

THE INFLUENCE OF FINANCIAL LITERACY, EASE OF ACCESS, AND COST EFFICIENCY ON THE FINANCIAL OPTIMIZATION OF USERS OF SEABANK DIGITAL SERVICES

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Article history: received 10 January 2025; revised 21 February 2025; accepted 05 March 2025

DOI: <https://doi.org/10.33751/jhss.v8i3.11884>

Abstract. Research Objective: This study investigates the influence of financial literacy, ease of access, and cost efficiency on the financial optimization of Sea Bank digital service users. Design/Methodology/Approach: Employing a quantitative methodology within an associative framework, this research collected data through a digital questionnaire distributed online. The study population comprised active Sea Bank users in Indonesia, estimated at approximately 10 million. A purposive sampling technique was used to select 100 participants based on specific qualifications, such as their level of engagement and utilization of Sea Bank services. Data were analyzed using SPSS version 26. Research Findings: (1) Financial literacy positively and significantly impacts financial optimization. (2) Ease of access positively and significantly influences financial optimization. (3) Cost efficiency positively and significantly affects financial optimization. (4) Collectively, the three variables exert a positive and significant effect on financial optimization. Theoretical Contribution/Originality: This research contributes to financial knowledge by emphasizing the role of monetary literacy within the context of digital banking platforms, particularly Sea Bank. By proposing an analytical model linking financial literacy, ease of access, and cost efficiency to financial optimization, the study offers valuable insights for the existing literature and serves as a foundation for future research. The findings also reinforce efforts to promote financial education and awareness in society, while paving the way for further exploration of other factors that may influence financial optimization among digital banking users.

Keywords: Financial Literacy; Ease of Access; Cost Efficiency; Financial Optimization

I. INTRODUCTION

The rapid advancement of digital technology has facilitated the emergence of financial technology (fintech) as an innovative solution to improving financial accessibility, particularly in Indonesia. According to the Financial Services Authority (OJK), a significant portion of the population will remain unbanked by traditional banking services in 2024. This gap has driven the expansion of digital financial services, including internet banking and mobile banking. Bank Indonesia reported that the transaction value of digital banking in April 2023 reached IDR 4,264.8 trillion, marking a 158% growth compared to 2018. This remarkable increase is attributed to growing public adoption of online shopping and digital payment systems.

Changes in consumer preferences for fast and convenient services have further accelerated the rise of digital transactions. [1] found that financial literacy positively influences decisions to utilize digital banks, while [2] emphasized the impact of risk perception and ease of use on public interest in digital banking. Addressing security concerns and simplifying transactions remain critical for fostering user trust and engagement in digital banking services.

Sea Bank, a key player within the Shopee ecosystem, offers digital financial services characterized by easy access, cost efficiency, and operational flexibility. Complying with OJK security standards, Sea Bank reported a substantial increase in operational profits from IDR 62.8 billion in 2022 to IDR 288.97 billion in 2023 and currently serves over 10 million customers. Financial optimization, defined as the efficient utilization of financial resources to achieve goals, is facilitated by features that enable users to manage their finances effectively through accessible and user-friendly transaction options. The 2024 SNLIK survey indicated that Indonesia's financial literacy rate stands at 65.43%. Research by [3] demonstrated that financial literacy and ease of access significantly contribute to the adoption of digital financial services. Similarly, [4] identified that technological features offered by Sea Bank significantly influence the adoption of digital services, particularly among younger demographics.

Cost efficiency is another pivotal factor in attracting users to digital financial services. Digital banks like Sea Bank provide low or even zero administrative fees for certain transactions, making them a cost-effective alternative to conventional banks. By offering competitive interest rates and seamless access through digital platforms, Sea Bank enables

users to maximize their financial resources while maintaining convenience and flexibility in their transactions.

In the context of an increasingly digitalized economy, services such as Sea Bank play a vital role in advancing financial inclusion in Indonesia. While previous studies have predominantly focused on financial literacy and ease of access, limited attention has been given to cost efficiency and its impact on financial optimization among digital service users. Recent research by [5] underscores the significant role of these factors in enhancing financial optimization, suggesting that improving financial literacy and ensuring ease of access can markedly influence users' financial behaviors and outcomes.

This study aims to explore the extent to which financial literacy, ease of access, and cost efficiency impact the financial optimization of Sea Bank users. By providing deeper insights into the factors driving the adoption of digital financial services, this research seeks to contribute to the discourse on financial inclusion and the transformative potential of fintech in empowering individuals to achieve financial well-being.

The objective of this study is to explore the extent to which financial literacy, ease of access, and cost efficiency influence the financial optimization of Sea Bank users. By providing deeper insights into the factors that drive the adoption of digital financial services, this study aims to contribute to the discourse on financial inclusion and the transformational potential of fintech in empowering individuals to achieve financial well-being.

Financial Literacy

Financial management and literacy are interrelated [5], and this relationship is particularly relevant to digital financial literacy, especially in terms of utilizing financial technology [4]. Financial literacy includes the ability to understand and analyze, review, communicate and manage one's financial situation, which affects overall well-being. Financial literacy also includes the ability to navigate financial choices with confidence and overcome monetary problems [6].

Ease of Access

The speed and ease with which customers can communicate with sellers or service providers are two factors that determine the convenience of access to the platform [7]. Perceived ease of use indicates a person's perception that they can easily understand and operate a technology when using it [8]. This ease of access can affect the intensity of revisit intention in e-commerce applications, where the ease of use of an application is an important consideration for users to use the application again [9].

Cost Efficiency

Efficiency is an effort to achieve the greatest possible achievement by using available possibilities such as materials, machines, and people in the shortest possible time, in real circumstances as long as those circumstances can change without disturbing the balance between the factors of goals, tools, energy and time [10]. The costs incurred from the company to carry out the production process need to be controlled as well as possible, even though the production process can run well but if it is not supported by an effort but

can reduce production costs as low as possible, it will result in an increase in production costs [11]. Production cost efficiency is a key factor in the success of the company, especially in small and medium-sized companies. In this context, production cost efficiency is not only related to cost control, but also to the optimal use of raw materials [12].

Financial Optimization

Optimization is the result achieved in accordance with the wishes, so optimization is the achievement of results as expected effectively and efficiently [13]. Optimization is an effort to maximize activities so as to realize the desired or desired benefits. From this description, it is known that optimization can only be realized if it is realized effectively and efficiently [14]. Optimization is the process of executing a program that is planned in a structured manner to achieve a goal or target in order to improve performance optimally [15]. Optimization is an effort through a continuous process to achieve effective and efficient solutions with a deep understanding of the problem, so as to achieve / fulfill a measure of optimal value in accordance with goals and expectations [16]. Research by [3] shows that individuals who use digital financial applications for budget management tend to be more disciplined in managing their expenses, which contributes to increased financial optimization.

II. RESEARCH METHOD

This study employs a quantitative research approach with an associative design. According to [17], associative research seeks to identify relationships between two or more variables. The study population consists of approximately 10 million Sea Bank application users, as indicated by the number of downloads recorded on the Google Play Store. The research population is defined as the whole (universum) of the object of research, which can be humans, animals, plants, symptoms, values, events, attitudes, and so on [17]. A purposive sampling technique was utilized to select the study sample. Purposive sampling is a technique that involves selecting a sample based on certain [18]. In this study, the sample comprises active Sea Bank users aged 17 years and above who have engaged in various transactions, such as money transfers, bill payments, or product purchases using the Sea Bank application. The sample size was determined using the Slovin formula, resulting in a total of 100 participants. The independent variables in this study are Financial Literacy (X1), Ease of Access (X2), and Cost Efficiency (X3), while the dependent variable is Financial Optimization (Y). Both primary and secondary data were utilized for data collection. Primary data were obtained through questionnaires, whereas secondary data were derived from relevant literature and supporting documentation. To analyze the collected data, this study used several statistical techniques. First, an **instrument test** was conducted to ensure the validity and reliability of the questionnaire used. Next, classical assumption tests, such as normality and multicollinearity tests, were conducted to ensure that the data met the requirements for further analysis. To analyze the

relationship between variables, multiple linear regression analysis was used, which allowed researchers to see how financial literacy, ease of access, and cost efficiency affect financial optimization. In addition, correlation coefficient analysis was conducted to determine the extent of the relationship between variables, as well as determination coefficient analysis to see the contribution of each independent variable to the variation in the dependent variable. Finally, a t-test was conducted to test the significance of the influence between these variables.

III. RESULT AND DISCUSSION

1. Instrumen Testing

A. Validity Test

To assess the validity of the questionnaire statements, a validity test was conducted by correlating the total item scores and calculating the test results against the critical value (r table). The r table value was determined using the $df = n - 2 = 100 - 2 = 98$, with a significance level of 0.05, yielding an r table value of 0.196. The results of the validity test are presented in Table 1.

TABLE 1
VALIDITY TEST RESULTS

Variable	Indicator	r value	r table	Description
Financial Literacy (X1)	X1.1	0,680	0,196	Valid
	X1.2	0,698		
	X1.3	0,693		
	X1.4	0,608		
	X1.5	0,626		
Ease of Access (X2)	X2.1	0,652	0,196	Valid
	X2.2	0,604		
	X2.3	0,680		
	X2.4	0,582		
	X2.5	0,718		
	X2.6	0,599		
Cost Efficiency (X3)	X3.1	0,572	0,196	Valid
	X3.2	0,581		
	X3.3	0,710		
	X3.4	0,714		
	X3.5	0,686		
Financial Optimization (Y)	X3.6	0,726	0,196	Valid
	Y1.1	0,633		
	Y1.2	0,620		
	Y1.3	0,739		
	Y1.4	0,644		
	Y1.5	0,759		
	Y1.6	0,656		

Source: Processed Data, 2025

The results in Table 1 indicate that for all variables—Financial Literacy (X1), Ease of Access (X2), Cost Efficiency (X3), and Financial Optimization (Y)—each tested item yielded an r calculated value greater than the r table value of 0.196. Therefore, it can be concluded that all questionnaire items are valid.

B. Reliability Test

To evaluate reliability, the Cronbach's Alpha method was used, with a reliability threshold of 0.60. This test assesses the consistency of the statements as measurement tools. The reliability test results are shown in Table 2.

TABLE 2
RELIABILITY TEST RESULTS

Variable	Cronbach's Alpha	Description
Financial Literacy (X1)	0,710	Reliable
Ease of Access (X2)	0,760	
Efisiensi Biaya (X3)	0,738	
Financial Optimization (Y)	0,756	

Source: Processed Data, 2025

Based on Table 2, it can be concluded that all questionnaire items are reliable for each research variable, as all Cronbach's Alpha values exceed the threshold of 0.60.

2. CLASSICAL ASUMPTION TEST

A. Normality Test

The Kolmogorov-Smirnov test was used to measure normality. The data distribution is considered normal if the significance value exceeds 0.05. The results of the normality test are displayed in Table 3.

TABLE 3
NORMALITY TEST RESULTS

Test	Value
N (Sample)	100
Test Statistic (Kolmogorov-Smirnov Z)	.065
Asymp.Sig.(2-tailed)	.200 ^c

Source: Processed Data, 2025

The results in Table 3 indicate that the Asymp. Sig. (2-tailed) value is 0.200, exceeding 0.05. Thus, it can be concluded that the observed data distribution is normal.

B. Linearity Test

The linearity test was conducted using the Test for Linearity method. The linearity results for the relationships between variables are summarized in Table 4.

TABLE 4
LINEARITY TEST RESULTS

Variable	Linierity Sig	Description
Financial Literacy * Financial Optimization	0,000	Linier
Ease of Access * Financial Optimization	0,000	
Cost Efficiency * Financial Optimization	0,000	

Source: Processed Data, 2025

The results in Table 4 indicate that the linearity significance values for all variable relationships are less than 0.05. Therefore, it can be concluded that the relationships between Financial Literacy (X1), Ease of Access (X2), and Cost Efficiency (X3) with Financial Optimization (Y) are linear.

C. Multicollinearity test

The multicollinearity test is conducted to identify whether the regression model exhibits correlation among independent variables. Multicollinearity is considered absent when the Variance Inflation Factor (VIF) value is less than 10.00 or the tolerance value exceeds 0.10. Table 5 below shows the results of the multicollinearity test for this study.

**TABLE 5
MULTICOLLINEARITY TEST RESULTS**

Variable	Tolerance	VIF
Financial Literacy (X1)	.637	1.486
Ease of Access (X2)	.666	1.500
Cost Efficiency (X3)	.598	1.673
a. Dependent Variabel: Financial Optimization		

Source: Processed Data, 2025

Based on Table 5 above, the multicollinearity test results indicate that the tolerance value for the variables Financial Literacy (X1), Ease of Access (X2), and Cost Efficiency (X3) are 0.637, 0.666, and 0.598, respectively, which are all greater than 0.10. Additionally, the VIF values for Financial Literacy (X1), Ease of Access (X2), and Cost Efficiency (X3) are 1.486, 1.500, and 1.673, respectively, which are all less than 10.00. Thus, it can be concluded that there is no multicollinearity issue among the three independent variables.

3. HYPOTHESIS TESTING

A. Multiple Linear Regression Analysis

Multiple linear regression analysis is used to examine the relationship or influence between a dependent variable (the predicted variable) and two or more independent variables (predictor factors). Based on the analysis using SPSS software, regression coefficients were obtained, showing the relationship and the degree of influence of each independent variable on the dependent variable, as shown below:

**TABLE 6
MULTIPLE LINEAR REGRESSION ANALYSYS TEST RESULTS**

Variable	Coefficients	T Statistic	Significance Value
(Constant)	1.296	3.690	.002
Financial Literacy	.172	1.942	.010
Ease of Access	.267	2.754	.007
Cost Efficiency	.710	5.872	.000
Dependent Variable: Financial Optimization			

Source: Processed Data, 2025

Based on Table 6, the multiple linear regression equation is as follows

$$Y=1.296+0.172X1+0.267X2+0.710X3$$

- a. The constant value of 1.296 indicates that if Financial Literacy (X1), Ease of Access (X2), and Cost Efficiency (X3) are all equal to zero, the Financial Optimization (Y) will be 1.296.
- b. The coefficient of Financial Literacy (X1) is 0.172, indicating that a one-unit increase in Financial Literacy

will result in an increase in Financial Optimization by 0.172 units.

- c. The coefficient of Ease of Access (X2) is 0.267, meaning that a one-unit increase in Ease of Access will increase Financial Optimization by 0.267 units.
- d. The coefficient of Cost Efficiency (X3) is 0.710, indicating that a one-unit increase in Cost Efficiency will increase Financial Optimization by 0.710 units.

B. Correlation and Determination Coefficient (R²)

The correlation coefficient is used to determine the strength of the relationship between two or more variables and can also indicate the direction of the relationship. The coefficient of determination in regression analysis is a statistical measure used to show how well independent variables explain the dependent variable. The test results are shown below:

**TABLE 7
CORRELATION AND DETERMINATION COEFFICIENT (R²)**

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.728 ^a	.529	.515	.43717
a. Predictors: (Constant), Cost Efficiency, Financial Literacy, Ease of Access				

Sumber: Output SPSS, Tahun 2025

The correlation coefficient (R) in Table 7 is 0.728, indicating a strong relationship between Financial Literacy (X1), Ease of Access (X2), and Cost Efficiency (X3) with Financial Optimization (Y), as the value falls within the 0.60–0.799 interval. The coefficient of determination (R²) is 0.529, which means that 52.9% of the variation in Financial Optimization (Y) can be explained by Financial Literacy (X1), Ease of Access (X2), and Cost Efficiency (X3), while the remaining 47.1% is influenced by other variables outside this study.

C. Simultaneous Effect Test (F Test)

The simultaneous hypothesis testing (F Test) results using SPSS are shown below:

**TABLE 8
SIMULTANEOUS EFFECT TEST (F TEST) RESULTS**

Model	Sum of Squares	Mean Square	F	Significance
Regression	20.629	6.876	35.979	.000 ^b
Residual	18.347	.191		
Dependent Variable: Financial Optimization Predictors: (Constant), Cost Efficiency, Financial Literacy, Ease of Access				

Source: Processed Data, 2025

The simultaneous F-test results in Table 8 show that the F-calculated value is 35.979, which is greater than the F-table value of 3.09. Therefore, it can be concluded that Financial Literacy, Ease of Access, and Cost Efficiency simultaneously have a significant effect on Financial Optimization.

D. Partial Effect Test (T Test)

The partial hypothesis testing (T Test) results using SPSS are shown below:

TABLE 9
PARTIAL EFFECT TEST (T Test) RESULT

Variable	Coefficients	T Statistic	Significance Value
(Constant)	1.296	3.690	.002
Financial Literacy	.172	1.942	.010
Ease of Access	.267	2.754	.007
Cost Efficiency	.710	5.872	.000
Dependent Variable: Financial Optimization			

Source: Processed Data, 2025

Based on the partial hypothesis testing (t-test) in Table 9 above, the calculated t value will be compared with the t-table value. The t-table value is 1.660. The results of the partial t-test in Table 4.17 can be explained as follows:

1. The T-value for Financial Literacy (X1) is 1.942 > the T-table value of 1.660, with significance of 0.010 < 0.05. This indicates that Financial Literacy (X1) partially has a significant effect on Financial Optimization (Y). These results contribute to the development of personal finance theory by emphasizing the importance of financial literacy in influencing individual financial decisions. A better understanding of basic financial concepts, such as budget management, investment, and savings, enables individuals to make smarter decisions in managing their personal finances.
2. The T-value for Ease of Access (X2) is 2.754 > the T-table value of 1.660, with a significance level of 0.007 < 0.05. This indicates that Accessibility (X2) partially has a significant effect on Financial Optimization (Y). These results provide additional insight into how ease of access to financial services or information can facilitate better financial management. This contributes to the literature on the accessibility of digital financial services and technology, which is increasingly relevant in the digital age.
3. The T-value for Cost Efficiency (X3) is 5.872 > the T-table value of 1.660, with a significance level of 0.000 < 0.05. This indicates that Cost Efficiency (X3) partially has a significant effect on Financial Optimization (Y). These results contribute to the understanding of cost efficiency in personal financial management. By prioritizing efficient spending and reducing waste, individuals can improve their financial quality of life. This study enriches the literature on efficient financial management and how individuals can achieve their financial goals at a lower cost.

IV. CONCLUSIONS

Based on the research findings, it can be concluded that financial literacy, ease of access, and cost efficiency significantly affect the financial optimization of users of SeaBank's digital financial services. The regression analysis results indicate that an increase in financial literacy contributes to a better understanding of products and services, allowing users to make more informed financial decisions. Furthermore, the ease of access to digital services facilitates

faster and more efficient transactions, while cost efficiency provides incentives for users to maximize their use of the services. Overall, financial literacy plays a crucial role in helping users understand and utilize the offered products, while ease of access and cost efficiency enhance comfort and effectiveness in financial management. Thus, these three variables interact to improve users' ability to manage their finances more effectively. For further research, it is recommended to explore external factors such as demographics, as well as the application of these findings on other platforms and the influence of socio-cultural factors on financial decisions. Practical recommendations for users are to continue improving financial literacy and take advantage of ease of access and cost efficiency, while financial service providers should continue to develop platforms that facilitate access and optimize costs. The government and educational institutions are also expected to enhance financial literacy education programs to support better financial management in the digital age.

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