

IMPLEMENTATION FINTECH ON THE NUMBER AND SATISFACTION OF BMT UGT NUSANTARA MEMBERS

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ABSTRACT

Financial Technology (Fintech) is an innovation in the financial sector that utilizes modern technology to simplify services, such as payments, investments, transfers, and financing. This study aims to describe the implementation of fintech in increasing the number and satisfaction of members of BMT UGT Nusantara Pasirian Branch, and analyze its impact on the institution's performance. The study used a descriptive qualitative method with a case study approach. Data were collected through interviews, observations, and documentation, then analyzed by comparing theory and practice in the field. The results show that the implementation of the Mobile UGT application has made a significant contribution to simplifying transactions, increasing trust, and expanding the reach of services. The positive impacts felt are an increase in the number of members, better service quality, and increased member satisfaction.

Keywords: financial technology, increasing number of members, member satisfaction.

INTRODUCTION

Fintech is defined as a form of innovation in financial services according to the National Digital Research Center (NDRC). In the context of financial services, Fintech is innovation in the financial sector combined with modern technology. For example, transactions in Fintech include various types such as payments, investments, online loans, money transfers, and financial planning. According to the World Economic Forum, Fintech is the use of technology and innovative businesses in the financial sector. This innovation includes the application of technology to create new ways of providing financial services such as savings, loans, investments, and electronic payments. (Wachyu & Winarto, 2020).

The term "Fintech" when translated into Indonesian means financial technology. According to Article 1, number 1 of Bank Indonesia Regulation No. 19/12/PBI/2017 concerning the Implementation of Financial Technology, financial technology is the use of technology within the financial system to create new products, services, technologies, and/or business models. This technology can also impact monetary stability, financial system stability, and the efficiency, smoothness, security, and reliability of payment systems. (Rahmayani, 2018).

Digitalization has transformed many aspects of Indonesian life, including the economy. Advances in technology, information, and communication have played an integral role in boosting the country's economic growth (Gultom et al., 2024). Technological developments are also inextricably linked to the ease of internet access for the public. Research firm Data Reportal (GSMA Intelligence) stated that the number of gadget (smartphone) users in Indonesia will reach 353.3 million by early 2024 (Khairunnisa & Dewi, 2024).

As prices become more affordable, more people are using smartphones. However, smartphones provide easy internet access. The availability of smartphones has also led to a surge in app developers. For example, there are mobile banking applications in the banking sector. Previously, banking services could only be accessed in person, such as at a bank. Now, people can access them through mobile banking apps on their

smartphones. These apps make banking transactions easier. They eliminate the need to go to the bank and wait in line. Furthermore, customers can conduct transactions anytime and anywhere, without being restricted by bank operating hours. Baitul Maal Wat Tamwil (BMT) can also use digital applications to increase membership and customer satisfaction (Prakosa, 2019).

Not only banks, but Islamic microfinance institutions such as KSPPS also have significant opportunities due to current technological developments. The Sharia Savings and Loans and Financing Cooperative (KSPPS), often referred to as Baitul Maal Wat Tamwil (BMT), is a microfinance institution that implements sharia principles. This concept combines two activities: maal and tamwil, into one. The maal concept involves collecting and distributing funds from zakat, infaq, and shodaqah (ZIS) productively. Meanwhile, the tamwil concept focuses on business activities aimed at generating profits, particularly for the lower-middle class or micro-income groups (Nurkhaerani, 2019).

Satisfaction comes from the Latin "satis" (meaning good enough) and "facto" (to do or make). Thus, satisfaction can be defined as the fulfillment of something or something that is adequate. Meanwhile, in terms of satisfaction, a person's feeling of pleasure or disappointment arises from comparing the perceived performance of a product (or result) to their expectations. If performance fails to meet expectations, the customer will be dissatisfied. If performance matches expectations, the customer will be satisfied. If performance exceeds expectations, the customer will be very satisfied or happy. Customer satisfaction is one of the company's orientations besides increasing profits (Roynaldus A. K. Agung et al., 2023).

Efforts made to provide convenience and increase the satisfaction of members of the BMT savings and loan cooperative and sharia financing are by ensuring that physical facilities remain independent. Here are some things that should be done by the BMT: (1) always update the equipment owned to suit current developments and replace outdated equipment with new ones (2) always explain information clearly and use sentences that are easy to understand so that there are no misunderstandings between BMT staff and customers (3) complete various facilities in the office (4) staff must also dress neatly and politely to attract customer interest (Sundari, Diah Syaiful A'yuni, 2020).

Conceptually, Baitul Maal Wat Tamwil (BMT) has two main functions: the Baitul Maal (house) and the Baitul Tamwil (property). Literally, "bait" means house and "maal" means wealth. Baitul Maal's function involves receiving zakat, infaq, and shadaqah funds and ensuring their distribution is carried out in accordance with applicable regulations. Meanwhile, Baitul Tamwil means a house for wealth development. In its activities, Baitul Maal Wat Tamwil focuses on business development, with the aim of improving the welfare of micro and small entrepreneurs through financing and savings.

There are several functions of Baitul Maal Wat Tamwil (BMT), namely: understand, activate, organize, encourage, and develop the economic potential and capabilities of members, groups, member businesses, and muamalat work areas. Improving the quality of human resources (HR) so that members become more competent and have Islamic morals, with the aim of making them more mature and strong in facing world challenges. Collecting and managing community capabilities with the aim of improving the welfare of members. Providing social services in the form of managing zakat, infaq, shadaqah funds, and beneficial loans in accordance with applicable regulations. To be a financial intermediary between fund owners (shohibul maal) who can become supporters or investors with fund users (mudhorib) for the advancement of beneficial businesses. They can provide various financial services, similar to those offered by non-Sharia banks, as long as they do not conflict with Sharia principles. With the help of technology, this is becoming increasingly possible and feasible (Annisa khairain, 2023).

Based on previous research, BMT UGT Nusantara provides convenience in various financial transactions for all its members through the innovation of creating a sharia financial application called Mobile UGT, which can be used online anytime you want to conduct financial transactions without having to go to the service office. The convenience of financial transactions can now be easily accessed in the palm of your hand (no need to carry cash). The Mobile UGT application can be used for various financial transaction services, both sharia and conventional in Indonesia, not only within the scope of the KSPPS BMT-UGT Nusantara service. Mobile UGT can be used for transfers for various financial services, purchases, bill payments, and making humanitarian donations. However, the Mobile UGT application is still not fully known by the public (Oktavia, 2024). The UGT mobile application has many and varied features to offer, such as transfers between accounts, between emails, and between banks, donations through LAZ and L-Kaf, payment of electricity bills for PLN, PDAM, mobile phones, BPJS, Multi Finance, tickets, education, internet, and television, purchase of PLN tokens, mobile credit, E-Toll, and electronic money, check balances, transaction history, financing, savings, products offered, and information about BMT UGT Nusantara branch offices spread throughout Indonesia (Cita Astri Agustin et al., 2024).

LITERATURE REVIEW

Financial Technology

Financial technology/FinTech is the result of a combination of financial services and technology which ultimately changes the business model from conventional to moderate, which initially required face-to-face payments and carrying a certain amount of cash, but now can carry out long-distance transactions by making payments that can be done in a matter of seconds (Kusuma & Asmoro, 2021). Meanwhile, according to the Financial Stability Board, Fintech is defined as a form of technological innovation in financial services that can produce business models, applications, processes, or products with material effects related to the provision of financial services (Asnawi et al., 2023; Mahsun et al., 2023). Based on the above definition, it can be concluded that Financial Technology (Fintech) is an innovation in the financial services industry that utilizes technology to facilitate the public in carrying out financial transactions. (Marginingsih, 2021).

Types of Financial Technology

Each financial technology provider offers different types of services. According to Bank Indonesia, there are five main categories:

Payment Gateway

Payment services in financial technology are relatively simpler than other types of services. There are two types of payment markets: consumer and retail payments, and wholesale and corporate payments. Payments are a type of retail financial service frequently used on a daily basis. Furthermore, they are also one of the less regulated financial services. Payment services in financial technology include mobile banking, peer-to-peer payments, currency exchange, real-time payments, and digital currency solutions. These services help customers speed up and simplify the payment process

Peer to Peer Lending and Insurance

Consumer and business lending are popular trends in financial technology. Fintech lending allows individuals or businesses to borrow money directly from each other. This system allows for lower interest rates and faster loan processing. The difference between fintech and banks is that fintech is not directly involved in lending, as it simply connects lenders with borrowers and charges fees from users. Insurance business models within financial technology help streamline relationships and interactions between insurance companies and customers. Customers leverage data analytics to estimate and adjust risk. For example, insurance products like car insurance, health insurance, and life insurance can be tailored to customer needs.

Crowdfunding and Investment Management

Crowdfunding in financial technology plays a role in strengthening individual networks to develop products, ideas, or media, as well as raising funds for businesses or social causes. Crowdfunding involves three parties: the project owner or entrepreneur who needs funding, contributors who want to support the project, and an organization that acts as an intermediary. This organization facilitates contributors' access to information about the project and available funding opportunities. Investment management in financial technology acts as a bridge to manage various financial instruments such as stocks, bonds, and other assets. The goal is to help investors achieve profitable investment goals (Rika Widianita, 2023).

The Role and Benefits of Financial Technology

Fintech plays a significant role in expanding financial access in the digital age. Here are some key points regarding fintech's contributions: Financial Inclusion, Fintech provides opportunities for people who previously lacked access to banking services to enter the financial system. Through mobile applications and the internet, fintech can reach communities in remote and underserved areas. Efficiency and convenience, With the support of technology, fintech provides faster, more efficient, and more cost-effective financial services than traditional financial institutions. These services include payments, loans, investments, and insurance. Product Innovation, Fintech continues to present innovative financial solutions that suit the needs of modern society, such as peer-to-peer lending, robo-advisors, and digital wallets. Financial Education, Many fintech companies also focus on financial education to help people understand financial products and better manage their personal finances. Security and Regulation: Despite cybersecurity threats, fintech continues to enhance security through advanced encryption and authentication technologies. Furthermore, strict regulations play a role in protecting consumers and strengthening trust in fintech services (Zulfa Qur'anisa et al., 2024).

Despite the convenience offered by financial technology, there are several challenges, such as low digital literacy levels among some customers, the need to improve understanding of application features, and the expansion of stable internet networks in remote areas. Based on these findings, it is recommended to provide training and assistance to customers in using the Mobile UGT system, as well as collaborate with relevant parties to improve internet connectivity in remote areas. (Cita Astri Agustin et al., 2024). Financial technology (fintech) is a form of innovation in the financial world that has emerged alongside the development of digital technology. Its presence has transformed the way people and financial institutions access and manage financial services. In the context of microfinance institutions such as BMTs, fintech is one adaptive step to meet the needs of the times and increase competitiveness amidst increasingly digital consumer behavior. The implementation of a mobile application at BMT NU Balen has had a significant positive impact on increasing the number of members and revenue. The mobile application makes it easier for members to conduct various financial transactions, thereby enhancing their convenience and satisfaction. Data analysis before and after the application implementation shows increased operational efficiency and reduced administrative costs, which contribute to increased BMT NU Balen revenue (Alfi, 2024).

Increase in Number of Members

Definition of Increasing the Number of Members

Increasing membership is a process of increasing or expanding the number of service users or buyers of products offered by a company. Therefore, increasing membership in a company will also contribute to its growth. The number of members can increase, but sometimes decrease, depending on the bank's own methods or strategies for recruiting and retaining members. (Nur, 2015).

Factors causing an increase in the number of members

The factors that cause the increase in the number of members are: Employees must be attractive, both in appearance, speaking style, and gestures, so that members don't get bored dealing with them. Respond quickly to member requests and quickly complete and serve them, with service provided accurately and promptly. A quiet and comfortable waiting area so that members can immediately feel it, such as a spacious room and beautiful decor. Brochures are available that are complete and explain everything to meet members' needs. A variety and complete range of products that attract members to the company. A location should sell as complete a range of products as possible so that members have a wide choice. A business location that provides security, and for certain businesses, adequate parking is available.

Indicators of Increasing the Number of Members

According to Klothor's theory, the indicator for increasing membership is determined by whether or not consumers themselves are satisfied. Member satisfaction will determine the increase in customer numbers. The indicators for increasing membership are: Repurchase, which refers to repeat purchases, where members return to the company for goods or services. Generating word of mouth, which refers to customers' willingness to recommend products they have used to others. Consumers who benefit from these benefits will be satisfied with the results and recommend them to others, thereby increasing the number of members of a company. Generating purchasing decisions within the same company, leading to repeat purchases from other products from the same company. This situation will create a desire to purchase from the same company but with different products. This tendency fosters consumer loyalty to a company. (Setiawan, 2020).

Customer Satisfaction

Definition of Customer Satisfaction

Every business is required to meet customer satisfaction. Therefore, business owners must be aware of the rapidly evolving needs and desires of customers. Customer satisfaction is the process of meeting these needs and desires. When these needs and desires are met, customers will be pleased or disappointed depending on the comparison between the perceived outcome and their expectations. Almost all service companies strive to achieve customer satisfaction because this can have a significant impact on the company, such as increasing customer trust and loyalty. (Riyanto & Tunjungsari, 2020). According to Philip Kotler and Kevin Lane Keller, as quoted in the book "Marketing Management," customer satisfaction is a feeling of pleasure or disappointment that arises after comparing a product's perceived performance (results) to its expected performance. If performance falls below expectations, the customer is dissatisfied. This can negatively impact the company, leading to a decrease in the number of customers and a loss of interest in using the company's services, which in turn reduces profits.

Tjiptono defines customer satisfaction or dissatisfaction as an emotional response to the evaluation of the customer's experience with a product or service. According to Irawan, customer satisfaction is the cumulative result of consumers' experiences using products and services. Customers are satisfied if, after purchasing and using a product, they find the product quality to be good. Therefore, every new transaction or experience will impact customer satisfaction. Satisfied customers are those who will share their satisfaction with the manufacturer or service provider. Satisfied customers will even share their feelings and experiences with other customers. Indicators for measuring customer satisfaction are as follows: Feeling satisfied, Consistent use of the service, Will recommend to others

Customer Satisfaction Factors

Product Quality : Customers will be satisfied if the product or service they purchase truly meets their expectations. Price: Price-sensitive customers consider low prices important because they feel they are getting good value for their money. Meanwhile, customers who are not price-sensitive generally do not consider price as a factor in their purchasing

decisions. Service Quality: Employees provide their best work to ensure customer satisfaction. Emotional Factors: Feelings such as pride, confidence, a sense of accomplishment, belonging to an important group, and so on are examples of emotions that underlie customer satisfaction. Cost and Convenience: Customers will be more satisfied if obtaining a product or service is relatively inexpensive, easy, convenient, and efficient. (Brilian & Haris, 2023).

Baitul Maal Wa Tamwil

Sharia cooperatives are a type of legal umbrella that underpins the operational activities of BMT (Baitul Maal wa Tanwil). BMTs are profit-sharing microfinance institutions that develop micro and small businesses with the goal of protecting the interests of economically disadvantaged groups. BMTs are profit-generating businesses but also have a strong commitment to helping vulnerable groups fight poverty. Essentially, the existence of BMTs, or sharia cooperatives, has a noble goal: to address the economic problems of grassroots communities through the Islamic sharia system.

As is well known, the role of sharia cooperatives in general is that BMTs act as economic and social engines for many communities, driving the implementation of sharia economics, connecting the wealthy (aghniya) and the poor (dhuafa), and providing an informal educational platform for realizing the principle of Dhikr Qalbiyah (remembrance of God) through spiritual communication with God. (Neng Frida, 2023).

There are several challenges facing BMT as a Sharia microfinance institution in Padangsidempuan City, which can be seen from several aspects, namely: Competitors: There are still many large-scale financial institutions, such as banks, both Sharia-based and conventional, as well as non-bank financial institutions such as Sharia and conventional pawnshops. Economic aspects: Economic policies that lead to rising fuel prices can increase the operational costs of BMT Insani Padangsidempuan. Government aspects: To date, there are no specific legal regulations governing BMT as a Sharia microfinance institution, and there has been no tangible material assistance. Demographic aspects: Many people still do not understand that BMT Insani Padangsidempuan is different from conventional cooperatives. Technological aspects: BMT Insani Padangsidempuan has not been able to utilize advances in technology and information to support its operational activities. Capital and human resources: BMT Insani Padangsidempuan still experiences a shortage of capital and human resources. (Nofinawati, 2016).

Baitul Maal Wa Tamwil Strategies

Some of the methods or strategies implemented by Baitul Maal Wat Tamwil to support the development of Micro, Small, and Medium Enterprises (MSMEs) are as follows: Communication in this mentoring is an initial step to attract MSMEs to BMT to finance their businesses, with the hope that the financed MSMEs can advance their businesses. Communication can be done by distributing brochures through Account Officers (AO) to MSMEs in the area surrounding the BMT office. Inviting local residents to attend religious studies held by the BMT. Building communication through the website, with clear product explanations and mechanisms. Development is essential for BMTs to demonstrate their responsibility to advance MSMEs. For example, BMTs provide training and groupings for MSMEs. Business mentoring methods are essential for developing micro-enterprises to become more professional and productive. UMKM desperately need the active role of BMTs to grow their businesses, or at least to maintain their continuity. Controlling to increase the empowerment of UMKM, BMT also need to conduct supervisory efforts to ensure that UMKM conduct their businesses properly, do not violate agreements, and comply with Islamic law. However, it is important to emphasize that BMT supervisory efforts must not appear to make it difficult for UMKM to run their businesses, as the ultimate goal of supervision is to enable UMKM to grow and progress without violating agreements and Islamic law (Bariroh, 2023)

It can be concluded that BMT play a crucial role in supporting the development of micro, small, and medium enterprises (UMKM) through three main strategies: communication, development, and supervision. The communication strategy aims to increase UMKM interest and understanding of the services provided by BMT. The development strategy involves providing training and guidance to enhance MSME professionalism and productivity. Meanwhile, the supervision strategy ensures that the business operates in accordance with Sharia agreements and principles, without applying excessive pressure. These three strategies demonstrate that BMT not only provide loans but also act as active partners in advancing and sustaining micro-enterprises.

Financial institutions that implement Sharia principles have clear measurement and transparency, which are crucial and must be considered. Islamic economic principles are applied particularly in financial services businesses that interact directly with the public. Managing a business inevitably faces various challenges. Not all plans are perfectly achieved as expected. These challenges can serve as a basis for evaluating and improving policies and future steps.

Baitul Maal wa Tamwil (BMT) has several functions, including: Assisting members, muamalat business groups, and work areas in understanding, activating, managing, encouraging, and developing their economic potential and capabilities. Improving the quality of human resources so that members become more skilled and imbued with Islamic morals, thus preparing and resilient to face the challenges of the world. Gathering and managing community resources with the aim of improving members' welfare. Providing social services in the form of managing zakat, infaq, shadaqah, and loans in accordance with applicable regulations. Acting as a financial intermediary between fund owners (shohibul maal), both as financial backers and investors, and fund users (mudharaib), for the advancement of beneficial businesses. Capable of providing various financial services, similar to those provided by non-Sharia banks, as long as they do not conflict with Sharia principles. With the help of technology, this is very possible to provide adequate services. (Annisa khairain, 2023)

RESEARCH METHODS

Qualitative data analysis methods are techniques used to analyze research problems related to data often generated through surveys, interviews, and document reviews. Qualitative research methods are a method used to answer research problems related to narrative data sourced from interviews, observations, and document analysis (Murni, 2017). This research uses a descriptive qualitative method with a case study approach at BMT UGT Nusantara, Pasirian Branch, Lumajang. Primary data were obtained from interviews with branch managers, staff, and members. Secondary data came from internal documents and annual reports. The stages in data analysis using an interactive model include data reduction, data presentation, and drawing conclusions.

RESULTS AND DISCUSSION

This research helps explain how financial technology is used at BMT UGT Nusantara, Pasirian Branch. This explanation was conducted through direct interviews with parties directly involved in financial technology.

Implementation of Fintech at BMT UGT Nusantara Canabang Pasirian Challenges in Managing a BMT, Especially in the Service Sector

Researchers concluded that the challenges of managing a BMT in the service sector include implementing a mobile service system, meaning that Account Officers (AO) must visit members' locations directly. This system aims to facilitate member access to services, especially those who live far from the office. However, its implementation faces challenges such as distance, unpredictable weather, and fuel price hikes, which can increase operational costs. These challenges not only slow down the service process but also affect the comfort and effectiveness of staff. Despite this, the mobile service system

remains in place as a manifestation of the BMT's commitment to providing the best service and reaching members more evenly.

Implementation financial technology BMT UGT Nusantara Cabang Pasirian

BMT UGT Nusantara has developed a financial technology innovation called Mobile UGT, designed to provide members with the convenience and ease of accessing digital Islamic financial services. This application offers a modern solution for meeting daily financial transaction needs without having to visit a service office. To use Mobile UGT, members must have a savings account and activate it through the Mobile UGT application. Mobile UGT allows members to perform various financial activities such as transfers between accounts, pay bills, check balances, and monitor transactions in real time. Furthermore, users can access information on financing, savings, and other services quickly and efficiently via their smartphones.

The Impact of Financial Technology (Fintech) Use on the Number and Satisfaction of BMT UGT Nusantara Members at the Pasirian Branch

Mobile UGT is a digital financial application from BMT UGT Nusantara that facilitates members' transactions, such as checking balances, transferring funds, and paying bills, via smartphone. The application is easy to use, secure, and accessible at any time. The presence of this application has the following impacts:

Benefits of Financial Technology for BMT UGT Nusantara Pasirian Branch Members

The presence of financial technology can have a positive impact on improving the quality of financial services at BMTs. This technology significantly simplifies the transaction process, making it more efficient, real-time, and easily accessible to members anytime and anywhere. Furthermore, the integrated digital system supports more accurate and transparent data and transaction validation, while minimizing the risk of manual errors and enhancing information security. Thus, fintech not only improves user accessibility and convenience but also strengthens member trust in BMT services overall.

Financial Technology Obstacles for Members of BMT UGT Nusantara, Pasirian Branch

One of the obstacles to using financial technology is its dependence on the quality of the internet network at the user's location. A stable and strong internet connection will ensure smooth use of financial technology. However, a weak or unstable network can hinder transaction activities and reduce the effectiveness of fintech services. Furthermore, low digital literacy among BMT members is also a challenge. Some members still struggle to understand how fintech works.

Developments Before and After the Incorporation of Financial Technology at BMT UGT Nusantara, Pasirian Branch

Table 1. Number of members

Year	Number of Members
2021	2.828
2022	3.111
2023	3.394
2024	3.677
2025/May	3.960

Source: Annual report BMT UGT Nusantara Pasirian branch, Increase in the number of members

The growth of Baitul Maal wat Tamwil (BMT) in Indonesia is growing rapidly, as evidenced by the increasing number of members year after year. This growth is driven not only by public trust in Islamic financial institutions, but also by the BMT's ability to adapt to technological developments. The presence of Financial Technology (Fintech)

provides convenience in various services, such as transactions, financing, and managing members' savings. The integration of the Islamic financial system at BMT with Fintech innovations has also increased service efficiency, expanded reach, and attracted more members.

Data demonstrates its proven effectiveness in improving service quality, fund security, and operational efficiency. The integrated digital system simplifies transactions, increases member trust and satisfaction, and minimizes manual errors. The use of the UGT Mobile app has also driven significant growth in membership, from 2,828 in early 2021 to 3,960 in May 2025. This demonstrates that fintech supports the growth of BMTs and expands financial inclusion in the digital era.

Impact on Member Satisfaction

Research results show that members are satisfied with the Mobile UGT service because it makes transactions faster, easier, and more secure. The transparency of the digital system also increases member trust in the institution.

CONCLUSION

Based on the results of the research conducted on the implementation of financial technology to increase the number and satisfaction of members of BMT UGT Nusantara, Pasirian Branch, several conclusions can be drawn: The implementation of financial technology (fintech) at BMT UGT Nusantara, Pasirian Branch, significantly contributed to increasing the number of members and service satisfaction. Through the Mobile UGT application, transactions become easier, safer, and more transparent. Fintech has been proven to promote efficiency, financial inclusion, and strengthen member trust in Islamic microfinance services. The implementation of fintech at BMT UGT Nusantara, Pasirian Branch, through the Mobile UGT application, has successfully improved service, transaction convenience, and member trust. Despite challenges with digital literacy and internet connectivity, solutions such as training and infrastructure strengthening are needed. Overall, fintech drives member growth, income, and financial inclusion.

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