

The Interest of Village Credit Institution Customers to Use the LPD Mobile Application with Trust as a Moderating Variable

Ni Luh Putu Ayu Lastri Pramiswari^{1*}, Gayatri², I Wayan Suartana³, I Ketut Sujana⁴ 

^{1,2,3,4} Program Studi Magister Akuntansi, Fakultas Ekonomi dan Bisnis, Universitas Udayana, Denpasar, Indonesia

ARTICLE INFO

Article history:

Received July 09, 2022

Revised July 13, 2022

Accepted August 11, 2022

Available online August 25, 2022

Kata Kunci:

Minat Nasabah, LPD, Mobile LPD, Kepercayaan

Keywords:

Customer Interest, LPD, Mobile LPD, Trust



This is an open access article under the [CC BY-SA](https://creativecommons.org/licenses/by-sa/4.0/) license.
Copyright © 2022 by Author. Published by Universitas Pendidikan Ganesha.

ABSTRAK

Lembaga Perkreditan Desa (LPD) bertujuan untuk memberikan kemudahan bagi masyarakat pedesaan untuk memperoleh modal usaha dan biaya kegiatan tradisional. Meski beroperasi dan melayani nasabah di pedesaan, LPD berupaya mengikuti perkembangan teknologi dengan menyediakan aplikasi LPD Mobile. Melihat fenomena tersebut, penelitian ini bertujuan untuk mengidentifikasi determinan minat nasabah LPD menggunakan LPD Mobile dengan kepercayaan sebagai variabel moderasi. Jenis penelitian ini yaitu kuantitatif dengan pendekatan survey. Sampel diambil sebanyak 347 pelanggan dengan teknik purposive sampling dari populasi 99.108 pelanggan. Metode yang digunakan dalam menampilkan data yaitu kuesioner. Instrumen yang digunakan dalam mengumpulkan data yaitu lembar kuesioner. Hasil penelitian dianalisis menggunakan Structural Equation Modelling berbasis Partial Least Square menggunakan Software SmartPLS 3.0. Hasil penelitian menunjukkan bahwa persepsi kemudahan penggunaan dan kegunaan berpengaruh positif terhadap minat nasabah dalam menggunakan aplikasi LPD Mobile. Kepercayaan tidak dapat memoderasi hubungan antara persepsi kemudahan penggunaan dan minat nasabah dalam menggunakan aplikasi LPD Mobile. Kepercayaan dapat memperkuat hubungan positif antara kegunaan dan minat nasabah dalam menggunakan aplikasi LPD Mobile.

ABSTRACT

The Village Credit Institution (LPD) aims to provide convenience for rural communities to obtain business capital and traditional costs. Although operating and serving customers in rural areas, LPD strives to keep up with technological developments by providing the LPD Mobile application. Seeing this phenomenon, this study aims to identify the use of determinants of LPD customer interest with trust as a moderating variable. This type of research is quantitative with a survey approach. Samples were taken from as many as 347 customers with the purposive sampling technique from a population of 99,108 customers. The method used in displaying the data is a questionnaire. The instrument used in collecting data is a questionnaire sheet. The analysis research results using Structural Equation Modeling based on Partial Least Square using SmartPLS 3.0 Software. The results show that ease of use and usability positively affect customer interest in using the LPD Mobile application. Trust cannot moderate the relationship between perceived ease of use and customer interest in using the LPD Mobile application. Trust can strengthen the positive relationship between usability and customer interest in using the LPD Mobile application.

1. INTRODUCTION

Bali Province is one of the provinces in Indonesia that has traditional financial institutions with the concept of traditional villages and prioritizes aspects of local wisdom in the field of village finance that can help realize national development. This institution is the Village Credit Institution (hereinafter referred to as LPD) (Priyadi et al., 2021; W. K. Putri & Atmadja, 2020). The unique feature that distinguishes LPD from other financial institutions is the ownership of financial institutions belonging to the traditional village, and the capital of the LPD comes from the indigenous village community (Adnyani & Julianto, 2021; D. P. R. Dewi & Sujana, 2021). As a non-bank financial institution, the system applied by the LPD is different from the banking system in general, which tends to prioritize its activities solely for the pursuit of profit, in contrast to the LPD, which prioritizes the interests and welfare of the community by providing various facilities (Nugraha & Atmadja, 2020; Paramita & Julianto, 2021).

*Corresponding author.

E-mail: ayupramiswari09@gmail.com (Ni Luh Putu Ayu Lastri Pramiswari)

LPD is an institution that was formed to provide convenience for the community to lend business capital and the costs of traditional activities. LPD is the only financial institution whose ownership is owned by traditional villages and financial institutions that are not subject to other regulations (N. K. K. Dewi & Diatmika, 2021; Dharmayasa, 2020). LPDs are only subject to Bali provincial regulations and customary village regulations. LPD is a community-based credit institution owned, managed, and utilized by indigenous village communities, so a high sense of ownership will form a robust organizational culture (Mahaendrayasa & Putri, 2017; Sujana & Mustanda, 2015). The granting of credit is carried out based on a character with a traditional nuance. In providing sanctions, LPD uses social (customary) sanctions integrated into ordinary village regulations to force customers to comply with their credit contracts uniquely but not default (W. K. Putri & Atmadja, 2020; Suartana & Jati, 2015).

In the current digital era, LPDs have also followed developments, expanding their reach by building digital LPD services in the form of LPD Mobile. This LPD financial service provides more convenience to customers (N. K. K. Dewi & Diatmika, 2021; Priyadi et al., 2021). Customers can have the LPD Mobile application by downloading/downloading on the play store. LPD Mobile has exciting features, such as view savings balances, transfer savings, purchase electricity tokens, mobile phone credit, and internet data vouchers. The LPD Mobile application can also top up Gopay, OVO, Dana, Online Games, and Shopee Pay. Through LPD Mobile, you can pay electricity bills, telephone bills, and health insurance payments. Mobile LPDs can also transfer among Microfinance Institutions and bank account transfers to all banks, feature on the mobile LPD, and view transaction archives.

LPD Mobile is a facility or service provided by LPD using mobile communication tools such as mobile phones, with facilities for transactions through LPD Mobile on mobile phones. The better the level of security offered by electronic services, the higher the public's interest in using these electronic services. It is confirmed by the study found that ease of use had a positive and significant effect on interest (D. R. Putri, 2015; Usman, 2020). Likewise, other study also found that perceived usefulness affected customer interest in internet banking (Agustina & Afriana, 2018; Rombe et al., 2021). Perceived ease of use is defined as the level of user expectations of the effort that must be expended to use a system (Hanif & Lallie, 2021; Sharma et al., 2022). If the mobile payment service is perceived as easy to use, the LPD will experience the mobile payment service and will encourage customers to use the system. The above concept follows the research found a positive and significant effect of ease of use on interest in using E-Banking (Dewi et al., 2017; Loaba, 2022). In addition, the perception of convenience positively and significantly affects using E-Money (Hariyanti et al., 2020; Listianti, 2018). Meanwhile, research shows that the convenience variable has a negative effect on the interest in re-transacting online (Nisa, 2018). Perceived usefulness emphasizes a measure of a person's belief that the use of technology can provide benefits to that person.

However, several studies also show that these three variables do not significantly affect a person's interest in using electronic services. For example, other research found that ease of use had no significant effect on interest in buying a product online (Khotimah & Febriansyah, 2018). Likewise, the study also found that ease of use did not significantly affect the use of the online banking system (Nasution, 2019). Convenience did not significantly affect people's interest in using mobile payments (Martens et al., 2017; Utami, 2021). In terms of usefulness, the study shows that usefulness does not significantly affect interest in online banking (Silalahi, 2018). Similar results were also found that the benefit factor was not a factor that had a significant influence on a person's interest in using the go-pay application (Zakiyyah, 2020).

From the explanation above, it can be understood that there are still differences in research findings related to the effect of convenience, usefulness, and trust as moderating variables on one's interest in using online financial applications. For this reason, this study aims to prove whether convenience, usefulness, and trust affect customer interest in using LPD Mobile. In this study, the researcher positioned trust as a moderating variable. Due to the trust factor is suspected to strengthen or weaken the effect of convenience and usefulness on someone's interest in using LPD Mobile services. Then the moderating variable is used if there is a conflict between previous studies.

2. METHODS

This research can be classified into quantitative research with a survey approach carried out in 15 LPDs in Denpasar. 347 customers were sampled using a purposive sampling technique from a population of 99,108 customers in the 15 LPDs. The number 347 was obtained using Isaac and Michael's formula table with an error tolerance of 5%. This study used several criteria to select study samples that become the research respondents. First, Respondents are LPD customers who are still active. Second, respondents are LPD customers who already have LPD Mobile services. Third, respondents are LPD customers who have known and used LPD Mobile services for at least one year. The first criterion ensures that the LPDs sampled are LPDs whose activities are still running and active. The second sample criterion is used to ascertain

whether LPD customers have used the LPD Mobile application. In addition, the third sample criterion is used to know and ascertain whether LPD customers have used the services of LPD Mobile to make transactions.

The research data was collected using a questionnaire with a Likert scale. The results of the answers to the questionnaire will be given a value of 4 points for the Strongly Agree (SA) answer, 3 points for the Agree (A) answer, 2 points for the Disagree (D) answer, and 1 point for the Strongly Disagree (SD) answer. The choice of a 4-point Likert scale because the 4th scale makes it easier for respondents to make choices so that they can better describe the opinions of respondents according to what they feel (Leung, 2011). In addition, a Likert scale of 4 indicates that the use of the four-point scale version has better data quality in terms of missing data, final effects on item and scale levels, and higher levels of internal consistency (Østerås et al., 2008).

The analytical technique used in this research is Structural Equation Modeling (SEM) based on Partial Least Square (PLS) using SmartPLS 3.0 Software. Partial Least Square (PLS) is a component-based or variance-based structural equation model (SEM) (Utama, 2016). The use of PLS in this study is based on the following considerations. First, PLS can be used for complex models, usually applied to path analysis using variables with multiple indicators but also for single indicator variables (Utama, 2016). Second, PLS automatically issues output in the form of a complete path diagram with path coefficients and is equipped with a table of indirect effects and total effects simultaneously, reducing the risk of users making mistakes in quoting or drawing errors in their output. (Utama, 2016). Third, Partial Least Square (PLS) is one of the SEM methods that can be used to overcome the weaknesses of the regression method. The PLS model has several advantages. The data does not have to be normally distributed multivariate (indicators with categorical, ordinal, interval to ratio scales can be used in the same model), and the sample size does not have to be large (Ghozali, 2015).

3. RESULTS AND DISCUSSIONS

Results

Hypothesis testing evaluates the null hypothesis, where the hypothesis can be accepted or rejected. The opposite of the null hypothesis is the alternative hypothesis, which states a difference between the parameter and the statistic. Testing this hypothesis can be done by looking at the value of the t-statistic, which uses a significance level of 95% (= 0.05 or 5%). Meanwhile, the t-table value with a significance level of 95% is 1.96. The criteria for rejection and acceptance of the hypothesis are that H_a is accepted and H_0 is rejected if the t-statistic > 1.96 and vice versa. The test results are presented in Table 1.

Table 1. Direct Effect Test Results

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (O/STDEV)	P Values
M_Kepercayaan (Trust) -> Y_Minat Pengguna (Intention to Use)	0.339	0.335	0.028	12.192	0.007
Moderating Effect 1 -> Y_Minat Pengguna (Intention to Use)	-0.020	0.015	0.013	1.558	0.260
Moderating Effect 2 -> Y_Minat Pengguna (Intention to Use)	0.031	0.007	0.002	16.147	0.004
X1_Persepsi Kemudahan Penggunaan (Perceived Ease of Use) -> Y_Minat Pengguna (Intention to Use)	0.378	0.354	0.014	27.685	0.001
X2_Kebermanfaatan -> Y_Minat Pengguna (Intention to Use)	0.265	0.298	0.036	7.322	0.018

Source: Processed primary data, 2022

Based on Table 1, the p-value of the perceived ease of use variable on intention to use is moderated by trust of 0.260, compared to a significant of 0.05. Because the p-value > significant (0.260 > 0.05) with a beta value of -0.020 and a t-statistics value of 1.558 compared to a t-table of 1.96. Because the value of t-statistics < t-value (1.558 < 1.96), it can be concluded that trust cannot moderate the effect of perceived ease of use on customer interest in using the LPD Mobile application. The p-value of the usefulness variable on intention to use is moderated by trust of 0.004, which is compared to a significant of 0.05. Because the p-value is < significant (0.004 < 0.05) with a beta value of 0.031 and a t-statistics value of 16.147 which is compared to a t-table of 1.96. Because of the value of t-statistics > t-value (16,147 > 1.96), it can be

concluded that trust can strengthen the positive relationship between usefulness and customer interest in using the LPD Mobile application.

The p-value of the perceived ease of use variable on intention to use is 0.001, compared to a significant one of 0.05. Because the p-value < significant ($0.001 < 0.05$) with a beta value of 0.378 and a t-statistics value of 27.685 compared to a t-table of 1.96. Because the value of t-statistics > t-value ($27.685 > 1.96$), it can be concluded that perceived ease of use has a positive effect on customer interest in using the LPD Mobile application. The p-value of the usefulness variable on intention to use is 0.018, compared to a significant value of 0.05. Because the p-value is < significant ($0.018 < 0.05$) with a beta value of 0.265 and a t-statistics value of 7.322, which is compared to a t-table of 1.96. Because of the value of t-statistics > t-value ($7.322 > 1.96$), it can be concluded that usefulness positively affects customer interest in using the LPD Mobile application.

Discussion

Trust is a belief from a certain party to another party in a relationship between the two parties based on the belief that the party he trusts will fulfill all obligations as expected. Based on the results of data analysis, perceived ease of use has a positive effect on customer interest in using the LPD Mobile application. This means that the higher the perceived ease of use, the higher the customer interest in using the LPD Mobile application. Perceived ease of use is defined as the level of user expectations of the effort that must be expended to use a system (Joo et al., 2011; Laila & Herawati, 2021). If the mobile payment service is perceived as easy to use, the LPD will experience the mobile payment service and will encourage customers to use the system (Nadlifah, 2018; Priyadi et al., 2021). The results of this study align with the research found that ease of use had a positive and significant effect on interest in using E-Banking (Dewi et al., 2017; Usman, 2020). Perceived convenience had a positive and significant effect on using E-Money (Laila & Herawati, 2021; Listianti, 2018). These findings confirm that perceived usefulness emphasizes a measure of a person's belief that the use of technology can benefit that person.

Based on the results of data analysis, usefulness positively affects customer interest in using the LPD Mobile application. This means that the greater the usefulness, the more customer interest will be in using the LPD Mobile application. The benefits of using the system most influence behavioral intentions toward usage (Islam Sarker et al., 2019; Suryaman et al., 2020). Someone will use information technology if they know there are positive benefits obtained from using information technology. This study's results align with the research conducted by Dewi et al. (Dewi et al., 2017). They found a positive and significant effect of perceived usefulness on interest in using E-Money. Likewise, perceived benefits had a positive and significant effect on E-Banking use (Indrasari et al., 2022; Listianti, 2018). This shows that the higher the perceived usefulness, the higher the interest in using the LPD Mobile application.

Trust cannot moderate the effect of perceived ease of use on customer interest in using the LPD Mobile application. One of the factors that cause users to accept or reject the system is the relationship with the use of the system (Islam et al., 2013; Terzis & Economides, 2011). This shows that respondents' perceptions of ease of use moderated by the trust do not create and encourage interest in using the LPD Mobile application. This means that the more someone believes in the ease of use of the LPD Mobile application, the more customers will not increase their interest in using it. This relates to customer confidence in using technology (Abadi et al., 2020; Roy et al., 2017). The level of customer trust in the LPD Mobile application cannot increase the use of the LPD Mobile application. This is because customers need the LPD Mobile application to make transactions, meaning that trust cannot strengthen the use of the application. In other hypotheses, the effect of usefulness and ease of use has an effect on interest. This means that customers only see the ease of use and the usefulness of the LPD Mobile application. Other things, such as the trust factor, are a matter of late because any application can reduce customer confidence in case of a problem or error.

Users tend to use or not an application considered as something they believe or believe will help their performance in doing work (Kruzikova et al., 2020; Wodo et al., 2021). E-Banking technology is a system change from manual to electronic, and E-Banking is an additional service to facilitate LPDs in conducting transactions. The program created should be able to provide ease of use so that problems do not occur in the future. Perceived ease of use, namely how much computer technology is perceived as relatively easy to understand and use (Joo et al., 2011; Terzis & Economides, 2011). This perception relates to the LPD's belief in using an error-free system. This perception will then impact behavior, namely, the higher a person's perception of the ease of using the system, the higher the level of utilization of information technology. This can be achieved if the LPD's trust drives it in using these services. Trust in a banking technology is very important because LPD will feel confident in carrying out transactions and getting maximum results. Trust can increase their satisfaction using banking services (Dharmayasa, 2020; W. K. Putri & Atmadja, 2020).

Trust can strengthen the positive relationship between usefulness and customer interest in using the LPD Mobile application. This means that the greater the trust customers have, the better the impact on the usefulness effect on customer interest in using the LPD Mobile application (N. K. K. Dewi & Diatmika, 2021; Dharmayasa, 2020). Perceptions of benefits determined by users encourage LPD's satisfaction with their interest in using internet banking services. The number of benefits obtained by these users is one measure of the extent to which the system provided by the bank can be useful and provide adequate usability for its users (Hariyanti et al., 2020; Usman, 2020). Users will feel satisfied if they have felt the system's benefits. Customer satisfaction is a buyer's evaluation in which the chosen alternative at least gives the same outcome as the customer's expectations (Abadi et al., 2020; Santoso & Alawiyah, 2021). Dissatisfaction arises if the results obtained do not meet customer expectations. The higher the benefits obtained by users in internet banking services, the impact of which is that this can improve LPD decisions in using a system. With this satisfaction, users can invite other people to use the system.

4. CONCLUSION

Based on the findings of this study, four points can be concluded. First, perceived ease of use positively affects customer interest in using the LPD Mobile application. Second, usefulness positively affects customer interest in using the LPD Mobile application. Third, trust cannot moderate the relationship between perceived ease of use and customer interest in using the LPD Mobile application. Fourth, trust can strengthen the positive relationship between usefulness and customer interest in using the LPD Mobile application. Based on these results, to increase customer interest in using the LPD Mobile application, policies and regulations are needed to optimize perceived ease of use, usefulness, and customer trust.

5. REFERENCES

- Abadi, R. R., Nursyamsi, I., & Syamsuddin, A. R. (2020). Effect of Customer Value and Experiential Marketing to Customer Loyalty with Customer Satisfaction as Intervening Variable (Case Study on Gofek Makassar Consumers). *The Asian Journal of Technology Management*, 13(1). <https://doi.org/10.12695/ajtm.2020.13.1.6>.
- Adnyani, K. W., & Julianto, I. P. (2021). Pengaruh Sistem Pengendalian Internal, Gcg, Dan Keberadaan Awig-Awig Terhadap Kinerja Lembaga Perkreditan Desa Dengan Tri Hita Karana Sebagai Variabel Moderasi (Studi Empiris Pada Lpd Di Kecamatan Mendoyo, Kabupaten Jembrana. *JIMAT (Jurnal Ilmiah Mahasiswa Akuntansi) Undiksha*, 12(1). <https://doi.org/10.23887/jimat.v12i2.29263>.
- Agustina, R., & Afriana, R. A. (2018). Pengaruh Persepsi Kemudahan, Kebermanfaatan, Resiko dan Kepercayaan Terhadap Minat Nasabah Menggunakan Internet Banking pada PT Bank Bukopin Tbk Banjarmasin. *Jurnal Ekonomi dan Bisnis*, 11(2), 255–268.
- Dewi, D. P. R., & Sujana, I. K. (2021). The Effect of Organizational Commitment, Organization Culture Based on Tri Hita Karana and Awig-Awig Protection on the Performance of Lembaga Perkreditan Desa in Bangli Regency. *American Journal of Humanities and Social Sciences Research (AJHSSR)*, 5(1), 168–175.
- Dewi, N. K. K., & Diatmika, I. P. G. (2021). Pengujian Technology Accepted Model and Perceived Cost of Use Terhadap Penggunaan Sistem Em-Pise Pada LPD Desa Adat Tunjuk. *JIMAT (Jurnal Ilmiah Mahasiswa Akuntansi) Undiksha*, 12(1). <https://doi.org/10.23887/jimat.v12i1.28070>.
- Dewi, Yuniarta, N. K., & Adi, G. (2017). Pengaruh Persepsi Kebermanfaatan, Kemudahan Penggunaan, dan Keamanan terhadap Minat Menggunakan E-Banking Pada Mahasiswa Jurusan Akuntansi Program S1 Fakultas Ekonomi Universitas Pendidikan Ganesha. *JIMAT (Jurnal Ilmiah Mahasiswa Akuntansi) Undiksha*, 7(1). <https://doi.org/10.23887/jimat.v7i1.10111>.
- Dharmayasa, I. P. A. (2020). Perceived Behavior Control Nasabah Terhadap Automatic Teller Machine (Atm) Pada Lembaga Perkreditan Desa (LPD). *JIMAT (Jurnal Ilmiah Mahasiswa Akuntansi) Undiksha*, 11(1). <https://doi.org/10.23887/jimat.v11i1.24658>.
- Ghozali. (2015). *Konsep, teknik, aplikasi menggunakan Smart PLS 3.0 untuk penelitian empiris*.
- Hanif, Y., & Lallie, H. S. (2021). Security factors on the intention to use mobile banking applications in the UK older generation (55+). A mixed-method study using modified UTAUT and MTAM - with perceived cyber security, risk, and trust. *Technology in Society*, 67. <https://doi.org/10.1016/j.techsoc.2021.101693>.
- Hariyanti, A. O., Hidayatullah, S., & Prasetya, D. A. (2020). Analysis of the Acceptance and Use of Mobile Banking Services Using the Unified Theory of Acceptance and Use of Technology (Case Study of Bank Jatim Pasuruan Branch). *Research Journal of Advanced Engineering and Science*, 5(1), 254–262.

- Indrasari, A., Nadjmie, N., & Endri, E. (2022). Determinants of satisfaction and loyalty of e-banking users during the COVID-19 pandemic. *International Journal of Data and Network Science*, 6(2). <https://doi.org/10.5267/j.ijdns.2021.12.004>.
- Islam Sarker, M. N., Wu, M., Cao, Q., Alam, G. M. M., & Li, D. (2019). Leveraging Digital Technology for Better Learning and Education: A Systematic Literature Review. *International Journal of Information and Education Technology*, 9(7), 453–461. <https://doi.org/10.18178/ijiet.2019.9.7.1246>.
- Islam, Z., Kim Cheng Low, P., & Hasan, I. (2013). Intention to use advanced mobile phone services (AMPS). *Management Decision*, 51(4), 824–838. <https://doi.org/10.1108/00251741311326590>.
- Joo, Y. J., Lim, K. Y., & Kim, E. K. (2011). Online university students' satisfaction and persistence: Examining perceived level of presence, usefulness and ease of use as predictors in a structural model. *Computer and Education*, 57(2). <https://doi.org/10.1016/j.compedu.2011.02.008>.
- Khotimah, K., & Febriansyah, F. (2018). Pengaruh kemudahan penggunaan, kepercayaan konsumen dan kreativitas iklan terhadap minat beli konsumen online-shop. *Jurnal Manajemen Strategi dan Aplikasi Bisnis*, 1(1), 19–26. <https://doi.org/10.36407/jmsab.v1i1.16>.
- Kruzikova, A., Knapova, L., Smahel, D., & Dedkova, L. (2020). Usable and secure? User perception of four authentication methods for mobile banking. *Computers & Security*, 115. <https://doi.org/10.1016/j.cose.2022.102603>.
- Laila, N., & Herawati, N. T. (2021). Pengaruh Persepsi Kebermanfaatan, Kemudahan Dan Keamanan Terkait Uang Elektronik Terhadap Kepuasan Penggunaan E-Money (Studi Pada Pengguna Jasa Transportasi Laut Ketapang-Gilimanuk). *JIMAT (Jurnal Ilmiah Mahasiswa Akuntansi) Undiksha*, 12(2). <https://doi.org/10.23887/jimat.v12i2.29207>.
- Leung, S.-O. (2011). A Comparison of Psychometric Properties and Normality in 4-, 5-, 6-, and 11-Point Likert Scales. *Journal of Social Service Research*, 37(4), 412–421. <https://doi.org/10.1080/01488376.2011.580697>.
- Listianti, U. Y. (2018). *Pengaruh Kepercayaan Persepsi Manfaat terhadap Minat Penggunaan E-Money Pada Mahasiswa Febi Ums*. Universitas Muhammadiyah Surakarta.
- Loaba, S. (2022). The impact of mobile banking services on saving behavior in West Africa. *Global Finance Journal*, 53. <https://doi.org/10.1016/j.gfj.2021.100620>.
- Mahaendrayasa, P. K. A., & Putri, G. A. M. A. D. (2017). Pengaruh Prinsip-Prinsip Good Corporate Governance Terhadap Kinerja Keuangan Lembaga Perkreditan Desa (LPD) di Kota Denpasar. *E-Jurnal Akuntansi*, 21(2). <https://doi.org/10.24843/EJA.2017.v21i02.p04>.
- Martens, M., Roll, O., & Elliott, R. (2017). Testing the Technology Readiness and Acceptance Model for Mobile Payments Across Germany and South Africa. *International Journal of Innovation and Technology Management*, 14(6). <https://doi.org/10.1142/S021987701750033X>.
- Nadlifah, M. U. (2018). *Pengaruh Persepsi Kemudahan Sistem Dan Persepsi Kenyamanan Terhadap Sikap Positif Mahasiswa Prodi Ekonomi Syariah Uinsa Angkatan 2014-2016 Dalam Menggunakan Layanan Mobile Banking Bank Syariah*. UIN Sunan Ampel.
- Nasution, R. C. (2019). *Pengaruh Kemudahan Penggunaan, Kemanfaatan, Kenyamanan, dan Keamanan Terhadap Minat Menggunakan Perbankan Online (Studi Kasus pada Mahasiswa S1 Fakultas Ekonomi dan Bisnis Universitas Sumatera Utara)*. Universitas Sumatra Utara.
- Nisa. (2018). *Pengaruh Pengetahuan, Kepercayaan, dan Kemudahan Penggunaan E-Banking terhadap Minat Bertransaksi Ulang Secara Online dalam Perspektif Ekonomi Islam (Studi Kasus Pada Nasabah Bank BNI Syariah KC Tanjungkarang)*. UIN Raden Intan Lampung.
- Nugraha, K., & Atmadja, A. T. (2020). Analisis Sistem Pemberian Kredit Perumahan Krama (Krura) Dengan Prinsip Ringankan Krama 'Mipil' Pada LPD Desa Adat Kedongan. *JIMAT (Jurnal Ilmiah Mahasiswa Akuntansi) Undiksha*, 11(3). <https://doi.org/10.23887/jimat.v11i3.26210>.
- Østerås, N., Gulbrandsen, P., Garratt, A., Benth, J. S., Dahl, F. A., Natvig, B., & Brage, S. (2008). A randomised comparison of a four- and a five-point scale version of the Norwegian Function Assessment Scale. *Health and Quality of Life Outcomes*, 6, 14. <https://doi.org/10.1186/1477-7525-6-14>.
- Paramita, P. I., & Julianto, I. P. (2021). Pengaruh Kompetensi Sumber Daya Manusia, Partisipasi Masyarakat dan Proteksi Awig-Awig Terhadap Kecenderungan Terjadinya Kebangkrutan Pada Lembaga Perkreditan Desa (Studi Pada LPD di Kabupaten Buleleng-Bali). *JIMAT (Jurnal Ilmiah Mahasiswa Akuntansi) Undiksha*, 12(1). <https://doi.org/10.23887/jimat.v12i1.29160>.
- Priyadi, Budiasa, & Djelantik. (2021). Pengaruh Daya Guna, Kemudahan Aplikasi, dan Kepercayaan Pengguna terhadap Penerapan M-Pise di LPD Desa Adat Ketewel. *Jurnal Agribisnis Dan Agrowisata (Journal Of Agribusiness And Agritourism)*, 10(2).
- Putri, D. R. (2015). *"Analisis Pengaruh Kepercayaan, Persepsi Kemudahan dan Risiko Terhadap Minat Nasabah dalam Menggunakan Produk Layanan E-banking" (Studi Kasus Pada Bank Syariah Mandiri Cabang Yogyakarta)*. Universitas Muhammadiyah Yogyakarta.

- Putri, W. K., & Atmadja, A. T. (2020). Menguak Sanksi Nyongkok dalam Penyelesaian Kredit Macet Ditinjau dari Perspektif Nasabah, Pengurus LPD dan Hukum Adat (Studi Kasus Pada LPD Desa Pakraman Telaga, Kecamatan Busungbiu, Kabupaten Buleleng). *JIMAT (Jurnal Ilmiah Mahasiswa Akuntansi) Undiksha*, 11(3). <https://doi.org/10.23887/jimat.v11i3.27365>.
- Rombe, E., Zahara, Z., Santi, I. N., & Rahadhini, M. D. (2021). Exploring e-mobile banking implementation barriers on Indonesian millennial generation consumers. *International Journal of Data and Network Science*, 5(4). <https://doi.org/10.5267/j.ijdns.2021.8.010>.
- Roy, S. K., Balaji, M. S., Sadeque, S., Nguyen, B., & Melewar, T. C. (2017). Constituents and consequences of smart customer experience in retailing. *Technological Forecasting and Social Change*, 124. <https://doi.org/10.1016/j.techfore.2016.09.022>.
- Santoso, B., & Alawiyah, T. (2021). Service Quality as A Measurement of Customer Satisfaction of Indonesian Sharia Bank Using Important Performance Analysis Method. *International Journal of Social Science and Business*, 5(2), 291–296. <https://doi.org/10.23887/IJSSB.V5I2.36183>.
- Sharma, M., Banerjee, S., & Paul, J. (2022). Role of social media on mobile banking adoption among consumers. *Technological Forecasting and Social Change*, 180. <https://doi.org/10.1016/j.techfore.2022.121720>.
- Silalahi, A. B. S. (2018). *Penggunaan Online Banking pada Pemilik Grosir*. Universitas Sumatra Utara.
- Suartana, I. W., & Jati, I. K. (2015). Pengawasan Internal Berbasis Pararem (Studi Eksperimen Lapangan Pada Lembaga Perkreditan Desa di Provinsi Bali). In *Universitas Udayana*.
- Sujana, P. C., & Mustanda, I. K. (2015). Pengaruh Cash Turnover, Loan to Deposit Ratio, Capital Adequacy Ratio, dan Dana Pihak Ketiga terhadap Profitabilitas LPD. *Jurnal Manajemen, Strategi Bisnis dan Kewirausahaan*, 8(2).
- Suryaman, M., Cahyono, Y., Muliandyah, D., Bustani, O., Suryani, P., Fahlevi, M., Pramono, R., Purwanto, A., Purba, J. T., Munthe, A. P., Juliana, & Harimurti, S. M. (2020). COVID-19 pandemic and home online learning system: Does it affect the quality of pharmacy school learning? *Systematic Reviews in Pharmacy*, 11(8), 524–530. <https://doi.org/10.31838/srp.2020.8.74>.
- Terzis, V., & Economides, A. A. (2011). The acceptance and use of computer based assessment. *Computers and Education*, 56(4), 1032–1044. <https://doi.org/10.1016/j.compedu.2010.11.017>
- Usman, O. (2020). E-Banking and mobile banking effects on customer satisfaction. *Accounting*, 6. <https://doi.org/10.5267/j.ac.2020.7.006>.
- Utama, M. S. (2016). *Aplikasi analisis kuantitatif*. Universitas Udayana.
- Utami, M. K. (2021). Pengaruh Kepercayaan, Kegunaan, Keamanan Terhadap Minat Menggunakan Mobile Payment Linkaja Dengan Kemudahan Sebagai Variable Mediasi. *Jurnal Ilmiah Manajemen Kesatuan*, 9(2), 111–120. <https://doi.org/10.37641/jimkes.v9i2.554>.
- Wodo, W., Blaskiewicz, P., Stygar, D., & Kuzma, N. (2021). Evaluating the security of electronic and mobile banking. *Computer Fraud & Security*, 10. [https://doi.org/10.1016/S1361-3723\(21\)00107-X](https://doi.org/10.1016/S1361-3723(21)00107-X).
- Zakiyyah, A. (2020). *Pengaruh Persepsi Kemudahan, Manfaat Dan Kepercayaan Terhadap Minat Penggunaan Go-Pay*. Universitas Islam Indonesia.