DETERMINANT OF THE CUSTOMER INTEREST FACTOR IN USING BSI MOBILE BANKING

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Abstrak
This study aims to describe and describe the percentage level of perceived ease of use, perceived effectiveness, feature availability, and security in the interest in using mobile banking. The population in this study is customers who use the Bank Syariah Indonesia Mobile Banking application in Malang City. As for the calculation of the slovin formula, it was found that the number of samples used in this study amounted to 385 people. Sampling in this study uses nonprobability sampling with purposive sampling technique. The data analysis technique used is using multiple regression with hypothesis tests, namely t test and F test through SPSS 25 software. The results of the study showed that based on the results of the t-Test test, the perceived ease of use variable had a significant positive effect on the interest in using, the perceived effectiveness variable had no effect, the feature availability variable had a negative effect, the security variable had a significant positive effect on the interest in using the BSI mobile banking application, and the results of the F-Test showed that simultaneously, the independent variable (perceived ease of use, perceived effectiveness, feature availability, and security) have a significant effect on interest in using BSI mobile banking. With the conclusion that perceived ease of use significantly increases customer interest in using BSI mobile banking in Malang City, while perceived effectiveness, feature availability, and security do not have a significant influence partially, but simultaneously these four variables significantly increase customer interest.

Keywords: *Feature Availability; Security; Customer Interest; Perceived Ease Of Use; Perceived Effectiveness*

INTRODUCTION

Interest in using a product or service is influenced by several important factors, including the perception of ease of use, perception of effectiveness, perception of feature availability, and security. The perception of ease of use reflects how easy it is for users to consider the product or service to be used without excessive difficulty or complexity ((Pambudi, 2019). The higher the perception of ease of use, the more likely users are to be interested in using the product or service in a sustainable manner. In addition, the perception of effectiveness refers to the extent to which users believe that the product or service can help the customer achieve a goal or solve the problem at hand well ((Noviyanti, Akhnes & Erawati, 2021). The higher the perception of effectiveness, the greater the interest of users to use the product or service as an effective solution.

Furthermore, the perception of feature availability is an important factor because users tend to be more interested in products or services that provide various useful features according to their needs ((Iqbal & Urrahmah, 2021). The more complete and relevant the features available, the higher the user's interest in using the product or service. Lastly, the security factor also plays an important role in influencing user interest. Users tend to choose products or services that they consider safe to use, both in terms of personal data protection and overall operational security ((Utami, 2021).

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In the current millennial generation, the very high level of use of digital technology is one of the aspects of human life. The existence of information technology allows banks to develop sophisticated products and better market infrastructure. This can be seen from data from the Central Statistics Agency which shows that the Information and Communication Technology Development Index (IP-ICT) in Indonesia in 2022 reached 5.85 with a scale range of 0 to 10 and increased by 0.09 compared to IP-ICT in 2021 (Badan Pusat Statistik, 2023). Banking is one of the sectors that has transformed using digital to develop its services. The transformation of the banking world to digital can have a positive impact on improving the efficiency of work processes and improving the quality of customer service. Efficient, practical and simple service is the service that is desired by millennial customers who tend not to want to be complicated.

According to Danuri (2019) banking services with digital technology are a basis for approaching consumers. Mobile banking is a modern system innovation by adopting a digital approach created to improve effective and efficient performance (Wicaksono et al., 2023). Mobile banking is a transformation of mobile technology used in the commercial sector. Mobile banking application must be supported by an internet connection when it is used, because mobile banking will not run if there is no internet connection as a supporting tool or media. One of the Islamic banks that has implemented mobile banking services is Bank Syariah Indonesia or abbreviated as BSI. BSI is the largest Islamic bank in Indonesia. BSI is one of the banks that is included in the top five best banks in Indonesia. In 2021, Bank Syariah Indonesia (BSI) has been recognized as one of the world's best banks (The World Best Bank) by the international world based on research that has been conducted by Forbes. The research that has been conducted with Statista has named BSI among the 5 best banks in Indonesia (Indonesia, 2022). PT Bank Syariah Indonesia Tbk has more than 1,200 branch offices spread throughout Indonesia (BSI, 2022). One of the deployments of BSI branch offices is in East Java Province, especially Malang City. Malang City is the second largest city in East Java Province and is an Education City. Based on data from a survey conducted by the Indonesian Internet Service Providers Association (APJII) in 2023, it is recorded that the province of East Java ranks fifth with the province that has the largest number of internet in Indonesia at 81.26% with the largest percentage of internet users used by the age category of 19-34 years at 49.52%, especially young people consisting of students and students.

Consumer interest in consumer action is a consideration made by an individual to use a product. When a product is easy to use and has many benefits that can be obtained and the possibility of minimal risk occurs, then in the end there will be a need or desire to buy it (Prasetya, H & Putra, 2020). Research conducted by Sulmi et al., (2021) said that there are factors that have an impact on customer interest in using mobile banking can be influenced by the perception of usability, perception of convenience and perception of security. Therefore, this study uses these variables as a benchmark and adds one variable, namely service features (feature availability) that affect interest in using mobile banking applications.

The perception of ease of use or commonly referred to as perceived ease of use is one of the factors that can affect interest in using mobile banking applications. According to Faza (2023) perceived ease of use refers to the extent to which a person believes that using a particular system will be free of effort. Ease of use will attract more interest in

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using it compared to the application that is difficult to use (Pambudi, 2019). The next factor that affects the interest in using mobile banking applications is perceived effectiveness. The perceived effectiveness in question is a result obtained by using certain technology in accordance with the purpose of its use. According to Faza (2023), the perception of use refers to a person's trust in a technology used. Noviyanti et al., (2021) explained that the perception of usefulness has a close relationship with effectiveness. The higher the usefulness obtained from the use of technology, the effectiveness of its use can be achieved and the more effective the use of technology, the more interested users will be in using it. Perceived effectiveness regarding the use of BSI mobile banking which is lightweight, easy, and shortens time so that users are interested in continuing to use BSI mobile banking.

Then the next factor is feature availability, one of the main factors that affect customer interest in using mobile banking. According to Iqbal & Urrahmah (2021), features in mobile banking are everything that customers can do using mobile banking. The greater the availability of mobile banking features that users enjoy, the more the use of mobile banking services will increase (Marthauli et al., 2021). Based on Utami (2021), security is defined as the extent to which users trust security in using a particular application. The higher the level of security that users feel, the higher the interest in using a particular application. The variables perceived ease of use, perceived effectiveness, feature availability and security have a positive and significant influence on interest in using the application as stated in previous studies conducted by Bangkara et al., (2016), Fachreza (2022), Sandy et al., (2020), Maulidya (2022), Rohmah et al., (2020), Marisa (2020), Nugroho & Pudjihardjo, (2022), Harianto (2021), Kahar et al., (2019), Sudono et al., (2020) and Nisa & Solekah (2022). Meanwhile, previous research that said that perceived ease of use, perceived effectiveness, feature availability, and security had a negative and insignificant influence on interest in using applications was stated by Haris (2022), Amamilah et al., (2024), Fahrudi et al., (2023) and Husnayetti & Sestri (2019).

As of October 2023, more than 5 million downloads of the BSI mobile banking application on the Playstore with an average rating of 4.5 out of 5 stars, with the details as follows:

Figure 1
Use and Rating of BSI Mobile Banking Application on Playstore
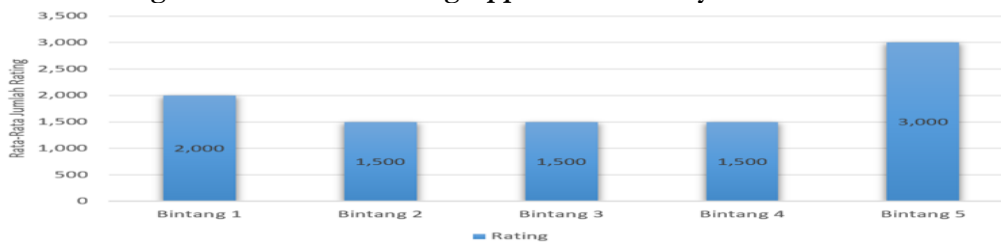
Source: Data processed, 2023

From the data source above, the lowest rating review, namely one star, has the second largest value after the review with the highest rating, namely five stars. The lowest rated review contains complaints from customers who use BSI mobile banking. Many customers complain about applications that often occur request timeout errors, difficulty in activating online, balances that turn empty by themselves, applications that are difficult to open and forcibly close when making transactions. The review containing customer complaints was proven after the news circulated about the disruption of the mobile banking system experienced by BSI.

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On May 8, 2023, BSI's mobile banking application experienced disruptions for days. The customer thinks that the BSI mobile banking application that is faulty is caused by a ransomware attack. Quoted from CNBC Indonesia (2023), according to Alfons Tanujaya, a cybersecurity and digital forensics expert, explained that the form of ransomware cyber attacks is different from account break-ins carried out by hackers. Ransomware attackers will work as hard as possible to encrypt critical data, backups, and systems intended to weaken or disrupt a company's operations. This ransomware attack resulted in the company's services being stopped and experiencing unnatural downtime. This can cause some customers to feel disappointed and affect their interest in using the BSI mobile banking application.

The existence of this ransom harassment can threaten customers' interest in using mobile banking. Customer interest in using mobile banking will decrease if customers experience difficulties in using mobile banking. Unclear and inadequate instructions make customers confused and reluctant to use mobile banking services. The ineffectiveness of mobile banking in meeting financial needs and limitations in providing accurate and timely information can reduce customer interest in using mobile banking. The availability of inadequate and incomplete features will also affect customer interest so that customers will look for other more effective alternatives. Security also has a significant impact on customers' interest in using mobile banking applications, because it is related to customers' personal data. Customers will tend to feel insecure and lose trust if the mobile banking services used are vulnerable to cyberattacks and there are data leakage incidents. This can lead to a decrease in the ineffectiveness and security of the use of mobile banking. Data from a survey conducted by Ahdiyat (2023) shows that the value of digital banking transactions in Indonesia in April 2023 decreased by 11.8% compared to March 2023 (mom). Meanwhile, in April 2023, digital banking transactions in Indonesia decreased by 20.1% compared to April 2022 (yoy). In this case, it can be seen that the interest in use has a relationship with the actions taken by consumers.

Based on the above background, so the formulation of the problem is whether perceived ease of use, perceived effectiveness, feature availability and security influence either partially or simultaneously on customer interest in using BSI mobile banking in Malang City. The purpose of this writing is to determine the influence of perceived ease of use, perceived effectiveness, feature availability and security both partially and simultaneously on customer interest in using BSI mobile banking in Malang City.

RESEARCH METHODS
Type and Approach of Research
The type and approach of research used in this study is descriptive quantitative research. Quantitative descriptive is an explanation of a situation that is researched by describing or describing a situation objectively presented in the form of numbers in accordance with literature studies (Abdullah, 2015). In this study, the description was carried out on the variables studied which aimed to describe and describe the percentage level of perceived ease of use, perceived effectiveness, feature availability, and security in the interest in using mobile banking.

Location of Research
The location of this research was carried out in Malang City, East Java Province. With Bank Syariah Indonesia customers who use the Mobile Banking application as the objectivity used in this study.

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Population and Sample

The population in this study is customers who use the Bank Syariah Indonesia Mobile Banking application in Malang City. The number of samples to be taken in this study uses the Lameshow formula, this is because the researcher is not able to use data directly from the number of population, this is due to the limited funds, energy and time available for the researcher to take samples from the population. If the population is large, then scientists are unlikely to study everything in that population. As for the calculation of the lameshow formula, it was found that the number of samples used in this study amounted to 385 people. Sampling in this study uses nonprobability sampling with purposive sampling technique. In this study, there are several criteria used in sampling, namely customers of Bank Syariah Indonesia, users of the Mobile Banking application, and currently domiciled in Malang City.

Variables and Operational Definitions of Variables

An independent variable is a factor that can affect or will be the cause of changes in the bound variable. These variables can be independent or independent of other variables. In this study, the independent variables used include perceived ease of use, perceived effectiveness, feature avalaibility and safety. An independent variable is a factor that can affect or will be the cause of changes in the bound variable. These variables can be independent or independent of other variables. In this study, the independent variables used include perceived ease of use, perceived effectiveness, feature avalaibility and safety.

Table 1
Variable Measurement

No	Variable	Indicator	Item
1	*Perceived Ease of Use* (X_1), (Pambudi, 2019)	1. Ease of learning a system 2. Controllable system 3. Interaction with a clear and easy-to-understand system 4. Easy-to-use system	1. BSI's mobile banking *application* is easy to use. 2. The BSI mobile banking *application* is easy to use as I wish. 3. BSI's mobile banking application is clear and easy to understand. 4. BSI's mobile banking application is easy to skill. 5. I feel skilled when using BSI mobile banking. 6. Overall, BSI's mobile banking application is easy to use.
2	*Perceived Effectiveness* (X2), (Maulidya, 2022)	1. The system used can increase individual productivity. 2. The system used can improve individual performance. 3. Increased individual performance effectiveness from the use of the system. 4. The benefits that individuals get from the system used.	1. Using mobile banking can increase individual productivity. 2. Using mobile banking can improve individual performance. 3. Using mobile banking can increase the effectiveness of individual performance. 4. Overall, using mobile banking has been beneficial for me

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3	*Feature Availability* (X3), (Iqbal & Urrahmah, 2021)	1. Easy access to information about products and services 2. Diversity of transaction services 3. Feature diversity 4. Product innovation	1. Using BSI mobile banking because of its attractive features. 2. Using BSI's mobile banking feature because of the public utility transfer service feature. 3. Using BSI mobile banking because of the balance information feature. 4. Using BSI mobile banking because of its innovative features.
4	*Security* (X4), (Nursukma et al., 2021)	1. Data confidentiality 2. Data management 3. Security guarantee	1. BSI's mobile banking can protect personal information. 2. Feel safe sharing personal information with BSI mobile banking 3. BSI mobile banking offers ample online security 4. Feel protected when making online transactions with BSI. 5. Feel safe and confident that the personal information provided will not be misused by third parties.
5	*Interest in Use* (Y), (Marisa, 2020)	1. The desire to use 2. Always use 3. Continue to use in the future	1. Planning to use mobile banking. 2. Always use BSI mobile banking in conducting financial transactions. 3. Plan to use BSI mobile banking in conducting financial transactions. 4. Plan to continue using BSI mobile banking because it makes it easier to make financial transactions.

Data Analysis Techniques
Research Instrument Test
1. Validity Test

   Validity tests are used to test a question in a questionnaire to see whether the question is valid or not. A valid instrument is an instrument that can be used to measure what is to be measured (Sujarweni, 2019). An item can be said to be feasible or not, it can be done by a significance test with a person correlation significance value less than 0.05 which means that an item can be said to be valid if it has a significant relationship and is significantly correlated with the total score (Wicaksono & Trisasmita, 2018). If r is calculated $\geq$ r table (2-sided test with sig. 0.05), then the instrument or question items are significantly correlated with the total score or declared valid.

2. Reliability Test

   The reliability test of the tool used aims to determine the consistency of the results of the questionnaire measurement which is a variable indicator. The research variable can be said to be reliable and consistent if the value of Cronbach Alpha is equal to or greater than 0.60 (Wicaksono & Trisasmita, 2018).

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Classical Assumption Test
1. Normality Test
   The normality test aims to understand whether a variable obtained from the regression model has a normal distribution or not. The normality test uses *the Kolmogorov-smirnov* normal test. *The Kolmogorov-smirnov test* is normal distributed data if the sig value ≥ 0.05. Meanwhile, if the sig value is ≤ 0.05, it means that the data is not distributed normally (Sujarweni, 2019).
2. Multicollinearity Test
   The criterion for making a decision about the existence of multicollinearity is that if the VIF value is around 1 or has a tolerance close to one, then it is said that there are no symptoms of multicollinearity in the regression model. If the coefficient between the free variables is less than 0.5, then the symptom of multicollinearity cannot be obtained and vice versa if the value is large (Sujarweni, 2019).
3. Heteroscedasticity Test
   The heteroscedasticity test in this study was carried out with a scatterplot graph, a test carried out by looking at the ZPRED of the variable prediction value bound to the SRESID (residual) on the plot graph. If the pattern of dots in the scatterplot graph is not shaped and spreads above or below the number 0 on the Y axis, then there is no symptom of heterokedasticity (Sujarweni, 2019). If this condition is met, there are no symptoms of heterokedasticity and the regression model is feasible to use.

Multiple linear regression
   The multiple linear regression test is used to determine how strong the relationship between several independent variables together is to related variables (Sujarweni, 2019). The researcher used multiple linear regression with the following equation:

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

Y   = Interest in Usesugi
a   = Constantine
B   = multiple regression coefficient of independent variables
X1 = Perceived ease of use
X2 = Perceived effectiveness
X3 = Feature availability
X4 = Security
e   = Stander error

Hypothesis Test
1. **t Test (Partial Testing)**
   The tTest test was carried out by comparing Thitung with Ttabel individually from each variable bound to a certain level of confidence. The basis for the decision is that if the Count $\geq$ Ttable, then H(1,2,3,4) is accepted and H0 is rejected, which means that there is a significant influence between each independent variable and the dependent variable. Conversely, if the Count $\leq$ Ttable, then H0 is accepted and H(1,2,3,4) is rejected, which means that there is no significant influence between each independent variable and the dependent variable.
2. **FTest Test (Simultaneous Testing)**
   The f test can be done by looking at the significance value. If the significance value

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is less than 0.05, then H5 is accepted and H0 is rejected, which means that there is a significant influence between all independent variables and dependent variables simultaneously. Conversely, if the significance value is greater than 0.05, then H0 is accepted and H5 is rejected, which means that there is no significant influence between all independent variables and independent variables simultaneously.

Coefficient of Determination (R2)

The determination coefficient (R2) shows how much the relationship between the bound variable and the independent variable is involved, as well as how much the variable contributes to the bound variable (Sujarweni, 2019).

RESULTS AND DISCUSSION
Research Result

The first step of this research is to test the research instruments which include validity and reliability tests. The results of the validity test can be seen from the table below:

Table 2
Validity Test Results

Variable	Item	r Count	r Table	Information
Perceived Ease of Use	X1.1	0,417	0,100	Valid
	X1.2	0,230	0,100	Valid
	X1.3	0,442	0,100	Valid
	X1.4	0,428	0,100	Valid
	X1.5	0,418	0,100	Valid
	X1.6	0,381	0,100	Valid
Perceived Effectiveness	X2.1	0,571	0,100	Valid
	X2.2	0,525	0,100	Valid
	X2.3	0,485	0,100	Valid
	X2.4	0,440	0,100	Valid
Feature Availability	X3.1	0,476	0,100	Valid
	X3.2	0,249	0,100	Valid
	X3.3	0,481	0,100	Valid
	X3.4	0,636	0,100	Valid
Security	X4.1	0,389	0,100	Valid
	X4.2	0,422	0,100	Valid
	X4.3	0,467	0,100	Valid
	X4.4	0,407	0,100	Valid
	X4.5	0,402	0,100	Valid
Interest in Use	Y1.1	0,492	0,100	Valid
	Y1.2	0,475	0,100	Valid
	Y1.3	0,431	0,100	Valid
	Y1.4	0,433	0,100	Valid

Source: Data processed by researchers, 2024

Based from the validity test table 2 above, it can be concluded that all question items used to measure all variables have a calculated r value that is greater than the r table, so it is said to be valid and can be used for research.

Then the results of the reliability test can be seen from the following table:

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Table 3
Reliability Test

Variable	*Cronbach's Alpha*	*N of Items*	Information
Perceived Ease of Use (X1)	0, 856	6	Reliabel
Perceived Effectiveness (X2)	0, 632	4	Reliabel
Feature Availability (X3)	0, 691	4	Reliabel
Security (X4)	0, 718	5	Reliabel
Interest in Use (Y)	0, 676	4	Reliabel

Source: Data processed by researchers, 2024

Based from the reliability test table 3 above, it can be concluded that all question items used to measure all variables have a *Cronbach alpha* value greater than 0.6, so it is said to be reliable and can be used for research.

After all research instruments are declared valid and reliable, the next step is to test regression prerequisites including normality, multicollinearity and heteroscedasticity tests. The results of the normality test can be seen from the following table:

Table 4
Normality Test

N		385
Normal Parameters	Mean	0,0000000
	Std.Deviation	1,22038789
	Absolute	0,034
	Positive	0,023
	Negative	-0,034
Test Statistic		0,034
Asymp.sig (2-Tailed)		0,200

Source: Data processed by researchers, 2024

Based on the table 4 above, it can be seen that the data in this study has a Sig value (Asymp.Sig.2-Tailed) of more than 0.05 which means that the data used in this study is normally distributed.

The results of the multicollinearity test can be seen in the following table
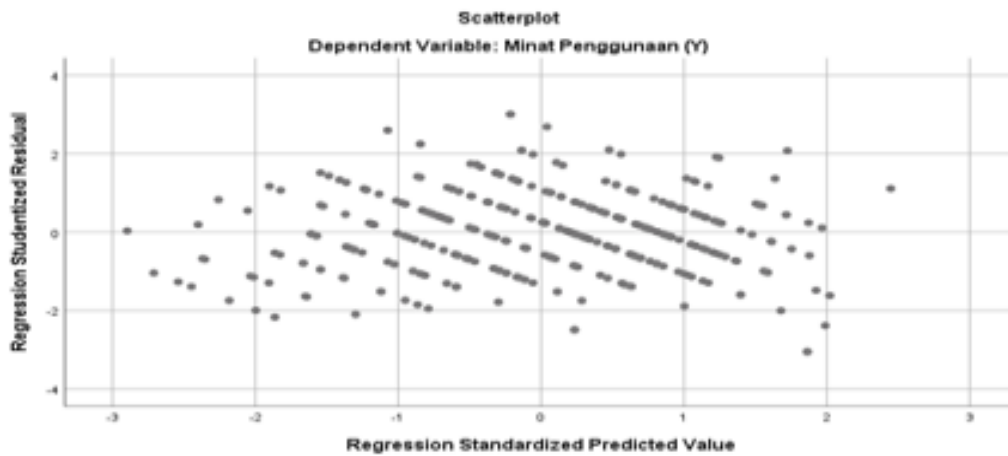
Table 5
Multicollinearity Test

Model	Collinearity Statistics	
	Tolerance	VIF
Perceived Ease of Use	0,229	4,369
Perceived Effectiveness	0,284	3,524
Feature Availability	0,442	2,264
Security	0,344	2,908

Source: Data processed by researchers, 2024

Based on the table 5 above, it can be seen that all variables have a VIF value below 5. This means that all perceived *ease of use* variables, perceived *effectiveness* variables, feature *availability* variables, and safety variables in the questionnaire were stated to have no symptoms of multicollinearity.

The following are the results of the heterokedasticity test using a scatterplot graph:

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Figure 2
Graphics Scatterplot

Source: SPSS 25 Output

Based on the scatterplot graph from the image 2 above, it can be seen that the dots are randomly spreading, and scattered both above and below the number 0 on the Y axis.

After all regression prerequisites are met, it can proceed with multiple regression testing. The table of the results of the multiple linear regression test can be seen as follows.

Table 6
Multiple Linear Regression Test

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig
	B	Std. Error			
Constanta	1,899	0,548		3,466	0,001
Perceived Ease of Use	0,339	0,050	0,440	6,836	0,000
Perceived Effectiveness	0,015	0,053	0,017	0,292	0,771
Feature Availability	-0,278	0,045	-0,287	-6,188	0,000
Security	0,504	0,045	0,591	11,260	0,000

Source: Data processed by researchers, 2024

From the results of the linear regression test at table 6 above, it can be seen that the data in this study produces the following equations:

$$Y = 1,889 + 0,339\ X1 + 0,015\ X2 - 0,278\ X3 + 0,504\ X4 + e$$

The description of the multiple linear regression equation above can be seen as follows:

1. A constant value of 1,889 indicates that without the variables of perceived ease of use, perceived effectiveness, feature availability and security, the variable value of interest in using the BSI mobile banking application is only 1,889 in the disagree category. This means that without the variables of perceived ease of use, perceived effectiveness, feature availability and security, customers will not use the BSI mobile banking application.

2. The coefficient value owned by the *perceived ease of use* (X1) variable has a value of 0.339 which means that every increase in the value of *the perceived ease of use* (X1) variable by one unit has an effect on increasing interest in using the BSI mobile

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banking application by 0.339.

3. The value of the coefficient owned by the perceived effectiveness (X2) variable has a value of 0.015 which means that every increase in the value *of the perceived effectiveness* (X2) variable by one unit has an effect on increasing interest in using the BSI mobile banking application by 0.015.

4. The value of the coefficient owned by *the feature availability* variable (X3) has a value of -0.278 which means that every increase in the value of *the feature availability* variable (X3) by one unit has an effect on decreasing interest in using the BSI mobile banking application by -0.278.

5. The value of the coefficient owned by the security variable (X4) has a value of 0.504 which means that every increase in the value of the security variable (X4) by one unit has an effect on increasing interest in using the BSI mobile banking application by 0.504.

Then testing the hypothesis in the study can be explained respectively as follows:

The Effect of Perceived Ease of Use (X_1) on Interest in Using BSI Mobile Banking Applications

Based on the tTest test in the table 6 above, it can be concluded that the *perceived ease of use variable* has a calculated t value of 6.836 with a table t value of 1.966 which means that the calculated t value > the table t value and the Sig value of 0.000 < 0.05, then H1 is accepted, which means that *the perceived ease of use* variable has a significant effect on the interest in using.

The Effect of Perceived Effectiveness (X_2) on Interest in Using BSI's Mobile Banking Application

Based on the tTest test in the table 6 above, it can be concluded that the *perceived effectiveness variable* has a calculated t-value of 0.292 with a table t-value of 1.966 which means that the calculated t-value < the t-value of the table and the Sig value of 0.771 > 0.05, then H2 is rejected which means that *the perceived effectiveness* variable has no effect on the interest in using.

The Effect of Feature Availability (X_3) on Interest in Using BSI Mobile Banking Applications

Based on the tTest test in the table 6 above, it can be concluded that the *feature availability variable* has a calculated t value of -6.188 with a table t value of 1.966 which means that the -t value is calculated < the -t value of the table and the Sig value is 0.000 < 0.05, then H3 is accepted, which means that *the feature availability* variable has a significant effect on the interest in using.

The Effect of Security (X_4) on Interest in Using BSI Mobile Banking Applications

Based on the tTest test in the table 6 above, it can be concluded that the security variable has a calculated t-value of 11.260 with a table t-value of 1.966 which means that the t-value is > the t-value of the table and the Sig value is 0.000 < 0.05, then H_4 is accepted, which means that the security variable has a significant effect on the interest in using.

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The Effect of Perceived Ease of Use (X_1), Perceived Effectiveness (X_2), Feature Availability (X_3), and Security (X_4) on Interest in Using BSI Mobile Banking Applications

The results of the fTest test can be seen from the table below:

Table 7

F_{Test}

	Model	Sum of Square	df	f	sig
1	Regression	1015,197	4	168,635	0,000
	Residual	571,909	380		
	Total	1587,106	384		

Source: Data processed by researchers, 2024

From the results of the f test in the table 7 above, it can be concluded that the calculated f value is 168.635 with a table f value of 2.40 which means that the f value is calculated > the f table and the sig value is 0.000 < 0.05, so that H5 is accepted, which means that the independent variables (perceived ease of use, perceived effectiveness, feature availability, and security) simultaneously have a significant effect on the interest in using *BSI* mobile banking.

To determine the magnitude of the influence of the variables of ease of use (X_1), perception of effectiveness (X_2), availability of features (X_3), and safety (X_4) together on interest in use (Y), a determination coefficient test was used with the following results.

Table 8

Coefficient of Determination Test

Model	R	R *Square*	*Adjusted R Square*	*Std. Error of the Estimate*
1	0,800	0,640	0,636	1,227

Source: Data processed by researchers, 2024

Based on table 8, it can be seen that the Adjusted R Square value is 0.636 so this means that the variables perceived ease of use (X_1), perceived effectiveness (X_2), feature availability (X_3), and security (X_4) together affect the interest in use (Y) variable by 63,6% with the rest influenced by other variables that are not included in this study.

Discussion

The Effect of Perceived Ease of Use (X_1) on Interest in Using BSI Mobile Banking Applications

The results of the hypothesis test that have been carried out show that the perceived ease of use (X_1) variable has a significant effect on interest in using. Perceived ease of use variable has a calculated t value of 6.836 with a table t value of 1.966 which means that the calculated t value > the table t value and the Sig value of 0.000 < 0.05. Based on this calculation, H1 is accepted, which means that the perceived ease of use (X_1) variable partially has a significant effect on interest in using (Y). Perceived ease of use has a significant effect on interest in using it due to the perceived benefits and ease of use of mobile banking. This is evidenced by the use of BSI mobile banking which is considered very easy and simple. Customers feel facilitated in making financial transactions. BSI's mobile banking used by customers is also easy to understand. Customers no longer need to come to the bank to make

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financial transactions, because with BSI mobile banking, customers can make financial transactions through their smartphones anytime and anywhere. The more useful and easier mobile banking is used, the more often customers will use the mobile banking.

Sandy et al., (2020) stated that perceived ease of use or also known as perception of ease of use is one of the factors that affect interest in using an application. When an individual believes that the use of a system or service can facilitate and improve performance. With this, individuals will tend to use a system or technology if it is easy to use.

The results of this study support the research that has been conducted by Bangkara et al., (2016) which shows that the perceived ease of use variable has a positive influence on user attitudes towards user interest. In addition, research from (Fachreza, 2022) states that perceived ease of use has a significant effect on interest in using. The research from Sandy et al., (2020) states that perceived ease of use has a significant effect on reuse. This research is inversely proportional to the research conducted by Haris (2022) which states that perceived ease of use has no effect on interest in use. This is due to the user's unpreparedness for the application used due to a lack of understanding of the application. This unpreparedness and lack of understanding caused the interest to reuse even lower.

The Effect of Perceived Effectiveness (X_2) on Interest in Using BSI's Mobile Banking Application

The results of the hypothesis test that have been carried out show that the perceived effectiveness (X_2) variable does not have a significant effect on interest in using BSI mobile banking. Perceived effectiveness variable has a calculated t-value of 0.292 with a table t-value of 1.966 which means that the calculated t-value < the t-value of the table and the Sig value of 0.771 > 0.05. Based on this calculation, H2 was rejected, which means that the perceived effectiveness variable (X_2) partially has no effect on interest in using (Y). Perceived effectiveness has no significant effect due to the effectiveness of BSI mobile banking that has not been felt by users. BSI mobile banking is considered to lack the right and adequate information such as what users need. The unavailability of the information needed such as how to use the application, so users must look for this information from various sources such as google, youtube, and other media that are more appropriate and adequate. This greatly affects the effectiveness of the mobile banking used so that the intensity of using mobile banking decreases.

Maulidya (2022) stated that the perceived effectiveness in question is a result obtained by using certain technology in accordance with the purpose of its use. With the increase in usability obtained from the use of applications, the higher the level of effectiveness obtained.

The results of this study support the research conducted by Amamilah et al., (2024) which states that the perception of effectiveness does not have a significant effect on the intention to use. This research is inversely proportional to the research conducted by Maulidya (2022) which states that the perception of effectiveness affects interest in using. Meanwhile, Rohmah et al., (2020) stated that the effectiveness variable had a positive effect on interest in using. Marisa (2020) stated that the perception of effectiveness has a significant effect on interest in using. This is because an easy-to-use system can increase individual effectiveness. The system used has an important role in

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improving individual performance.

The Effect of Feature Availability (X_3) on Interest in Using BSI Mobile Banking Applications

The results of the hypothesis test that have been carried out show that the feature availability variable (X_3) has a significant effect on interest in using. Feature availability variable has a calculated t value of -6.188 with a table t value of 1.966 which means that the -t value is calculated < the -t value of the table and the Sig value is 0.000 < 0.05. Based on this study, feature availability has a negative influence on interest in using it due to the variety of features and innovations owned by BSI mobile banking. Varied features and innovations can be an added value for users because they are considered complete in meeting their needs. One of the features available in BSI mobile banking is the Islamic feature, one of which is the Ziswaf feature, which not all banks have. This feature provides services in the form of donations for customers, so customers don't need to be complicated to make donations because with mobile banking BSI can carry out any activity or transaction. This diversity of features makes BSI mobile banking have different characteristics compared to other mobile banking (Mustika & Puspita, 2021). The existence of adequate service features will increase consumer confidence and decision to use mobile banking in making transactions.

Iqbal & Urrahmah (2021) stated that customers will be motivated to use mobile banking services if there is an increase in various types of features and facilities. Mobile banking will look attractive if the features it has provide convenience, innovation and accessibility. The growth of consumer trust and the decision to make transactions online and offline is related to adequate service features.

This study is in accordance with research conducted by Nugroho & Pudjihardjo (2022) which states that the variable of feature availability has an influence on interest in using. The research conducted by Harianto (2021) stated that the variable of feature availability has a significant influence on interest in using. This research is inversely proportional to the research conducted byFahrudi et al., (2023) which states that there is no significant influence on the availability of features on interest in using. This is because not all features available in an application are used to meet customer needs. Users prefer to use mobile banking which offers more limited features. If the user does not use the features offered, then the user will choose another mobile banking.

The Effect of Security (X_4) on Interest in Using BSI Mobile Banking Applications

The results of hypothesis testing that have been carried out show that the safety variable (X_4) has a significant effect on interest in using. Security variable has a calculated t-value of 11.260 with a table t-value of 1.966 which means that the t-value is > the t-value of the table and the Sig value is 0.000 < 0.05, which means that the security variable (X_4) partially has a significant effect on interest in using (Y).

Perceived security is defined as the extent to which users have a sense of confidence that using a certain application will be safe. The level of security in making online transactions is an important issue that makes consideration for using online banking. This is because at this time there are many threats or risks that may arise from the use of online banking, for example such as fraud. With this security, it can anticipate information assets against threats that may arise so that unwanted risks can be minimized (Husnayetti &

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Sestri, 2019).

This research is in accordance with research conducted by Kahar et al., (2019) which stated that perceived security has a significant effect on the intention to use. Research conducted bySudono et al., (2020) stated that safety variables have a significant influence on intention to use. The research conducted by Husnayetti & Sestri (2019) states that there is an influence of security on interest in use. This research is inversely proportional to the research conducted by Nisa & Solekah (2022) which states that security has no influence on interest in using. According to Husnayetti & Sestri (2019), users will think about using a service if they believe that the transaction used can be completed safely and will bring them benefits. The higher the level of security in a system, the higher an individual's trust in the system and will result in individuals using the system.

The Effect of Perceived Ease of Use (X_1), Perceived Effectiveness (X_2), Feature Availability (X_3), and Security (X_4) on Interest in Using BSI Mobile Banking Applications

The results of the hypothesis testing that have been carried out show that the variables perceived ease of use (X_1), perceived effectiveness (X_2), feature availability (X_3), and security (X_4) have a significant effect simultaneously on interest in using. f value is 168.635 with a table f value of 2.40 which means that the f value is calculated > the f table and the sig value is 0.000 < 0.05, which means that the independent variables perceived ease of use (X_1), perceived effectiveness (X_2), feature availability (X_3), and security (X_4) simultaneously have a significant effect on the interest in using BSI mobile banking (Y).

The effectiveness of the use of mobile banking has a close relationship with trust, ease of use, usability and quality of the service itself. One of the principles that has a very important role in Islam is convenience. Humans are given ease in their life steps so that they remain enthusiastic and diligent, especially in carrying out religious commands (Maulidya, 2022). Then varied features become a distinctive characteristic for the company's products with competing products. The addition of new features is one of the innovations of a company. With new features that are more useful and more necessary, it is an added value for effectiveness in competing. The growth of consumer trust and the decision to make transactions online and offline is related to adequate service features. Features are an important factor that can influence consumer decisions. Effectiveness and good features must also be supported by security, security is the belief felt by consumers that the security of their information systems and data is not stolen or misused when making transactions using the internet (Kahar et al., 2019). If these three elements have been met, namely from the perception ease of use, perceived effectiveness, the features offered are also easy and then equipped with an adequate security system, it will further strengthen consumer interest in use.

The results of this study are in accordance with research conducted by Rohmah et al., (2020) which stated that the perception of convenience and effectiveness simultaneously has an influence on interest in using applications. The research conducted by Tamia (2023) states that the simultaneous availability of features and security has a significant influence on interest in using the application.

CONCLUSION

Based on the results simultaneously the variables perceived ease of use (X_1), perceived effectiveness (X_2), feature availability (X_3), and security (X_4) have a

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significant effect simultaneously on interest in using BSI mobile banking. However, partially only the perceived effectiveness variable has no effect on interest in using BSI mobile banking. The limitation in this study is that it is still being researched in a small scope in Malang City. For this reason further research, it is expected to develop research in a larger focus such as within the provincial scope. In addition, for the next researcher, it can also add other variables such as trust, and user attitude.

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