

## ANALYSIS OF FACTORS IN THE USE OF MOBILE APPLICATIONS TO IMPROVE SERVICES TO MEMBERS OF BMT UGT NUSANTARA

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### Abstract

*The type of research used in this study is a qualitative method. This study aims to analyze the factors that influence members in the use of BMT UGT Nusantara mobile application services with qualitative descriptive methods. The results of the study state that there are factors that influence members in using the UGT Mobile application, namely easier to use than mobile banking in a number of banks, safer because it is easy to communicate and handle complaints, thereby cutting transportation costs, arising a sense of belonging because as a member automatically as a cooperative owner, according to the spirit of the cooperative, namely kinship. BMT UGT members are less than optimal in using the UGT Mobile application due to lack of knowledge about the UGT Mobile application. It is necessary to conduct surveys to members periodically as evaluation material to find out whether the services and facilities provided by KSPPS BMT UGT Sidogiri Nusantara are in accordance with member expectations.*

**Keywords:** Fee Based Income, UGT Mobile Application.

### مستخلص البحث

استخدم هذا البحث نوع البحث الكيفي. الهدف لتحليل العوامل التي تؤثر على الأعضاء في استخدام خدمات الهاتف المحمول من BMT UGT Nusantara باستخدام الأساليب التمييزية النوعية. تشير نتائج البحث إلى أن هناك عوامل تؤثر على الأعضاء في استخدام UGT الهاتف المحمول، وهي سهولة الاستخدام أكثر من الخدمات المصرفية عبر الهاتف المحمول في عدد من البنوك، وأكثر أماناً لسهولة التواصل والتعامل مع الشكاوى، وبالتالي خفض تكاليف النقل، ونشوء الشعور بالانتماء لأنه كعضو تلقائياً كمالك تعاوني وفقاً لروح التعاونية وهي القرابة. أعضاء تعاونية BMT UGT أقل من الأمثل في استخدام UGT الهاتف المحمول بسبب نقص المعرفة حول UGT الهاتف المحمول. من الضروري إجراء دراسات استقصائية للأعضاء

بشكل دوري كمادة تقييمية لمعرفة ما إذا كانت الخدمات والتسهيلات التي تقدمها تعاونية KSPPS BMT  
UGT Sidogiri Nusantara تتوافق مع توقعات الأعضاء.  
الكلمات المفتاحية: الدخل القائم على الرسوم وUGT الهاتف المحمول.

## INTRODUCTION

We are currently entering the industrial era 4.0 when smart devices (smartphones) are connected to the internet. The term industry 4.0 was initiated by Klaus Schwab, executive founder of the World Economic Forum. The industrial revolution is characterized by the emergence of super computers, smart robots, driverless vehicles, cloud computing, big data systems, genetic engineering and the development of neurotechnology that allows humans to further optimize brain function.<sup>1</sup> What is the character of industry 4.0, there are two main characteristics of industry 4.0 that we need to pay attention to: first the presence of disruptive technology. Disruptive technology comes so fast and rapidly that it poses a threat to the giant industrial industry. Second, changes in the size of the company in the industrial era 4.0, the size of the company does not need to be large but the company must be agile in utilizing technology and information.<sup>2</sup>

Furthermore, what we need to understand is the main focus of the industrial revolution 4.0, namely short time to market, increase flexibility and boost efficiency. First, short time to market is a shorter innovation cycle with more complex products and larger data volumes. Second, increase flexibility where mass production is more individualized, volatile markets, and high productivity. Third, boost efficiency, energy and resource efficiency is a critical competitive factor.<sup>3</sup>

Several business and work models in Indonesia have been affected by the digitalization of the 4.0 industrial revolution, including conventional stores starting to be replaced by online marketplaces and traditional taxis and motorcycle taxis starting to be replaced by online transportation modes.<sup>4</sup> In the latest developments at this time inanimate objects or devices equipped with intelligent devices connected to the internet have also been able to show the characteristics of life because they are able to communicate with humans in addition to fellow

<sup>1</sup> Payam Hanafizadeh et al., "Telematics and Informatics Mobile-Banking Adoption by Iranian Bank Clients," *Telematics and Informatics* 31, no. 1 (2014).

<sup>2</sup> Hsiu Fen Lin, "An Empirical Investigation of Mobile Banking Adoption: The Effect of Innovation Attributes and Knowledge-Based Trust", *International Journal of Information Management* 31, no. 3 (2011).

<sup>3</sup> Revolusi Industri, dan Tantangan, dan Perubahan Sosial, "Revolusi Industri 4.0 dan Tantangan Perubahan Sosial", *IPTEK Journal of Proceedings Series 0*, no. 5 (2018).

<sup>4</sup> Cisilia Sundari, "Revolusi Industri 4.0 Merupakan Peluang Dan Tantangan Bisnis Bagi Generasi Milenial Di Indonesia", *Prosiding SEMINAR NASIONAL DAN CALL FOR PAPERS*, no. Fintech dan E-Commerce untuk Mendorong Pertumbuhan UMKM dan Industri Kreatif (2019).

inanimate objects can communicate with each other like humans communicate, the term Internet of Thing (IoT) was born.<sup>5</sup>

Technically, IoT is already underway and there are several important benefits of IoT for businesses, the first being controlling and lowering operational costs. For example, IoT applications can help businesses save energy and streamline work. Second, improving tool performance can be improved because manual work related to the tool can be improved because manual work related to the tool can be reduced or even eliminated. Third, the combination of IoT and data science provides feedback information that can be used to optimize tool performance and the quality of decision making by end users. Furthermore, IoT can give rise to new ideas for creating new businesses through new ways of working solutions and business models. For example, companies that provide IoT services can become data and information centers for related industries.<sup>6</sup>

The challenges of implementing banking industry governance in the industrial era 4.0 are at least 2 sentences that need to be observed, namely governance and the era of the industrial revolution 4.0.<sup>7</sup> The phenomenon of technology entering the realm of the financial sector, better known as digital economics, is a logical consequence of the 4.0 technological revolution. When referring to Moore's Law, technological development has not yet reached its peak. The development of technology that moves exponentially, which is always characterized by a 50% low price every 2 years, according to Peter Diamandis in his book *Abundance: the future is better than you think* (2012) says that industries or companies in contact with information technology will go through 6 phases of transformation.<sup>8</sup>

The current COVID 19 (Corona Virus Disease 2019) pandemic has greatly affected economic life in all fields, one of which is in the business world.<sup>9</sup> The affected business world is Islamic cooperatives where Islamic cooperatives have difficulty in channeling funds because members have also experienced a decrease in sales turnover and financial activities. The business world that is not affected by COVID 19 is the type of product and service business related to basic needs. Basic needs today are not only food, but include everything related to daily activities.

In running this business opportunity, Islamic cooperatives require relatively small capital and minimal risk and have the potential to get more profit provided that the PPOB transaction turnover

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<sup>5</sup> P. P. Ray, "A Survey on Internet of Things Architectures", *Journal of King Saud University - Computer and Information Sciences*, 2018.

<sup>6</sup> Mamoona Humayun et al., "Internet of Things and Ransomware: Evolution, Mitigation and Prevention", *Egyptian Informatics Journal*, 2021.

<sup>7</sup> Nurdianita Fonna, *Pengembangan Revolusi Industri 4.0 Dalam Berbagai Bidang*, Guepedia Publisher, 2019.

<sup>8</sup> Abundance, "Abundance: The Future Is Better than You Think", *Choice Reviews Online* 49, no. 12 (2012).

<sup>9</sup> Mutik Aromsin Putri, Rusi Septyanani, and Aris Prio Agus Santoso, "Dampak COVID-19 pada Perekonomian Indonesia", *Prosiding HUBISINTEK 1* (2020).

must be large.<sup>10</sup> So, Islamic cooperatives can have other potential sources of income outside of their main business activities.

In addition, Islamic cooperatives also have the opportunity to empower their members.<sup>11</sup> Members who have trading businesses such as grocery traders, street vendors, and other trades, can also offer PPOB payment services contained in the mobile application owned by Islamic cooperatives. Members can also actively visit the homes of people who do not have PPOB applications to offer services that members have. In addition to attracting customers, this strategy can also be used as a reminder so that bill payments are not late.

At the KSPPS BMT UGT Nusantara institution, members can install the UGT Mobile application independently, provided that the deposit account number and cellphone number entered at the time of installing the UGT Mobile application are the same as the data that has been saved into the system when registering for deposit opening.

Members who install the application independently can only check their savings balance.<sup>12</sup> If members want to get facilities to be able to maximize the transaction features in the UGT Mobile application, then members must come to the nearest office to activate Mobile UGT by signing the terms and conditions form to activate Mobile UGT. This is to ensure that the one making transactions in the UGT Mobile application is the account owner himself.

As the basis of this research, a problem has been found that the comparison between the number of saving members and the number of members who use mobile applications, the comparison is still very large between accounts that have installed the UGT Mobile application and accounts that have not installed the UGT Mobile application in all branch offices and capem throughout Indonesia.

This is evidenced by data until the end of 2020 in all branch offices and sub-branch offices throughout Indonesia, the number of deposit accounts is 668.784 members while the number of deposit accounts that have activated (maximizing transaction features) Mobile UGT is 22.329 accounts and the number of accounts that can still only check balances on Mobile UGT is 2.762 accounts. So from this data there are still 643.693 accounts that have not installed the UGT Mobile application.

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<sup>10</sup> Saiful Bakhri, "Analisis Peningkatkan Pendapatan Fee Based Income Dengan Penggunaan Aplikasi Mobile Studi Kasus Pada KSPPS BMT UGT Nusantara", Tasharruf: Jurnal Kajian Ekonomi Dan Bisnis Syariah, accessed June 5, 2022. <http://journal.itsnupasuruan.ac.id/index.php/tasharruf/article/view/81>.

<sup>11</sup> Saiful Bakhri, "Analisis Manajemen Risiko Likuiditas di Masa Pandemi pada Lembaga Keuangan Mikro Syariah (Studi Kasus BMT MASLAHAH)", *tasorrf* 01 no. July 2021 (2021): 10-26.

<sup>12</sup> Saiful Bakhri, "Metamorfosis Layanan Produk Lembaga Keuangan Mikro Syariah", Tasharruf: Jurnal Kajian Ekonomi Dan Bisnis Syariah, accessed June 5, 2022 <http://journal.itsnupasuruan.ac.id/index.php/tasharruf/article/view/65>.

## LITERATURE REVIEW

### Financial Institutions

A financial institution is any company whose business activities are related to the financial sector.<sup>13</sup> The business activities of financial institutions can be in the form of raising funds by offering various schemes, channeling funds with various schemes or carrying out activities to raise funds and channel funds at once, where the business activities of financial institutions are intended for corporate investment, consumption activities, and distribution activities of goods and services. The functions and roles of financial institutions are as follows:<sup>14</sup>

1. Products and services from financial institutions can be used to facilitate the exchange of products (goods and services).
2. Raising funds from the public to be channeled back to the public in the form of financing.
3. Provide knowledge and information to users of financial services so as to open up profit opportunities.
4. Financial institutions provide legal guarantees and security for entrusted public funds.
5. Creating liquidity so that the deposited funds can be used when needed.

### Definition of Sharia Cooperative

Based on KepMen KUKM RI No. 91 of 2004 in article 1 regarding the definition of Sharia Financial Services Cooperatives (KJKS) is a cooperative that operates with a sharia profit-sharing pattern in the fields of financing, investment and savings.<sup>15</sup> In Ministerial Decree No. 91 of 2004 article 2 regarding the objectives of developing Sharia Financial Services Cooperatives (KJKS) are as follows:<sup>16</sup>

1. In order to increase economic empowerment with the sharia system in the group of micro businesses, small businesses, medium businesses, and cooperatives.
2. So that the application of sharia methods can be applied in the economic activities of micro, small and medium enterprises as well as in all economic activities in Indonesia.
3. Increased community participation in KJKS business activities.

<sup>13</sup> Carin Van der Cruysen, Jakob de Haan, and Ria Roerink, "Financial Knowledge and Trust in Financial Institutions," *Journal of Consumer Affairs* 55, no. 2 (2021).

<sup>14</sup> Nicolás Gambetta et al., "Financial Institutions' Risk Profile and Contribution to the Sustainable Development Goals," *Sustainability (Switzerland)* 13, no. 14 (2021).

<sup>15</sup> "Keputusan Menteri Negara Koperasi dan Usaha Kecil dan Menengah Republik Indonesia" (n.d.).

<sup>16</sup> Aam Slamet Rusydiana and Abrista Devi, "Mengembangkan Koperasi Syariah di Indonesia: Pendekatan Interpretative Structural Modelling (ISM)", *Economica: Jurnal Ekonomi Islam*, no. 1 (2018).

## Basic Foundations of the Islamic Cooperative System

Islamic cooperatives are an association of people who form an organizational system that has the freedom of its members to be able to work together who have the same goal in running their business professionally with the principle of kinship.<sup>17</sup> Islamic cooperatives have the principle of prioritizing common interests and not prioritizing mutual benefits among cooperative members, although profit is also one thing that is sought and equality of degree is the basis for cooperation in Islamic cooperatives. Islamic cooperatives are jointly owned businesses where the rules in it have been deliberated through member meetings and in accordance with the wishes of the cooperative members.

### Definition of *Baitul Maal wa Tamwil*

*Baitul Maal wa Tamwil* (BMT) is an institution engaged in microfinance that applies the principle of profit sharing in running its business, where the aim is to encourage and develop micro-scale business activities in order to improve the standard of living of the lower middle class, and was born on the role of people who have influence in society who contribute ideas and initial capital based on an economic system based on justice, peace and welfare.<sup>18</sup>

### Mobile Banking

Mobile banking or in a word that is familiar as m-banking is a financial institution service facility using mobile communication devices such as smartphones, by providing facilities for financial transactions through applications on smartphones. through mobile phones and mobile banking services, financial transactions that are usually carried out manually by visiting the bank, can now be replaced without having to visit the bank office, only by using the customer's cellphone can save time and money. Mobile banking services make it easy for customers to conduct financial transactions such as checking, inter-account transfers, bill payments and credit top-ups as well as various other financial transaction services that have been integrated with banking financial services.<sup>19</sup>

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<sup>17</sup> Nur Asnawi and Nina Dwi Setyaningsih, "Meningkatkan Perekonomian Masyarakat Melalui Koperasi Syariah: Pendekatan Participatory Action Research", *Khidmatuna: Jurnal Pengabdian Kepada Masyarakat* 2, no. 1 (2021).

<sup>18</sup> Bakhri, "Analisis Manajemen Risiko Likuiditas di Masa Pandemi pada Lembaga Keuangan Mikro Syariah (Studi Kasus BMT MASLAHAH)".

<sup>19</sup> Novitasari Putri Wulandari, Nadya Novandriani, and Karina Moeliono, "Analisis Faktor-Faktor Penggunaan Layanan Mobile Banking di Bandung", *Bisnis dan Iptek* (2017).

## METHOD

### Research Design

The research in this study uses a type of research with qualitative methods. According to Moleong,<sup>20</sup> the form of written words or speech from people or observed behavior can be used to produce descriptive data as a research procedure in qualitative methods. Descriptive research is a way of research that describes the data or form of objects or research subjects and then analyzes and analogizes based on the current reality and then simulates it to find solutions to the problems at hand and obtain the latest information so that it can provide benefits for the advancement of science and also be more widely applied to various problems. Description research is broadly speaking a research activity which is to create a picture or simulate a picture of an event or symptom in a structured, real manner with proper preparation.<sup>21</sup>

The application of a qualitative approach with consideration of the possibility of data obtained in the field in the form of data in the form of facts that need in-depth analysis. Then the qualitative approach will encourage more in-depth data achievement, especially with the involvement of researchers themselves in the field. In qualitative research, the researcher becomes the main instrument in collecting data that can be directly related to the instrument or object of research.<sup>22</sup>

### Research Time and Location

In taking data sources about this research, the location is taken directly at KSPPS BMT UGT Nusantara Arosbaya Bangkalan Branch and Surabaya Branch. This place was chosen as the object of research because it was of interest to researchers in conducting research with the consideration that the Arosbaya Branch is the highest branch of mobile usage transactions while the Surabaya branch is the smallest branch of mobile application usage transactions.

## RESULTS AND DISCUSSION

### UGT Mobile App

Mobile UGT is a service facility for members of KSPPS BMT UGT Nusantara who have mobile phones or cellular telephone devices to obtain cooperative information and members can also make financial transactions or non-financial transactions.

Mobile UGT is currently used in combination with Short Message Service or SMS so that every transaction that members make gets security and is also easy to verify regarding every

<sup>20</sup> Lexy J. Moleong, "Metodologi Penelitian Kualitatif (Edisi Revisi)", *PT. Remaja Rosda Karya* (2019).

<sup>21</sup> Lexy J. Moleong, *Metodologi Penelitian Kualitatif, Cet. XI, Bandung: PT. Remaja Rosdakarya*, 2018.

<sup>22</sup> Lexy J. Moleong, "Metodologi Penelitian Kualitatif (Edisi Revisi)".

transaction made by members. In this case, researchers will discuss several things that need to be known about KSPPS BMT UGT Mobile Banking or Mobile UGT.

### **Service Fee**

Members need to know some of the service fees contained in the UGT Mobile application. So that if the member will make a transaction via mobile banking, the member will not be surprised to see the member's funds deducted after making a transaction.

KSPPS BMT UGT Nusantara provides a fee, for the cost of internet connection services to the cellular provider used by members. Therefore, so that every transaction made by members is successful and there are no obstacles, members must first make sure they have enough data packages.

Some of these things need to be known by members when making transactions using the UGT Mobile application. Members must ensure that all transactions made using Mobile UGT are in a safe condition, and members are expected to avoid giving the Mobile UGT access code to anyone including KSPPS BMT UGT Nusantara officers.

### **Factors that influence members in use the UGT Mobile Applications**

#### **1. Arosbaya Branch**

The results of the research that the authors have done mention that the Arosbaya branch is one of the branch offices with PPOB revenue and UGT Mobile activation in the best category. in the best category. This can be seen from the results of the financial statements that have been reported from several years, namely 2018, 2019 and 2020. The growth of UGT Mobile activation is observed to be good and stable. There are several factors that influence the conditions we describe.

To deepen and see more about the activation of the UGT Mobile application at the Arosbaya branch, researchers conducted interviews and data observations of several members and BMT UGT Nusantara employees at the Arosbaya branch office. Sampling data was taken from members at the Arosbaya branch office who made the most PPOB transactions in 1 year in 2021 in the UGT Mobile application which became the basis for researchers to conduct interviews.

From the results of interviews conducted by researchers to members, information can be found about the factors that influence members in using the UGT Mobile application as follows:

#### **a. User friendly**

It is easier to use than mobile banking in some banks. The installation and operation of the UGT Mobile application is very easy. Simply search on Google Play Store with the

search name Mobile UGT, the Mobile UGT application will immediately appear. Furthermore, in the installation process, it is enough to enter the account number that has been obtained from the branch office. It does not take a long time for the activation process because Mobile UGT can immediately enter the main menu. Furthermore, members can check their balance and check the mutation of transactions that have been made.

#### **b. Rewards Program**

KSPPS BMT UGT Nusantara provides prizes both direct prizes and lucky draws at certain periods for members who make many transactions using the UGT Mobile application in the form of cellphones with specifications and electronic goods.

#### **c. Practical**

One of the advantages of the UGT Mobile application offered by KSPPS BMT UGT Nusantara is that with one application there are promotional features and donation features. Members can make various kinds of transactions without having to visit the KSPPS BMT UGT Nusantara branch office with just one application. And also, members can make various transactions anywhere and anytime with just one application.

#### **d. Easy**

The convenience felt by members is because previously members had to go to the highway first to buy cellphone credit or electricity credit, thus cutting transportation costs. In addition, members do not need to make a deposit in advance to be able to PPOB transactions, because PPOB transactions debit members' savings. The next convenience is when various services can be accessed and understood by members with an easy interface or user interface. Members only need to enter the application that was previously downloaded so that UGT Mobile services can be accessed. Of course, members must be sure to have registered themselves as UGT Mobile users through KSPPS BMT UGT Nusantara customer service.

#### **e. Safe**

It is safer because it is easy to communicate and handle complaints. UGT Mobile also implements a multi-layered authentication system. So that the transactions that have been carried out are protected and can avoid intrusion.

#### **f. Mutation Check Facility**

For KSPPS BMT UGT Nusantara members who have installed Mobile UGT, the current monthly account mutation report can be found easily, this is a convenience provided by the Mobile UGT application. This convenience is of course for Mobile UGT

users who will check transaction mutations so that they can ensure the correctness of each transaction made or transactions automatically and can be sure to avoid the practice of theft of deposit funds.

#### **g. Favorite Transaction**

The UGT Mobile Application has a favorite account feature for each transaction that is often carried out, so that member transactions made can be reduced in error or against payment transactions already made.

#### **h. In accordance with the Principles of Cooperation**

The UGT Mobile Application is a facility provided to members of KSPPS BMT UGT Nusantara, so that members feel ownership because as members they are also the owners of the cooperative, according to the spirit of the cooperative from members by members and for members and the general public.

## **2. Surabaya Branch**

The results of the research that the authors have conducted state that the Surabaya branch is one of the branch offices that has lowest PPOB revenue and Mobile UGT activation. This can be seen from the results of the financial statements that have been reported from several years, namely 2019, 2020 and 2021. The growth of UGT Mobile activation is observed to be unstable and even below the average of other branches. There are several factors that influence the conditions we describe.

To deepen and see further related to the activation of the UGT Mobile application at the Surabaya branch, researchers conducted interviews and data observations of several BMT UGT Nusantara members and employees at the Surabaya branch office. The interviews that researchers have conducted found several factors that hinder the activation of UGT mobile at KSPPS BMT UGT Nusantara at the Surabaya branch. Factors that influence members not using the UGT Mobile application are as follows:

- a. Members do not know about the detailed benefits of the UGT Mobile application from BMT UGT employees.
- b. Members do not know the difference between the UGT Mobile application and other Mobile applications.
- c. Members feel objected if they want to do a full transaction activation must come to the office.
- d. Members do not understand about android technology due to age.
- e. The UGT Mobile App is only available on Android and not on Apple smartphones.

- f. KSPPS BMT UGT Nusantara only provides mobile banking transaction facilities and no sms banking facilities.
- g. One UGT Mobile application can only be used for one savings account. So, if you want to monitor other accounts, you cannot.
- h. The UGT Mobile Application can only be used on one cellphone number, if there is a change of cellphone number then members must re-register at the BMT UGT office.

## CONCLUSION

Based on research that has been conducted by researchers on February 2, 2022 to May 30, 2022, the researchers can provide the following conclusions:

1. UGT mobile application services provide easy transaction services for BMT UGT Nusantara members although, further it was found that some BMT UGT Nusantara members have been able to maximize mobile services and others still cannot maximize these services this is due to several factors that influence the use of services.
2. Many BMT UGT members in the Arosbaya branch have taken advantage of the UGT mobile application services that have been provided by BMT UGT Nusantara management, this is due to several factors including the level of knowledge and understanding of members is quite good, the Mobile UGT socialization factor is carried out on an ongoing basis and the Arosbaya branch office employees know their knowledge better.
3. BMT UGT members at the Surabaya branch have not been able to maximize the UGT mobile application service, this is due to the lack of knowledge about the UGT Mobile application, the lack of maximum socialization of Mobile UGT to BMT UGT members and the lack of equal distribution of employee knowledge in terms of the benefits of the UGT Mobile application.

## RECOMMENDATIONS

1. From the research that has been conducted, researchers found that in the UGT Mobile application, some members still feel expensive in the administrative fees charged in each transaction. So, it is necessary to reconsider the administration fee policy in each transaction, so that the quantity of member transactions is even greater.
2. There needs to be a commitment from the manager of KSPPS BMT UGT Nusantara to provide active socialization to members about the advantages of the UGT Mobile application.

3. It is necessary to conduct surveys to members on an ongoing basis for evaluation materials so that it can be seen whether the services and facilities provided to members of KSPPS BMT UGT Sidogiri Nusantara are in accordance with expectations.

Because the research is limited to examining the factors that influence members in using the UGT Nusantara Mobile application at the Arosbaya Branch and Surabaya Branch, further research is recommended to develop in several other branch offices.

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