

## REFERENCES

- Alviyendra, E., & Pardede, R. (2024). The Effect of Perceived Benefit and Perceived Risk on Purchase Decisions That are Mediated By Purchase Intention Using The Alfigift Application. *Return: Study of Management Economic And Business*, 3(9), 666–685.
- Apriani., Riska Gabri, Dwi Kismayanti Respati and Dwi Handarini. (2023). The Effect of User Convenience, Perceived Usefulness, and Trust On Intention to Use of Mobile Banking. *Journal Of Humanities, Social Sciences And Business (JHSSB)*. Volume 3 NO. 1.
- Fauzi, M and Rasidin. (2024). *Metode Penelitian Kuantitatif*, Semarang: Walisongo Press,
- Ian Nurpatria Suryawan, Y. R. K. E. R. R. (2021). The Effect Of Perceived Benefits In Formatting Male Online Shoppers' Attitude. *Jurnal Manajemen*, 25(2), 290. <https://doi.org/10.24912/jm.v25i2.741>
- Isma Maisarah, & Yani, A. S. (2022). The Effect of Customer Trust and Product Diversity on Shopee Users Repurchase Intention with Customer Satisfaction as a Moderating Variable. *IJHCM (International Journal of Human Capital Management)*, 6(2), 32–40. <https://doi.org/10.21009/ijhcm.06.02.3>
- Ismail, I., Ispriyadi, H., Simanullang, S., & Rukmana Satria, H. (2023). *E C H N I U. Technium Social Sciences Journal*, 47, 379–397.
- Maharani, Eureka Shadiba, Meidiati Sekarsari and Nazma Riska Zhafiraah. (2024). The Effect of Convenience and Security on Satisfaction with Customer Interest as Mediator. *Reseaech of Ecomics and Business* Vol. 2 No. 1 (2024).
- Mahsyar, S., Suharno, S., & Abidin, Z. (2020). the Effect of Customer Trust and Company Image on Customer Satisfaction and Customer Loyalty in Indonesia Classification Bureau in Samarinda. *International Journal of Economics, Business and Accounting Research (IJEBAR)*, 4(03), 27–40. <https://doi.org/10.29040/ijebar.v4i03.1282>
- Muttaqien, M. K., Syaifullah, H., Anam, M. K., & Mas, T. (2023). Usefulness , Trust , and Intention to Use M-Banking : Evidence from Metropolitan Jakarta. *9(02)*, 1765–1772.
- Notonagoro, D., & Bernarto, I. (2021). *Enrichment: Journal of Management* Enrichment: Journal of Management is Licensed under a Creative Commons Attribution-NonCommercial 4.0 International License (CC BY-NC 4.0) Rumah.com: The Impact of Convenience, Brand Image, and Trust Towards Purchase Inten. *Enrichment: Journal of Management*, 12(1), 178–184.

www.enrichment.iocspublisher.org

- Priadana, S., & Sunarsi, D. (2021). *Metode Penelitian Kuantitatif*. Tangerang: Pascal. Books.
- Priyatno, Duwi. (2013). *Analisis Korelasi, Regresi dan Multivariate dengan SPSS*. Yogyakarta : Gava Media.
- Putu and Lemos (2023). Analisis Tingkat Kepercayaan, Kemudahan Penggunaan Dan Brand Equity Terhadap Minat Penggunaan M-Banking. *Open Journal System Vol. 18 No.6*.
- Purnomo, Duwi. (2021). Pengaruh Manfaat, Kemudahan, Dan Kepercayaan Terhadap Minat Nasabah Menggunakan Layanan Mobile Banking (Studi Pada Bank Syariah Indonesia Kantor Cabang Darussalam). Skripsi UIN AR-Raniry. Purwanza, Sena Wahyu, Ade, Mutahir. & Hairudin La Patilaiya. 2022). *Metodologi Penelitian Kuantitatif, Kualitatif dan Kombinasi*. Bandung: Media Sains Indonesia.
- Putri, K. U., Rahma, T. I. F., & Syahriza, R. (2023). Pengaruh Service Quality, Customer Trust, dan Customer Satisfaction terhadap Purchase Intention Dalam Personal Selling Produk Asuransi Jiwa. *Al-Kharaj : Jurnal Ekonomi, Keuangan & Bisnis Syariah*, 5(6), 3751–3767. <https://doi.org/10.47467/alkharaj.v5i6.4606>
- Rizwan, M., & Saeed Mian, T. (2023). Determinants of Customer Intention to Use Mobile Banking: An Empirical Research Based on Extended Technology Acceptance Model. *J. Basic. Appl. Sci. Res*, 3(11), 201–211. [www.textroad.com](http://www.textroad.com)
- Sakyi, K. A., Musona, D., & Mweshi, G. (2020). The Research: Methods and Methodology. *Advances in Social Sciences Research Journal*, 7(3), 13–40. [https://doi.org/10.1007/978-3-030-39811-8\\_2](https://doi.org/10.1007/978-3-030-39811-8_2)
- Salsabila, Al Qarirah Ibnu, Gatot Wijayanto and Jushermi (2024). Peran Kepercayaan Dalam Memediasi Persepsi Kemudahan dan Persepsi Risiko Terhadap Minat Pengguna BNI Mobile Banking Untuk Membayar UKT pada Mahasiswa FEB UNRI. *Journal of Management Accounting Tax and Production*.
- Sari, H. C. (2022). The Impact of Perceived Risk, Perceived Benefit, and Trust on Customer Intention To Use Tokopedia Apps. *Jurnal Bisnis Strategi*, 31(2), 145–149.
- Setiawan, S. O., & Dipa Mulia. (2023). Factors that Influence Intention to use Mobile Banking. *Dinasti International Journal of Digital Business Management*, 4(5), 969–979. <https://doi.org/10.31933/dijdbm.v4i5.2017>
- Syafira, F. N., Ratnasari, R. T., & Ismail, S. (2020). the Effect of Religiosity and Trust on Intention To Pay in Ziswaf Collection Through Digital Payments.

Jurnal Ekonomi Dan Bisnis Islam (Journal of Islamic Economics and Business), 6(1), 98. <https://doi.org/10.20473/jebis.v6i1.17293>

Verawati, L., Anwar, M. S., & Afiati, L. (2024). Intention To Use Mobile Banking Application : Empirical Evidence From Indonesia. 17(1).

Waas, A. C., Tulung, J. E., & Tielung, M. V. J. (2022). Analysis of Customer Trust on Repurchase Intention in an Online Shop on Instagram (Study Case: Minishoppaholics.Id). Jurnal EMBA, 10(1), 289–297.

Wandira, R., & Fauzi, A. (2022). TAM Approach: Effect of Security on Customer Behavioral Intentions to Use Mobile Banking. Daengku: Journal of Humanities and Social Sciences Innovation, 2(2), 192–200. <https://doi.org/10.35877/454ri.daengku872>

Wardana, A. A., Saputro, E. P., Wahyuddin, M., & Abas, N. I. (2022). The Effect of Convenience, Perceived Ease of Use, and Perceived Usefulness on Intention to Use E-Wallet. Proceedings of the International Conference on Economics and Business Studies (ICOEBS 2022), 655(Icoebs), 386–395. <https://doi.org/10.2991/aebmr.k.220602.051>

