concepts to digital, companies must be supported by human resources with competencies and capabilities. Therefore, Bank BRI, through the BRI Corporate University Division, has an obligation in the learning process to improve the competence and skills of all BRI Bank employees. To support the company's digital transformation through coaching, training, and education, Bank BRI implemented a learning delivery system and learning information system by developing a digital learning management portal called BRISmart.



Figure 1. BRISmart website

Source : Internal BRI

The learning program is directed to become human capital that can learn, innovate, and provide the creative impetus for the company's progress. BRISmart can be accessed by workers via intranet and internet, anywhere without being limited by working hours because it is an online digital portal. With BRISmart, employees can access e-learning, educational information, and

places to hold employee education. BRISmart has four menu features, namely:

1. Learning Management System

- a. Learning materials contain a collection of modules and materials used for the learning process in class (in class) so that learning participants can download learning materials to be studied before entering the classroom or provision when going in the field.
- b. Self-learning contains a collection of material that workers can learn without a teacher, then there are pre-tests and post-tests to measure workers' understanding when self-learning. In addition, BRI Corporate University also conducts Webinars, which are seminars that can be accessed via smartphones
- c. Collaboration is a virtual class forum between workers to discuss and share knowledge.
- d. Evaluation provides assessments to teachers, facilitators, and facilities after carrying out the learning process.
- e. Training Need Analysis for submitting learning needs for workers, which the corporate university will later analyze.

2. Knowledge Management System

- a. Digital Library in the form of a collection of e-books, bulletins, and magazines owned by BRI Corporate University.
- b. BRI Share is a folder-sharing portal that provides documents shared by related divisions, such as regulations, research, training results, and publications owned by BRI divisions.
- c. SMARTube contains a collection of educational videos for employees by BRI Corporate University.

4. Lecture

The teacher's menu contains teaching schedules, teaching materials, and teacher performance measurements. The students at BRI Corporate University come from internal experts and experience in their fields, such as guest lecturers and expert and certification institutions.

4. Public Course

Used for submissions to follow public courses and reports. In addition to the learning process provided by BRI Corporate University, every employee also has the opportunity to take public courses outside of BRI. The purpose of giving a public course is for employees to update their knowledge in their field of work constantly, then the knowledge that has been obtained is shared with other workers through the facilities and infrastructure provided by BRI Corporate University.

With the majority human resource profile being Generation Y at 75.91% in 2017, the dominance of the "tech savvy" generation shows that Bank BRI is ready for digital banking transformation.

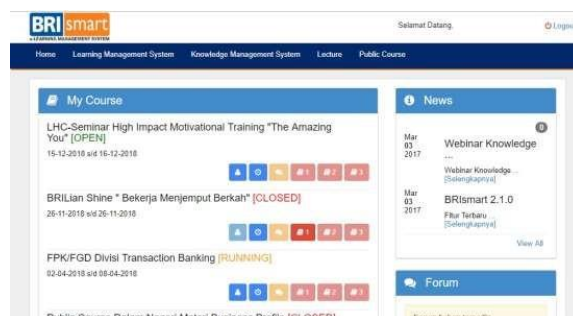


Figure 2. BRISmart Homepage

3.2 BRI Excellence Award

Bank BRI held the BRI Excellence Award for increasing engagement and innovation competitiveness. This program is an award event for employees and units to show superior performance, the best culture of innovation, and a means to find promising talents to encourage a positive culture in the company's competitiveness. Employees are expected to be involved in increasing sustainable business performance growth. The BRI Excellence Award program is essential to foster a digital mindset and encourage excellent customer service for the internal environment of Bank BRI. In 2017, 1,675 proposals were received, which went through a selection process into ten excellent programs that were further developed to be realized and implemented by the company.

3.3 Change Agent

In fostering a digital culture for the successful implementation of digital banking in the internal environment of Bank BRI employees, Bank BRI revitalizes the work culture, which is expected to support the achievement of company aspirations and future business challenges. To achieve a well-internalized work culture, behavior, symbols, and systems are needed, so the company needs a change agent or change agent as an extension between the company and the workers. Change Agents are formed to influence workers in their work environment to accept, understand, and apply the company's work culture and serve as role models or models for other workers.

The selection of Change Agents is based on the BRILiaN (BRI with Five Values) core values of integrity, professionalism, trust, innovation, and customer-centric. Change agents have programs that are carried out as an effort to internalize work culture, namely:

1. Change Agent Forum

It is a forum held at BRI work units to create, compile, develop, evaluate, and monitor BRI work culture programs.

2. The Best Change Agent

It is an award program for the best Change Agents selected through a selection process with specific criteria..



Figure 3. BRILian

Source : internal BRI

Changes in banking services, where banks are bringing services closer to customers through electronic media, make Bank BRI inevitably have to follow the changes in digital banking transformation. BRI's digital banking services focus on improving customer experience using technology. With consumer centricity, one of the core values of Bank BRI is committed to providing financial services that make it easier for customers without the need to come to work units or be limited by bank operational time.

To provide new consumer experience services, Bank BRI develops various products and digital service features with fast, easy, secure, and lower-cost customer transaction processes. The various products and digital service features offered by Bank BRI are adapted to the different

characteristics of customers in each segment so that customers can use these digital financial products and features according to their needs. By optimizing the use of these digital financial products and features, customers can integrate with Bank BRI and expand the transaction service network for easy access to finance for Bank BRI customers and non-customers.

3.4 Digital Ecosystem

In developing ecosystem-based solutions, Bank BRI is currently developing an Open Application Programming Interface (Open API) service or an open application programming interface. The use of API is essential thing in the concept of digital banking. Collaboration with front-end apps aims to explore new channels and business models. In addition, extending the service through the API aims to speed up partners' integration and adaptation process.



Figure 4. Digital Partnership Model – Open API

Source : Internal BRI

Using the open API, Bank BRI can open partnership opportunities for retail and corporate customers or merchants. Thus, Bank BRI can provide integrated transaction solutions and can provide experience to customers in carrying out financial activities.

3.5 Digital Banking Solution

Bank BRI's efforts to improve customer experience in terms of service are carried out through various distribution channels. Currently, BRI is continuing to add offices or physical outlets throughout Indonesia, but no longer in the form of conventional offices or outlets. Bank BRI is developing Digital Branches, where the office is filled with automation and digital services. The BRILink agent is a third-party user of e-banking infrastructure through a fee-sharing mechanism. BRILink is Bank BRI's effort to develop Branchless Banking and increase financial inclusion. BRI Virtual Account, abbreviated as BRIVA, is a virtual-based banking service carried out online by combining the BRI system with an API that can be done in all e-banking channels and work units of Bank BRI. In addition, development by utilizing Artificial Intelligence (AI) technology in the SABRINA (Smart BRI New Assistant) service in the form of a virtual assistant chatbot. Customers can use SABRINA to get information about BRI Bank products and services on Facebook Messenger and Telegram applications.

BRI's development of digital banking is based on digital applications, namely Mobile Banking, Internet Banking, e-wallet, and QR codes. These features are combined in the BRI Mobile application. The purpose of merging these financial services is a one-stop service that is easy, safe, and fast to be in the hands of customers.

3.6 User development and BRI Mobile volume

BRI Mobile was first launched in 2010; the complete BRI Mobile service because it provides SMS banking and internet banking applications in one application. BRI Mobile is a service

application to get fee-based income from transactions for company income. The development of the acquisition of BRI Mobile until June 2018 recorded a total of 17,507,890 users spread across all working areas of BRI bank. For the Greater Jakarta area, there are 2,405,521 users. Meanwhile, the total customers of Bank BRI are 70 million customers. The number of BRI Mobile transactions in the Jabodetabek area was 9.2 million, with a volume of 5.9 trillion.

The number of BRI Mobile users continues to increase rapidly due to changes in banking transaction habits of BRI Bank customers and the shift from visiting physical work units to using digital devices. In addition, this development was also driven by Bank Indonesia's policy of a cashless society.

3.7 Development of BRI Mobile Features

Bank BRI's strategy in providing transaction services in the hands of customers on BRI Mobile is a solution for purchase transactions, payments, and other financial transactions. Features development in the BRI Mobile application include Monash, e-Pay, Pay by QR, and BRIZZI Top Up, which are embedded in SMS Banking and Internet Banking services. However, it is not limited to services in SMS banking and Internet Banking, but also other independent features such as T-Bank in the form of an e-wallet that uses a cellphone number instead of an account number, so that BRI Mobil users do not have to be customers who have BRI accounts, then My QR which is a derivative feature of T-bank, namely the development of a payment system using a scanned QR code as a transaction validation process, then the BRIZZI feature with Near Field Communication (NFC) technology that allows checking BRIZZI electronic money card info, balance info, and transaction history.

3.8 Analysis of Digital Technology Acceptance for BRI Mobile Users

To assess the level of acceptance of digital technology among BRI Mobile application users, a survey was conducted using a questionnaire, and then an analysis was carried out based on the answers to the question points on the questionnaire.

The use of multiple regression analysis tests to determine two or more independent variables on the dependent variable with the hypothesis developed in this study is as follows:

H1: Perceived usefulness has a positive effect on behavior intention in accepting BRI Mobile

H2: Perceived ease of use has a positive effect on behavior intention in accepting BRI Mobile

H3: Perceived ease of use has a positive effect on Perceived usefulness in BRI Mobile acceptance

3.9 The Result of T Test

T test was used to determine the effect of each independent variable (PU and PEOU) on the acceptance of BRI Mobile service technology developed by BRI.

Table 4.3 Result of T Test

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	1,088	,885		1,229	,221
X1	,298	,082	,339	3,654	,000
X2	,424	,078	,507	5,464	,000

a. Dependent Variable: Y

Based on the T-test results in table 4.3, the T value for the perceived usefulness variable is 3.654 with a significance level of 0.000, significantly less than 0.05. It is concluded that perceived usefulness (PU) individually affects behavior intention (BI) as the dependent variable (Y). It can be said that BRI Mobile users have the perception that BRI Mobile provides benefits, so BRI

Mobile users increasingly want to use the BRI Mobile application for daily transactions.

The value of the T-test on the perceived ease of use (PEOU) variable is 5.464 with a significance level of 0.000 with significantly less than 0.005, and it is concluded that the perceived ease of use (PEOU) individually affects behavior intention (BI) as the dependent variable (Y). It can be said that BRI Mobile users have the perception that the BRI Mobile application is generally easy to use, so BRI Mobile users want to use the features in the BRI Mobile application.

Table 1. Result of T Test Hypotheses

HIPOTESIS		Nilai Uji T	Nilai T Tabel	KESIMPULAN
H1	Perceived usefulness has a positive effect on behavior intention in accepting BRI Mobile	3,654	1,98	Hipotesis diterima
H2	Perceived ease of use has a positive effect on behavior intention in accepting BRI Mobile	5,464	1,98	Hipotesis diterima

3.10 The result of F test

The F test tests whether the independent variables can affect the dependent variable simultaneously. In this study, the F test was used to determine the effect of the perceived usefulness (PU) and perceived ease of use (PEOU) variables together on the behavior intention (BI) of BRI Mobile users..

Table 2. F Test Result
ANOVA^a

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	269,727	2	134,863	103,971	,000
	Residual	146,575	113	1,297		b
	Total	416,302	115			

a. Dependent Variable: Y (behaviour intention)

b. Predictors: (Constant), X2 (perceived ease of use), X1 (perceived usefulness)

Based on research on acceptance of digital technology by BRI Mobile users, it can be concluded that acceptance of Digital Banking is positively influenced by perceptions of the benefits that can be obtained. The perception of ease of use of the BRI Mobile application also positively influences the behavior of BRI Mobile users in operating the features in the BRI Mobile application.

Thus, the benefits and convenience variables obtained from using the BRI Mobile application affect users' behavior and desire to use BRI Mobile to conduct financial transactions actively.

Tabel 3. The Result of F Test Hypotheses

Hypotheses	F Test	F Test Table	Summary
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<p><i>Perceived of usefulness dan Perceived ease of use secara bersama-sama</i> berpengaruh positif pada <i>Behaviour intention</i> dalam penerimaan BRI Mobile</p>	<p>103,971</p>	<p>3,08</p>	<p>Hypothese Accepted</p>
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Based on the concept of Digital Banking proposed by AT Kearney (2013), digital banking is a combination of two internal and external sides. On the internal side, companies are required to create effective and efficient operating models, while on the external side, companies must be able to provide new customer experiences to existing and potential customers. Bank BRI carries out these two business processes by digitizing customer activities to provide services beyond customer expectations and digitizing BRI's internal operations to run effectively and efficiently. In providing new customer experience services, customer-centric activities carried out by Bank BRI include:

- 1) Develop and launch a variety of e-banking and e-channel products and services that all customer segments can use. By applying the latest technology, products and services can be used for fund and loan transactions, ranging from individual to retail to corporate customers. The developed e-banking and e-channel products are tailored to the needs of the increasingly dynamic Indonesian people.
- 2) Bank BRI has the most physical work units spread throughout Indonesia, thus developing digital branches with hybrid banking services as an early evolution of conventional work units.
- 3) Digital development for BRI's intelligent behavior agents, namely BRILink, to increase potential in rural areas and maximize the reach of agent services with EDC tools, web systems, and mobile, agents can choose to use the channel that is easiest for them.
- 4) Develop digital products and service features that are secure and tested under the supervision of Bank Indonesia and the Financial Services Authority—layered transaction security by implementing a firewall, periodic system updates, user id, password, token, and one-time password (OTP) when executing transactions.
- 5) Using own satellites to reach areas in Indonesia from urban, rural, remote, and border areas so that banking services can be faster.
- 6) Transparency of fees attached to conventional and digital banking services and informing customers as regulated by Bank Indonesia in Bank Indonesia Regulation No. 7/6/PBI/2005 concerning Transparency of Bank Product Information and Use of Customer Personal Data.

Bank BRI also carries out the process of developing an effective and efficient operating model with the following activities:

1. Focus on forming quality talent recruitment through education and training through a digital learning management system to facilitate planning and operational functions related to human capital.
2. Make changes to the organizational structure of the divisions related to the development of Digital Banking
3. Prepare a short-term and long-term strategic digital banking roadmap until 2022
4. Encouraging the internalization of digital culture transformation with a change agent function, fostering the spirit of performance improvement, and building ideas and innovation of employees through the BRI Excellence Award.
5. Development of simple and accessible digital applications to assist and facilitate the work process in the field in order to encourage worker productivity.

6. Develop blueprints to accommodate collaboration with Financial Technology (Fintech) companies
7. The change in Digital Banking culture at Bank BRI aims to increase the company's revenue from fee-based income and high efficiency of bank operating costs.

4 CONCLUSION

From the research on BRI Bank's Digital Banking strategy, the researchers draw the following conclusions. Based on AT Kearney's digital banking concept, it can be concluded that Bank BRI has successfully implemented digital banking on both internal and external sides. On the internal side, Bank BRI has made changes to the digitalization of the operating system through automation in bank operational activities, building a digital culture in the company to the transformation of work culture values that are internalized to all employees so that employees have a culture of innovation and customer-centric. Moreover, there has been a shift in the revenue model by paying attention to sourced income from fee-based income from digital transactions. On the external side, Bank BRI always strives to provide a new customer experience to customers. Bank BRI continues to develop and provide various e-banking product lines and banking services with the latest technology to meet customers' needs in all segments, from priority to unbanked customers. Not limited to deposit or fund products but also loan products. Customers can access transaction services through various e-channels that have been provided. Bank BRI pays great attention to and complies with the transaction process to make it easy, convenient, fast, and safe. The customer information on transaction costs can be transparently obtained and compared with competitors. The BRI Mobile application, as one of the developments of digital banking, has shown positive results for Bank BRI's digital banking strategy. The adoption level of digital technology adoption in BRI Mobile is influenced by the benefits and ease of use of the application and its features. These factors positively influence the behavior of BRI Mobile users, and BRI Mobile users continue to increase; with an increasing number of users, the number of transactions and the volume of transactions also increase, which can have a positive impact on the growth of CASA funds..

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