

The Effect of System Quality and Innovative Features of the BYOND by BSI Application on Customer Satisfaction at Bank Syariah Indonesia in Surabaya

Rismaya Arimatu Duqa¹, Siti Masrurroh^{2*}

^{1,2} Sekolah Tinggi Ilmu Ekonomi YAPAN, Surabaya

* E-mail: masrurroh@stieyapan.ac.id

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ABSTRACT

The rapid development of information and communication technology has significantly transformed various sectors, including business and financial services. These changes have encouraged the banking industry to continuously innovate and adapt its marketing strategies to remain competitive. One such strategy is the enhancement of digital services. Bank Syariah Indonesia introduced the BYOND by BSI application in 2024 as a replacement for BSI Mobile. This SuperApp is designed to improve service efficiency, customer convenience, and transaction support. This study aims to examine the effect of system quality and innovative features of the BYOND by BSI application on customer satisfaction in Surabaya. The research employs a causal associative quantitative method. A sample of 100 respondents was determined using the Lemeshow formula due to the unknown population size. Data were collected through questionnaires distributed via social media platforms and analyzed using descriptive statistics and SPSS. The results indicate that system quality and innovative features have a positive and significant effect on customer satisfaction, with innovative features having a more dominant influence.

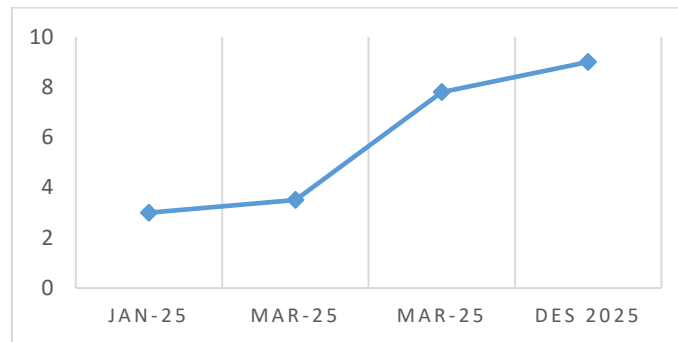
Keyword: *System Quality, Innovative Satisfaction, Customer Satisfaction, Digital Banking, BYOND*

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INTRODUCTION

The rapid advancement of information and communication technology has brought significant transformation across various sectors, particularly in business and financial services. This continuous digital evolution compels the banking industry to consistently adapt and innovate in order to sustain competitiveness within an increasingly dynamic environment. One of the primary strategies adopted by banks is the expansion of digital-based services designed to meet customer expectations for convenience, speed, and efficiency in financial transactions.



Picture 1. Number of Digital Banking Users

Source: bankbsi.co.id

Digital banking services play a fundamental role in shaping customer experiences and influencing satisfaction levels. A well-developed and reliable system is necessary to ensure that applications function effectively, securely, and efficiently (Priyadarshi et al., 2025). Moreover, the integration of innovative features can provide additional value by enhancing user convenience and promoting continued engagement. Consequently, system quality and innovative features are widely recognized as essential elements in determining the success of digital banking services. Digital transformation can be understood as a comprehensive process that involves the integration of digital technologies into organizational activities in order to create new value and improve user experience. This process includes the utilization of various resources to deliver services that are faster, more accessible, and more user-friendly (Kesavan et al., 2025). Through digital transformation, banks are able to enhance service efficiency while simultaneously expanding access for customers in conducting both personal and business transactions. Therefore, digital transformation not only improves internal performance but also strengthens customer engagement and satisfaction. In the context of digital banking, customer satisfaction becomes a crucial indicator of service success. Satisfaction reflects the extent to which customer expectations are fulfilled by the services provided. Previous studies have shown that service quality has a positive and significant influence on customer satisfaction, indicating that better service quality leads to higher levels of satisfaction (Suhardi, Muhammad Imanuddin, Kunarso, et, 2022). In digital services, quality is not only determined by human interaction but also by the performance of the system and the features offered within the application.

System quality plays an important role in ensuring that digital banking applications operate effectively and efficiently. A reliable system is expected to provide stable performance, fast response time, and secure transactions. However, in practice, users may still encounter several technical issues, such as system errors, application crashes, or slow processing during peak hours (Win, 2018). These challenges indicate that system reliability remains a critical factor that must be continuously improved in order to maintain user trust and satisfaction. In addition to system quality, the availability of

innovative features also contributes significantly to the success of digital banking services. Innovative features provide added value that enhances user experience and differentiates one application from another. Features such as QRIS payments, e-wallet top-ups, and biometric authentication are examples of innovations designed to improve convenience, security, and efficiency in financial transactions. However, the effectiveness of these features depends on how well they are accepted and utilized by customers (Bui et al., 2024). It is possible that certain innovations may not significantly influence satisfaction if they do not align with user needs or preferences.

In line with its digital transformation agenda, Bank Syariah Indonesia launched the BYOND by BSI application in 2024 as a successor to BSI Mobile. This application is designed as a SuperApp that consolidates various financial services into a single platform, with the aim of improving operational efficiency and expanding customer accessibility in conducting transactions. Nevertheless, the overall effectiveness of this application is highly dependent on how well its system performance and features align with user expectations and needs. As part of its digital innovation strategy, Bank Syariah Indonesia launched the BYOND by BSI application in 2024 as a transformation of its previous mobile banking service. This application is developed as a SuperApp that integrates various financial services into a single platform, with the aim of improving service efficiency and providing broader access for customers. The presence of this application reflects the bank's commitment to adapting to technological advancements and meeting the evolving needs of customers in the digital era (Kurniawati et al., 2025). Despite these advancements, the success of the BYOND by BSI application is largely determined by how well its system quality and innovative features meet user expectations. Customers expect digital banking applications to provide not only functional benefits but also a seamless and satisfying user experience. Therefore, it is important to evaluate whether the system performance and the features offered are capable of delivering the expected level of satisfaction.

From a system quality standpoint, users may experience several technical issues, including system instability such as bugs or occasional application crashes, as well as slower transaction processing during periods of high usage. These conditions highlight the importance of system reliability as a key determinant of digital service performance (Baihaqi et al., 2025). On the other hand, from the perspective of innovative features, although newly introduced functionalities such as spiritual-based services and cardless cash withdrawal, are intended to enhance user convenience, their actual impact and level of user acceptance still require further examination. It remains uncertain whether these new features significantly contribute to customer satisfaction or whether previously existing features continue to exert a stronger influence.

These circumstances lead to an important research question regarding whether system quality and the presence of innovative features in the BYOND by BSI SuperApp are capable of maintaining or

even increasing customer satisfaction. This study focuses on Surabaya, a major metropolitan city and economic hub in East Java, which has a large and heterogeneous customer base of Bank Syariah Indonesia with varying levels of digital literacy. Such characteristics make Surabaya an appropriate setting for investigating the impact of large-scale digital banking services on urban users (Singh & Malik, 2024). This study focuses on customers in Surabaya, one of the largest metropolitan cities in Indonesia and a major economic center in East Java. Surabaya has a diverse population with varying levels of digital literacy, making it an appropriate setting for examining the effectiveness of digital banking services. The diversity of users allows for a more comprehensive analysis of how different customer segments perceive and experience digital banking applications.

Based on these considerations, this study aims to examine the influence of system quality and innovative features of the BYOND by BSI application on customer satisfaction in Surabaya. The findings are expected to provide meaningful insights into the key factors affecting customer satisfaction in digital banking and to offer practical recommendations for improving service strategies within the banking industry.

RESEARCH METHODS

This study uses a causal associative approach, Bank Syariah Indonesia is a banking institution that operates based on Islamic Sharia principles. As one of the largest Islamic banks in Indonesia, Bank Syariah Indonesia (BSI) plays an important role in supporting national economic growth by providing financial services that comply with Sharia principles and meet the increasingly diverse needs of society. Bank Syariah Indonesia (BSI) is established to provide financial solutions that are not only profit-oriented but also emphasize values of justice, transparency, and blessing in every financial transaction. Bank Syariah Indonesia (BSI) provides various banking products and services, including fund collection activities such as savings, current accounts, and time deposits, as well as fund distribution in the form of financing to the public. BSI is committed to delivering high-quality services for society, including financial services used by both individuals and business customers. These services are designed to provide convenience, security, and comfort for customers in carrying out their daily financial activities, both through direct services and digital platforms.

The population in this study consists of all customers of Bank Syariah Indonesia (BSI) who use the BYOND by BSI application and currently reside in Surabaya. The exact size of the population is unknown due to the absence of publicly available data specifically indicating the number of Bank Syariah Indonesia customers in Surabaya who actively use the BYOND by BSI application. Therefore, this study is categorized as research involving an unknown population size.

This study employed a random sampling approach, specifically quota sampling, in accordance with the sample size obtained from the calculation formula applied in this research. The sample size was determined using the Lemeshow Formula formula, as it was considered the most appropriate method for the population characteristics in this study. The calculation results are presented as follows:

$$n = \frac{Za^2 \times P \times Q}{d^2}$$

n = sample size

Z = standard normal value (1.96 for a 95% confidence level)

P = population proportion (0.5 is used when the actual proportion is unknown)

$Q = 1 - P = 0.5$

d = margin of error, commonly set at 10% or 5%

$$n = \frac{(1,96^2 \times 0,5 \times 0,5)}{(0,1)^2} = \frac{(3,8416 \times 0,25)}{0,1} = \frac{0,9604}{0,1} = 96,04$$

Therefore, the minimum sample size required in this study was 96 respondents. However, to facilitate the research process and minimize the possibility of invalid data, the number of samples was rounded up to 100 respondents. The data analysis method in this study was carried out using quantitative analysis with the assistance of IBM SPSS Statistics. The collected data were processed systematically to examine the relationship between system quality, innovative features, and customer satisfaction. The analysis began with descriptive statistics to provide an overview of respondents' characteristics and responses to each research variable. This step aims to describe the distribution, mean, minimum, and maximum values of the data. Furthermore, instrument testing was conducted through validity and reliability tests. The validity test was used to measure whether the questionnaire items were able to accurately represent the variables studied, while the reliability test was used to determine the consistency of the measurement instrument.

Before conducting regression analysis, classical assumption tests were performed, including the normality test, multicollinearity test, and heteroscedasticity test. The normality test was conducted to determine whether the data were normally distributed. The multicollinearity test aimed to ensure that there was no high correlation between independent variables. Meanwhile, the heteroscedasticity test was used to assess whether there was an inequality of variance in the regression model. Finally, multiple linear regression analysis was applied to examine the effect of system quality (X1) and innovative features (X2) on customer satisfaction (Y). Hypothesis testing was conducted using the t-test to determine the partial effect of each independent variable and the F-test to evaluate the simultaneous effect of all independent variables on the dependent variable. The coefficient of determination (R^2) was also used to measure how far the independent variables explain the variation in the dependent variable.

RESULTS AND DISCUSSION

This study involved 100 respondents who were customers of Bank Syariah Indonesia who used the BYOND by BSI application in Surabaya. Based on the characteristics of respondents, the majority of users are women as much as 74%, while men as much as 26%. The average age of the respondents was 22.05 years, which shows that BYOND by BSI users in this study are dominated by young age groups who are relatively adaptive to digital banking services. From the long term of being a BSI customer, most respondents have been customers for 1-2 years as much as 46%, while based on the duration of using the application, as many as 50% of respondents have used BYOND by BSI for more than six months. This condition indicates that respondents have sufficient experience in using the application, so that the assessment of system quality, innovative features, and customer satisfaction can be assessed as relevant to the actual user experience.

Before conducting regression analysis, this study first tested classical assumptions. The results of the normality test through the Normal Q-Q Plot show that the residual points are spread along a diagonal line, so that the residual can be declared to be normally distributed. The multicollinearity test showed that the System Quality and Innovative Features variables had a VIF value of 2.028, lower than the maximum limit of 10, so there was no problem of multicollinearity between independent variables. Furthermore, the results of the heteroscedasticity test through the scatterplot showed that the dots spread randomly above and below the zero line without forming a specific pattern. Thus, the regression model has met the assumption of normality, is free of multicollinearity, and does not experience heteroscedasticity, making it feasible to use for hypothesis testing.

The Effect of System Quality on Customer Satisfaction

The results of multiple linear regression analysis showed that the System Quality variable had a positive and significant effect on Customer Satisfaction, with a regression coefficient value of 0.184, a t-value of 1.996, and a significance of $0.049 < 0.05$. These findings show that the better the quality of the BYOND by BSI application system, the higher the level of customer satisfaction. The quality of the system which includes ease of use, speed of access, application stability, security, and reliability of the service is an important factor in shaping a positive user experience. These results are in line with the information system success model (Win, 2018) which emphasizes that system quality is the main factor in determining the success of digital services. In the context of digital banking, a stable and easy-to-use system will increase customer trust and comfort in making transactions.

The results of this study are also supported by (Fianto et al., 2021) who found that the quality of Islamic mobile banking services, including the quality of application systems, has a significant effect

on the satisfaction of Islamic bank customers in Indonesia. Similar findings are also shown by (Dewi et al., 2024), who state that system quality, ease of use, timeliness, accuracy, and content are important factors in shaping user satisfaction of mobile banking applications. Thus, the results of this study strengthen the view that digital banking services are not only judged by the existence of the application, but also by the extent to which the system is able to provide fast, stable, secure, and easy-to-understand access by users.

However, these results are not entirely in line with some studies that have found that system quality does not always have a significant effect on user satisfaction. (Anora et al., 2025), for example, found that the direct influence of system quality on user satisfaction was not significant in the context of accounting information systems. In addition, (Ingriana, 2024) also shows that several dimensions of electronic services, such as privacy and security, have a positive but not significant influence on customer satisfaction. These differences in results show that the influence of system quality on satisfaction is highly dependent on the context of the service, user characteristics, and other factors such as trust, perception of benefits, quality of service, and innovative features available. Therefore, although System Quality was shown to be significant in this study, its influence needs to be understood as part of the broader digital banking experience.

The Effect of Innovative Features on Customer Satisfaction

The Innovative Features variable was also proven to have a positive and significant effect on Customer Satisfaction, with a regression coefficient value of 0.711, a t-value of 7.776, and a significance of < 0.001 . The value of the coefficient is greater than the System Quality variable shows that innovative features are a more dominant factor in influencing customer satisfaction. This indicates that customers not only judge applications based on the smoothness of the system, but also based on the benefits, novelty, and ease of features offered. Features such as QRIS, e-wallet top-up, biometric authentication, cardless cash withdrawals, and spiritual need-based services can provide added value for users (Haryana, 2024) These findings are in line with the theory of Diffusion of Innovation which explains that innovation will be easier to accept if it has relative advantages, is in accordance with user needs, is easy to understand, and can be observed the benefits directly (Hassan et al., 2025)

The results of this study are supported by (Rahayu et al., 2024) who found that service features have a significant effect on the satisfaction of Bank Syariah Indonesia mobile banking users in Malang; complete and easy-to-use features are considered to be able to create a better user experience. These findings are also in line with research (Isa et al., 2019; Palado & Kurniawati, 2024) which shows that super-app user satisfaction is mainly driven by the quality of digital services, innovative features, and security perceptions. Thus, the results of this study strengthen the view that feature innovation in digital banking applications can be a source of competitive advantage because it is able to speed up

transactions, expand service functions, and improve customer convenience.

However, some studies provide a more critical view that the existence of innovative features does not always automatically increase satisfaction if they are not supported by security, ease of use, user education, and system stability. (Tusubira, 2023) shows that the use of mobile banking still faces obstacles such as high usage costs, lack of security and privacy, limited customer support, server downs, low trust, and internet and infrastructure access constraints. In addition, (Apaua & Lallie, 2022) found that the influence of security and trust in the use of mobile banking is complex and can be influenced by the user's age, gender, experience, income, and education. Therefore, even though innovative features in this study have proven to be the most dominant factor, the development of the BYOND by BSI feature still needs to be directed at features that are relevant to customer needs, easy to use, safe, stable, and accompanied by use education so that innovation really has an impact on increasing customer satisfaction (Kurniaputri et al., 2025)

System Quality and Innovative Feature have a simultaneous effect on Customer Satisfaction

Simultaneously, System Quality and Innovative Features have a significant effect on Customer Satisfaction, which is shown by the F-statistic value of 87.772 with a significance of < 0.001 . Square's Adjusted R value of 0.635 indicates that 63.5% of the variation in customer satisfaction can be explained by system quality and innovative features, while the remaining 36.5% is influenced by factors outside of the research model, such as service quality, trust, brand image, perception of security, ease of transactions, and customer loyalty. These findings reinforce that customer satisfaction in using digital banking applications is not only determined by the existence of technology, but also by the extent to which the technology is able to provide a fast, safe, practical, and user-friendly experience (Priyadarshi et al., 2025)

These results are in line with the information system success model (Baihaqi et al., 2025), which places system quality as one of the important determinants in the success of information systems, as well as Rogers' theory of Diffusion of Innovation which explains that innovation will be more acceptable if it provides relative advantages and according to user needs. Empirical support is also shown by (Kurniaputri et al., 2025), who found that super-app user satisfaction on Islamic banking services is mainly influenced by the quality of digital services, innovative features, and security perceptions. In addition, (Abdullah et al., 2024) also showed that the dimensions of system quality, information quality, and service quality are related in shaping user satisfaction and information system performance, although service quality can be a stronger dimension in explaining overall system performance.

However, these findings also need to be understood critically because digital banking customer

satisfaction is not always determined only by the quality of the system and innovative features. (Apaua & Lallie, 2022) show that security, institutional trust, and trust in technology play a complex role in influencing mobile banking usage intentions and behaviors, and can vary according to users' age, gender, experience, income, and education. In addition, the study of super-apps also confirms that the more complex the features and services integrated in a single application, the greater the challenges related to security, privacy, system isolation, and technology risk management (Bidin et al., 2019). Therefore, even though System Quality and Innovative Features are proven to have a simultaneous effect on Customer Satisfaction, the development of BYOND by BSI still needs to pay attention to other factors such as trust, service quality, perceived security, brand image, and customer loyalty so that customer satisfaction can be maintained sustainably.

CONCLUSION

Based on the results of the study, it can be concluded that system quality has a positive and significant effect on customer satisfaction among BYOND by BSI application users in Surabaya. This finding indicates that the better the quality of the application system, including ease of use, access speed, stability, security, and reliability, the higher the level of customer satisfaction. A digital banking application that is stable, secure, and easy to operate can create a more positive user experience and strengthen customer trust in using digital banking services.

Innovative features also have a positive and significant effect on customer satisfaction. The regression results show that innovative features have a more dominant influence than system quality. This means that customers do not only assess the application based on technical performance, but also based on the usefulness, novelty, convenience, and relevance of the features provided. Features such as QRIS, e-wallet top-up, biometric authentication, cardless cash withdrawal, and spiritual-based services provide added value that can improve user convenience and satisfaction.

Simultaneously, system quality and innovative features have a significant effect on customer satisfaction. The Adjusted R Square value of 0.635 indicates that 63.5% of customer satisfaction can be explained by system quality and innovative features, while the remaining 36.5% is influenced by other factors outside this research model, such as service quality, trust, brand image, perceived security, ease of transactions, and customer loyalty. Therefore, the development of BYOND by BSI needs to focus not only on improving system performance, but also on providing innovative features that are relevant, secure, easy to use, and aligned with customer needs.

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