

The Effect of Use Frequency and Ease of Use on BRImo User Satisfaction among Students in Greater Solo

Estina Vitasari, Novemy Triyandari Nugroho, Putri Intan Prastiwi

Faculty of Business Law, Duta Bangsa University, Surakarta, Indonesia

Email: estinavitasari123@gmail.com

Received: 5 July 2026 Revised: 25 July 2026 Accepted: 4 August 2026

DOI: <https://doi.org/10.54099/hbr.v6i2.1924>

Abstract

This study looks at how often people use BRImo and how easy it is to use, and how that affects their satisfaction as university students in the Greater Solo area. A quantitative survey method was used, and 100 participants were chosen through convenience sampling from students at Universitas Veteran Bangun Nusantara (UNIVET) and Universitas Muhammadiyah Surakarta (UMS). Data was gathered using a questionnaire with a five-point Likert scale and was analyzed using IBM SPSS Statistics. The analysis included checking validity, reliability, classical assumptions, multiple linear regression, t-test, and the coefficient of determination (R^2). This study shows that how often people use BRImo has a big impact on their satisfaction, but how easy it is to use doesn't make much difference. These results show that how students actually use a system has a bigger impact on their satisfaction than how easy they think it is to use, especially for university students in the Greater Solo area.

Keywords: Frequency of Use, Ease of Use, User Satisfaction, BRImo, Mobile Banking.

JEL Classification: I21, I25, M13, O31, L26

INTRODUCTION

Progress in information technology has propelled the change of banking services from traditional methods to digital platforms. One swiftly evolving advancement is mobile banking, which allows users to perform a variety of financial operations efficiently, conveniently, and flexibly through their smartphones. Bank Rakyat Indonesia (BRI) has introduced BRImo, a mobile banking application that includes a multitude of functions such as transferring money, paying bills, making purchases, and managing accounts, all in one platform. The introduction of BRImo offers an effective solution for the community, especially students, who are very active and need reliable banking services (Putri, 2024). Students represent a demographic that shows significant adaptability to advancements in digital technology. Tasks like paying tuition, buying educational materials, and transferring money drive students to frequently engage with mobile banking services. As noted by (Furqon, 2020), usage frequency reflects the regularity with which an individual engages with a specific technology in daily life. An increase in the frequency of using the BRImo app leads to a more enriched experience with the diverse features it offers, thereby enhancing user satisfaction. This perspective is reinforced by (Sari & Faidhoh, 2024), who assert that increased usage frequency positively impacts user satisfaction since consistent usage allows users to benefit more from the application.

Along with how frequently it is used, the simplicity of use plays a crucial role in the acceptance of technology. The Technology Acceptance Model introduced by (Caksono, 2022) includes the notion that the ease of use signifies a user's belief that a technology can be utilized without much effort. As stated by (Furqon, 2020), ease

of use refers to the amount of effort that users must exert to manage a system. Meanwhile, (Dinata et al., 2024) indicate that systems which are straightforward and user-friendly tend to increase how often they are used. (Tambunan, 2025) mentions that the BRImo application—which is comprehensible, features an uncomplicated interface, and is simple to navigate—can enhance the comfort of users, which influences their satisfaction levels.

Many past studies have found that how easy a product is to use has a good and important impact on user satisfaction with BRImo (Shafira et al., 2023). So far, most research hasn't focused much on how often people use something and how that affects their satisfaction, especially when it comes to university students in the Greater Solo area. From a theoretical point of view, this shows there is a gap in research because the link between how people actually use a technology and how satisfied they are with it hasn't been studied enough within the Technology Acceptance Model. In real-world terms, even though BRImo has a lot of users, there are still many complaints about problems with the app, login issues, and dependable service, which shows that keeping users happy is still a big challenge. These conditions show that knowing what affects how happy users are with a service is important for making digital banking better.

This study looks into how often people use BRImo and how easy it is to use, and how these factors affect the satisfaction of university students in the Greater Solo area. The results should add more knowledge about how people use digital banking and give Bank Rakyat Indonesia useful tips to make their BRImo services better. The new part of this study is that it focuses on how often something is used as a main factor in how satisfied users are, which is something that hasn't been looked at much in earlier BRImo research. This research also looks at university students from two different schools in the Greater Solo area, which have different setups for using digital banking services. This helps give a better picture of how satisfied BRImo users are in these specific settings. This method gives fresh real-world evidence showing how people actually use a service and how easy they think it is to use together affect their happiness when using mobile banking.

LITERATURE REVIEW

Technology Acceptance Model (TAM)

The Technology Acceptance Model (TAM), created by Davis, F.D. (1989), is one of the most commonly used theories for understanding why people accept or use information technology. TAM suggests that people are more likely to start using a technology and keep using it if they think it is helpful and not hard to use. In the world of mobile banking, TAM shows that how users see the features of a system affects their feelings and happiness with digital banking services. So, TAM offers a good background for understanding how often people use a system and how easy it is to use can affect their satisfaction with BRImo Davis, F.D. (1989).

Mobile Banking

Mobile banking is a type of digital banking that lets customers do their financial tasks using their mobile phones whenever and wherever they want Jaride dan Taqi (2021). It makes it easy to access different banking services like checking your balance, moving money between accounts, paying bills, and other financial tasks. The fast development of mobile technology has changed banking by making transactions faster, easier to access, and more convenient for customers. As more people rely on mobile banking for their everyday financial tasks, it's becoming more important to understand what affects their satisfaction with these services, so that digital banking can be improved.

User Satisfaction

User satisfaction shows how much users believe a digital service meets or even goes beyond what they expected after they actually used it DeLone, W.H. & McLean, E.R. (2003). This is seen as an important sign that an information system is working well because when users are happy with it, they are more likely to keep using it and tell others about it. In mobile banking, how happy customers are depends on their experiences with how

well the system works, how easy it is to use, and how good the service is. So, checking how happy users are gives useful information about how well digital banking apps like BRImo are working.

Frequency of Use

Frequency of use means how many times people use a technology within a specific time frame. It shows how real users actually act instead of just what they plan to do with a system. Using the app often helps people get used to its features, feel more confident when doing money-related tasks, and better understand how well the app works overall. Using the service more often is likely to make users feel more positive and satisfied with mobile banking Venkatesh et al. (2003).

H1: Frequency of use (X1) has a positive and significant effect on user satisfaction with the BRImo app (Y).

Ease of Use

Ease of use means how easy users think it is to use a technology without having to put in much effort. TAM says that how easy people think a system is to use is very important for them to accept the technology. This is because systems that are simple to understand and use make it easier for people to think and work, which makes their overall experience better. In mobile banking, easy-to-use menus, simple screens, and smooth ways to handle money help customers do their banking tasks with less stress. Because of this, people are likely to find the BRImo app easier to use, which should make them happier with it.

H2: Ease of use (X2) has a positive and significant effect on the satisfaction of BRImo app users (Y).

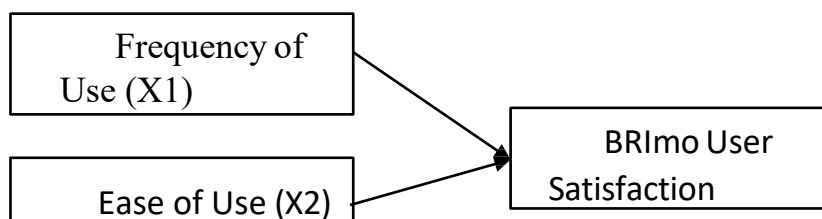


Figure 1. Research Framework

RESEARCH METHOD

This study uses a quantitative method with an associative design to look at how much users use the BRImo app and how easy it is to use, and how these factors affect their satisfaction. The study was done with students from Universitas Veteran Bangun Nusantara (UNIVET) and Universitas Muhammadiyah Surakarta (UMS) who are customers of Bank BRI and use the BRImo app for their everyday financial activities. The study included 50,996 students, with 8,668 being UNIVET students and 42,328 being UMS students. The sample was chosen using a non-probability method called convenience sampling, where participants were picked because they were easy for the researchers to reach. The size of the sample was calculated using the Slovin formula, which takes into account a 10 percent margin of error, leading to a total of 100 participants.

The data used were primary data collected by distributing an online questionnaire through Google Forms. The research tool was made with a five-point Likert scale, where 1 means Strongly Disagree, 2 means Disagree, 3 means Somewhat Disagree, 4 means Agree, and 5 means Strongly Agree. In this study, the factors we look at are how much people use something (X₁) and how easy it is to use (X₂), while the outcome we measure is how satisfied users are (Y). The usage frequency indicator comes from (Collins et al., 2021), the ease of use indicator is based on Davis (1989) as updated by (Tambunan, 2025), and the user satisfaction indicator is from (Putri,

2024).

Data analysis was done using the SPSS Statistics software. The analysis steps involved checking the validity and reliability of the research tools to make sure they were good quality. Then, there were tests to check classical assumptions, which included looking at normality, multicollinearity, and heteroscedasticity. After that, a multiple linear regression analysis was done to see how usage frequency and ease of use affect user satisfaction. The analysis used the regression equation: $Y = \alpha + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \beta_4 X_4 + \text{error}$. Hypothesis testing A partial test (t-test) was used, and the model's ability to explain the dependent variable was checked using the coefficient of determination (R^2). All the tests were done with a significance level of 5 per cent, which means α is set to 0.05.

RESEARCH FINDINGS

The study shows the features of the people involved, based on their gender, age, where they studied, which group they are in, how long they have used the BRImo app, and how often they use it. The presentation of respondent characteristics is meant to give a general idea of who the people in the research sample are.

Table 1. Respondent Characteristics

No	Respondent Characteristic	Category	Frequency (People)
1.	Gender	Male	30
		Female	70
2.	Age	17–21 years	79
		22–24 years	20
		>25 years	1
3.	University of Origin	Bangun Nusantara	57
		Veerans niversity	
		Muhammadiyah University of Surakarta	43
4.	Intake	2022	19
		2023	20
		2024	45
		2025	16
5.	Length of time using BRImo	< 6 months	28
		6 months – 1 year	23
		> 1 year	49
6.	Frequency of Use	1–3 times	53
		4–6 times	20
		> 6 times	27

Looking at Table 1, most of the people who took part in this study were women, and there were 70 of them. The biggest group in terms of age was people aged 17 to 21, and there were 79 people in that group. The participants were from Universitas Veteran Bangun Nusantara with 57 people and Universitas Muhammadiyah Surakarta with 43 people. The biggest group was from the 2024 cohort, which had 45 individuals. Most of the people

surveyed had been using BRImo for over a year, with 49 individuals in that group, while 53 people used BRImo between one and three times. This means the people who took part in the study are BRImo users who have already used the app before.

Validity Test

Validity checks were done to see if each statement could properly measure the research variables. An instrument is considered valid when the calculated r value is higher than the table r value and the significance level is below 0.05. The table shows the results of the validity tests for each research variable.

Tabel 2.1 Validity Test for frequency of Use (X1)

No	Variable	R_Value		value sig.	Noted
		Count	Table		
	X1.1	0,705	0,1966	0,000	Valid
	X1.2	0,584	0,1966	0,000	Valid
	X1.3	0,567	0,1966	0,000	Valid
	X1.4	0,663	0,1966	0,000	Valid

Looking at the table 2.1, each statement in the Usage Frequency variable (X1) has a calculated r value that is higher than the table's r value of 0.1966. The calculated r values for this variable fall somewhere between X1 0.705, X2 0.584, X3 0.567 and X4 0.705. The results for the Usage Frequency variable (X1) are considered reliable and appropriate to use as a research tool.

Tabel 2.2 Validity Test for Ease of Use (X2)

No	Variable	Nilai r		Nilai sig.	Noted
		Count	Table		
	X2.1	0,727	0,1966	0,000	Valid
	X2.2	0,763	0,1966	0,000	Valid
	X2.3	0,728	0,1966	0,000	Valid
	X2.4	0,797	0,1966	0,000	Valid
	X2.5	0,731	0,1966	0,000	Valid
	X2.6	0,806	0,1966	0,000	Valid
	X2.7	0,747	0,1966	0,000	Valid
	X2.8	0,803	0,1966	0,000	Valid

Based on the table 2.2, the Ease of Use variable (X2) has a calculated r value that is greater than the table r value of 0.1966. The calculated r values go from X1 0.727, X2 0.763, X3 0.728, X4 0.797, X5 0.731, X6 0.806, X7 0.747, X8 0.803. The Ease of Use variable (X2) is considered valid and can be included in the research.

Tabel 2.3 Validity Test for User Satisfaction (Y)

No	Variabel	Nilai r		Nilai sig.	Noted
		Hitung	Tabel		
	Y.1	0,705	0,1966	0,000	Valid
	Y.2	0,691	0,1966	0,000	Valid
	Y.3	0,686	0,1966	0,000	Valid

Based on the table 2.3, the statements in the User Satisfaction variable (Y) have a calculated r value. The

statements in the User Satisfaction variable (Y) are considered valid and can be used as a research tool. Indocator Y1 0.705, Y2 0.691, Y3 0.686.

Reliability Test

A test was done to check how consistent the research tool is. The instrument is considered trustworthy if its Cronbach's Alpha score is higher than 0.70. The results from the reliability test are shown in the table.

Tabel 3.1 Reliability Test		
Variable	Cronbach's	Description
Frequency (X1)	0.702	Reliable
Ease of Use (X2)	0.937	Reliable
User Satisfaction	0.867	Reliable

Based on the table 3.1 reliability test results, *Cronbach's Alpha* values ranging from X1 0.702, X2 0.937, Y 0.867 were obtained; these values are higher than the standard reliability value of 0.60. The statements in this study are deemed reliable. This research instrument measures the variables of Frequency of Use, Ease of Use, and User Satisfaction with the BRImo application.

Normality Test

The normality test checks if the research data follows a normal distribution or not. The normality test was done with the Kolmogorov-Smirnov method, and if the significance level is above 0.05, it means the data follows a normal distribution. The table shows the results from the normality test.

Tabel 4.1 Normality Test		
One-Sample Kolmogorov-Smirnov Test		
		Unstandardized Residual
N		100
Normal Parameters ^{a,b}	Mean	.0000000
	Std. Deviation	1.48769604
Most Extreme Differences	Absolute	.069
	Positive	.066
	Negative	-.069
Test Statistic		.069
Asymp. Sig. (2-tailed)		.200 ^{c,d}

Based on the table 4.1, the results of the normality test show that the Asymp. Sig.(2-tailed) value is 0.200. This value is higher than the significance level of 0.05 ($0.200 > 0.05$), which means we can say the data in this study follow a normal distribution.

Multicollinearity Test

A test for multicollinearity was done to check if there was a strong relationship between the independent variables. The test was done by checking the Tolerance and Variance Inflation Factor (VIF) values. A regression model is free from multicollinearity when the Tolerance value is more than 0.10 and the VIF value is less than 10. The test results are shown in the table.

Tabel 5.1 Multicollinearity Test

Variable	Tolerance	VIF
Frequency of Use (X1)	1,000	1,000
Ease of Use (X2)	1,000	1,000

Based on the table 5.1, variable X1 has a Tolerance value of 1,000 and a VIF value of 1,000. Variable X2 has a tolerance value of 1,000 and a VIF value of 1,000. All the independent variables have a Tolerance value higher than 0.10 and a VIF value lower than 10. It can be said that none of the variables studied here have a high level of correlation with each other.

Heteroscedasticity Test

The test for heteroscedasticity checks if the amount of variation in the residuals from a regression model is not the same across all levels. The test was done using the Glejser test, and if the significance level is more than 0.05, it means there is no heteroscedasticity. The test results are shown in the table.

Tabel 6.1 Heteroscedasticity Test

Coefficients ^a					
		Unstandardized Coefficients		Standardized Coefficients	
Model		B	Std. Error	Beta	t
1	(Constant)	.021	1.119		.019
	X1	.076	.060	.127	1.262
	X2	.006	.024	.025	.249

a. Dependent Variable: ABS_RES

Looking at the table 6.1, the heteroscedasticity test using the Glejser method shows that for variable X1, the significance value is 0.210, and for variable X2, it is 0.804. So, the regression model doesn't show heteroscedasticity.

Multiple Linear Regression Analysis

Researchers used multiple linear regression to see how much user satisfaction with the BRImo app was affected by how often it was used and how easy it was to use. The results from the multiple linear regression analysis are shown in the table.

Table 7 Multiple Linear Regression Analysis

Coefficients ^a					
		Unstandardized Coefficients		Standardized Coefficients	
Model		B	Std. Error	Beta	t
1	(Constant)	6.952	1.873		3.712
	X1	.341	.101	.324	3.388
	X2	.036	.040	.086	.899

a. Dependent Variable: Y

`B

ased on the tabel 7.1 results of the multiple linear regression analysis, the following regression equation was obtained:

$$Y = \alpha + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \beta_4 X_4 + e$$

$$Y = 6.952 + 0.314 + 0.036 + e$$

- The constant (α) value of 6.952 means that if the variables X1 and X2 are kept the same or set to zero, the predicted value of Y is 6.952. This value shows how much Y would be if none of the studied factors were affecting it.
- The regression coefficient for X1 is 0.314, which shows that X1 and Y have a positive connection. So, if X1 goes up by one unit, Y will go up by 0.314 units, as long as X2 doesn't change.
- The regression coefficient for X2, which is 0.036, shows that X2 is linked to Y in a positive way. If X2 goes up by one unit, Y will go up by 0.036 units, as long as the other variables don't change.
-

Partial Test (t-test)

A t-test was done to find out how much each independent variable affects the dependent variable. The test was done with a significance level of 5 percent, which is written as $\alpha = 0.05$. The table shows the results from the t-test.

Table 8.1 Partial Test (t-test)

Coefficients ^a					
		Unstandardized Coefficients		Standardized Coefficients	
Model		B	Std. Error	Beta	t
1	(Constant)	6.952	1.873		3.712
	X1	.341	.101	.324	3.388
	X2	.036	.040	.086	.899

a. Dependent Variable: Y

Based on the table 8.1, the following results were obtained:

- The variable for usage frequency (X1) has a t-value of 3.388 and a significance level of 0.001. The p-value of 0.001 is lower than 0.05, which means X1 has a positive and important effect on Y. Therefore, H1 is accepted.
- The Ease of Use variable (X2) has a t-value of 0.899 and a significance level of 0.371. The value of 0.371 is higher than 0.05, which means X2 does not significantly affect Y. Consequently, H2 is rejected.

Coefficient of Determination (R²) Test

The R² value shows how well the factors 'frequency of use' and 'ease of use' can explain differences in how satisfied users are with the BRImo app. The table shows the results from the coefficient of determination test.

Table 9.1 Coefficient of Determination (R²) Test

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.378 ^a	.143	.107	1.493

a. Predictors: (Constant), X4, X1, X2, X3

At table 9.1 the results from the coefficient of determination test showed an Adjusted R-Square value of 0.143. This value shows that the independent variables, X1 and X2, together explain 10.7 percent of the changes in the dependent variable Y1. The rest, which is 89.3 percent, is caused by other factors that were not looked at in this study. The regression model explains a fairly strong amount of the variation in the dependent variable, with an R value of 0.378.

DISCUSSION

The study's results suggest that both the frequency of use and perceived ease of use affect user satisfaction with the BRImo app among students in the Greater Solo area. Specifically, the more often students use the BRImo app for their daily transactions and the easier it is to use, the greater the level of user satisfaction tends to be. These findings also imply that the overall experience of using the app and the ease of operating BRImo's features are key factors that help form user satisfaction with mobile banking services.

Hypothesis at table 8.1 partial test testing frequency of use has an effect on user satisfaction with the BRImo app. Frequency of use describes how often and to what extent users engage with the app for various transaction needs. The higher the usage frequency, the more experience users gain in using BRImo's features, thereby increasing the perceived benefits. This enhances users' comfort and confidence in using the app, which ultimately leads to increased user satisfaction. These research findings are consistent with the view expressed by (Sari & Faidhoh, 2024), who state that the higher the frequency of mobile banking usage, the higher the level of user satisfaction. Furthermore, (Angeli, 2024) explains that the habit of repeatedly using BRImo can enhance users' comfort when carrying out digital transactions.

Result from tabel 8.1 ease of use affects users' satisfaction with the BRImo app. Ease of use captures users' capability to understand and operate the app without needing substantial effort. The BRImo app, which is easy to learn, offers a clear interface and includes a simple transaction process, giving students, who are the users, a more comfortable experience. These conditions motivate users to keep using the app for a range of banking activities, thereby enhancing their satisfaction. These results align with the Technology Acceptance Model (TAM) proposed by Caksono (2022), which argues that perceived ease of use is key factor in a technology acceptance. The findings of this study also support the research by Tambunan (2025), which showed that ease of use has a positive effect on user satisfaction with the BRImo app.

The study shows that how often students use the BRImo app and how easy it is to use both have a big impact on how satisfied they are with the app in the Greater Solo area. More and more users are finding the app easy to use and simple to navigate, which makes them more likely to keep using mobile banking services. So, Bank Rakyat Indonesia should keep improving the features of BRImo to make sure they are easy to use, quick to respond, and fit what users need, which will help keep users happy and satisfied over time.

CONCLUSION

This study looked at how much students in the Greater Solo area liked the BRImo app, based on how often they used it and how easy it was to use. The results show that how much people use the app and how easy it is to use affect how satisfied they are with the BRImo app. The more often students use the BRImo app for their everyday tasks, and the simpler the app is to understand and use, the more satisfied they feel with it. These results back up *Technology Acceptance Model* (TAM), which says that how easy something is to use is a big reason why people accept and use technology.

This study shows that when users have a good experience and can easily use BRImo's features, it makes them

more satisfied. So, Bank Rakyat Indonesia should keep working on the BRImo app by making it easier to use, simplifying its features, and keeping the quality of its digital services high. This will help better serve the needs of users, especially students, who are a very active group when it comes to using mobile banking apps.

RECOMMENDATIONS

According to the research results, Bank Rakyat Indonesia (BRI) is likely to keep making the BRImo app more user-friendly by creating features that are easier to use, more straightforward, and better suited to what users need. Making the system more stable and keeping the app up to date is also important so users can do their transactions more easily. These efforts should make users happier, especially students, who are some of the most active people using mobile banking services.

For future researchers, this study is meant to help them build on their work by considering other factors that could affect user satisfaction, like how secure they feel, the quality of service they receive, their level of trust, and how good the system is. It is also suggested that future studies should include more people in their research so that the results can give a better understanding of BRImo users and lead to more complete and detailed findings.

RESEARCH LIMITATIONS AND FUTURE RESEARCH

Limitations of the Study

This study has some things that are not perfect and need to be mentioned. The study only looked at two main factors, usage frequency and how easy the product is to use. Because of that, there might be other things that affect how satisfied BRImo users are, but those haven't been studied yet. Secondly, the people who took part in this study were only students from Universitas Veteran Bangun Nusantara (UNIVET) and Universitas Muhammadiyah Surakarta (UMS) in the Greater Solo area; because of this, we can't say the results apply to all BRImo users in Indonesia yet. Thirdly, the research data was gathered through a questionnaire, which means the answers given by the participants were based on their own views and personal experiences.

Future Research

Future studies are likely to improve the research model by adding more factors that might affect how satisfied users are, like their feelings about security, the quality of service, the quality of the system, their level of trust, and the benefits they think they get. To make the research results more widely applicable, the study could include BRImo users from different areas and more varied social backgrounds. Future studies might also use other ways to collect information, like talking to people, to learn more about the factors that affect how satisfied users are with the BRImo app.

REFERENCES

- Angeli, V. P. (2024). *PENGARUH PERSEPSI MANFAAT, PERSEPSI KEMUDAHAN SERTA PERSEPSI RISIKO TERHADAP NIAT MENGGUNAKAN APLIKASI MOBILE BANKING BRIMO DI BANDAR LAMPUNG*.
- Budi, U., & Jakarta, L. (2016). *ANALISIS PERSEPSI HARGA, PROMOSI, KUALITAS LAYANAN, DAN KEMUDAHAN PENGGUNAAN TERHADAP KEPUTUSAN PEMBELIAN PRODUK SECARA ONLINE Yugi Setyarko*. 5(2), 128–147.
- Caksono, S. T. R. I. Z. W. (2022). *TECHNOLOGY ACCEPTANCE*.
- Collins, S. P., Storrow, A., Liu, D., Jenkins, C. A., Miller, K. F., Kampe, C., & Butler, J. (2021). *SKRIPSI TERAPAN PENGARUH PROMOSI, BRAND IMAGE DAN KUALITAS PRODUK TERHADAP MINAT NASABAH UNTUK MENGGUNAKAN PRODUK BRIMO PADA PT BANK RAKYAT INDONESIA, Tbk*. 167–186.

- Davis, F. D. (1989). Perceived Usefulness, Perceived Ease of Use, and User Acceptance of Information Technology. *MIS Quarterly*, 13(3), 319–340.
- DeLone, W. H., & McLean, E. R. (2003). The DeLone and McLean Model of Information Systems Success. *Journal of Management Information Systems*, 19(4), 9–30.
- Dinata, V. M., Cecilia, Sirwindy, Irmawan, Y., & Sujiny. (2024). *Jurnal Mahasiswa Eka Prasetya Pengaruh Persepsi Kemudahan Penggunaan terhadap Keputusan Pembelian pada Pengguna Shopee PayLater di Kota Medan Jurnal Mahasiswa Eka Prasetya*. 1(1), 10–20.
- Fitri, anisa aulia. (2021). *Hubungan Antara Harga Diri dengan Intensitas Penggunaan Media Sosial Instagram pada Mahasiswa Fakultas Psikologi Universitas Islam Riau*. 6.
- Furqon, A. (2020). *Persepsi Kemudahan Penggunaan, Diskon Harga Dan Persepsi Privasi Terhadap Intensitas Penggunaan Aplikasi Brimo (E-Banking)*. July, 1–23.
- Jaride, C., & Taqi, A. (2021). *Mobile Banking Adoption: A Systematic Review and Direction for Further Research*. *Journal of Theoretical and Applied Information Technology*, 99(16), 3947–3958.
- Muliyah, P., Aminatun, D., Nasution, S. S., Hastomo, T., Sitepu, S. S. W., & Tryana. (2020). analisis kinerja keuangan Bank Syariah dengan metode Maqashid sharia index dan sharia conformity. In *Journal GEEJ* (Vol. 7, Issue 2).
- Putri, A. F. C. (2024). *Pengaruh Persepsi Manfaat, Kemudahan, Risiko, Keamanan, Dan Word Of Mouth Terhadap Minat Menggunakan Quick Response Code Indonesian Standard (QRIS) Pada Pelaku UMKM Kabupaten Sleman*. 117.
- Putri Eka Sumarni Putri. (2024). *Tingkat Kepuasan Pengguna Aplikasi Mobile Brimo Di Bank Bri Unit Sukawati Gianyar*. 1–23.
- Rifki, A. K., & Fajri, A. (2024). Analisis Kepuasan Pengguna Terhadap Layanan Aplikasi Gofood Menggunakan Mobile Service Quality Dengan Metode Csi. *KHARISMA Tech*, 19(2), 83–97. <https://doi.org/10.55645/kharismatech.v19i2.478>
- Sari, V. A. F. F., & Faidhoh, M. M. U. (2024). Mobile Terhadap Efektivitas Manajemen Keuangan Mobile Terhadap Efektivitas Manajemen Keuangan. *Jurnal Media Akademik (Jma)*, 2(12).
- Shafira, A. S., Aris Sunindyo, & Septian Yudha Kusuma. (2023). Pengaruh Kemudahan, Keamanan, Manfaat, Dan Kepercayaan Terhadap Kepuasan Nasabah Dalam Menggunakan Brimo Di Kota Semarang. *Jurnal Ilmiah Research and Development Student*, 1(2), 62–74. <https://doi.org/10.59024/jis.v1i2.318>
- Tambunan, D. (2025). *PENGARUH KEMUDAHAN PENGGUNAAN, KUALITAS PELAYANAN, PERSEPSI KEAMANAN TERHADAP KEPUTUSAN PENGGUNAAN BRIMO PADA MAHASISWA UNIVERSITAS HKBP NOMMENSEN MEDAN*.
- Venkatesh, V., Morris, M. G., Davis, G. B., & Davis, F. D. (2003). User Acceptance of Information Technology: Toward a Unified View. *MIS Quarterly*, 27(3), 425–478.
- Yunita Sari, Leni Mardiani, Febby Maharani, & Dura Rosi Mariya. (2024). *PENGARUH KUALITAS PELAYANAN DAN KEMUDAHAN PENGGUNAAN TERHADAP KEPUASAN PENGGUNA APLIKASI BRI MOBILE (BRIMO) Yunita*.
- Zahra, A. (2025). *PENGARUH EFISIENSI, KEPERCAYAAN DAN KEAMANAN TERHADAP KEPUTUSAN PENGGUNA FITUR MOBILE BANKING CARDLESS WITHDRAWAL BANK SYARIAH INDONESIA (Studi pada Mahasiswa Pengguna M-Banking di Bandar Lampung)*.