



Factors that Affect the Intention to Use Mobile Banking in Sharia Banks

Devi Triana Rofianti¹, Sania Hanim Inayah², Lana Nisrina Nabila³, Mu'ad Eka Faza⁴, Riyan Andni⁵, Suxiang Anindya⁶

¹ Institut Agama Islam Negeri Kudus, Indonesia

² Institut Agama Islam Negeri Kudus, Indonesia

³ Institut Agama Islam Negeri Kudus, Indonesia

⁴ Institut Agama Islam Negeri Kudus, Indonesia

⁵ Institut Agama Islam Negeri Kudus, Indonesia

⁶ University of Cape Coast, Ghana

Corresponding Author: Name, Devi Triana Rofianti E-mail; riyanandni@iainkudus.ac.id

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ABSTRACT

The background of this research is the mobile banking service, which is slowly being considered as a service that must be provided by banks to their customers. Thus, Sharia banks also adopt mobile banking services as a strategy to gain a competitive advantage. Service features, security, and convenience are analyzed to determine direct and indirect effects on the intention to use BSI Mobile (a mobile banking service from the largest Sharia bank in Indonesia). This research uses a type of quantitative research with primary data obtained from questionnaires or online surveys via Google Forms. The number of samples in this study was 100 respondents, namely BSI Mobile users. The data analysis technique used is SPSS 26 which includes the validity test, the reliability test, the multiple linear regression tests, the determinant coefficients test, the F-test, and finally the T-test. The results show that service features and perceived ease of use have a positive and significant effect on the intention to use BSI Mobile. However, security doesn't have a significant effect on the intention to use BSI Mobile. This study aims to help Sharia banks develop their mobile banking services, so they have a higher chance in competing with conventional banks.

Keywords: *BSI Mobile, Mobile Banking, Sharia Bank*

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INTRODUCTION

Information technology is one of the most influential objects in human life. The Internet of Things (IoT) which connects humans, machines and data in the era of the industrial revolution 4.0 has made technological developments more rapid (Banerjee dkk., 2018; Li dkk., 2018; Manavalan & Jayakrishna, 2019). In 2021, based on research conducted by We Are Social and Hootsuite, it is recorded that there are 98.2% of smartphone users out of 345.3 million cellphone users and there are 202.6 million internet users, of which 96.4% of them access the internet via smartphone (Hussain dkk., 2020; Mahdavinejad dkk., 2018; Santoro dkk., 2018). This shows that the intensity of internet use on mobile phones is very high, so there are lots of innovations in the field of cellular technology.

Technological advances in this field have resulted in profound modifications and incessant resonance for the use of m-banking in the financial sector, especially in recent years. Mobile banking applications can be defined as services offered by banks via mobile phones or tablets to meet customer needs (Ghobakhloo & Fathi, 2019; Sharma & Mathuria, 2018; Suhartanto dkk., 2019). Through m-banking, users can access financial and non-financial services such as account management, balance information, transfers, bill payments, PIN changes and checkbook requests.

Advantages of transacting using m-banking include time-saving, convenient, secure, easy access to your finances, increased efficiency, and fraud reduction. Most bank users adopt and use m-banking to reduce their time and effort related to banking services available via physical branch banking platforms. Apart from being beneficial for consumers, implementing m-banking is also beneficial for banks. M-banking is becoming the most cost-effective channel for delivering bank services (Farah dkk., 2018; Malaquias & Hwang, 2019; Wazid dkk., 2019). Banks can reach consumers more broadly without having to open a branch office which of course requires enormous costs for buildings, furniture, stationery, interiors, and human resources (Asongu & Odhiambo, 2019; Trabelsi-Zoghlami dkk., 2020; Warda Asher dkk., 2021). Banks can save costs in opening branch offices by using the m-banking platform to provide banking services.

As a form of technological innovation in the financial sector, mobile banking has a positive impact on the bank performance (Lakshmi dkk., 2019; Nair dkk., 2021; Thusi & Maduku, 2020). Thus, m-banking proves to be one of the strategic tools to gain a competitive advantage, serving the banking needs of customers efficiently and cost-effectively. Indonesia as the location where this research was conducted has a total of 82 Commercial Banks, 12 of which are Sharia banks. Nearly 70 conventional commercial banks in Indonesia provide m-banking services so inevitably Islamic commercial banks also provide m-banking services.

Actions in realizing the use of mobile banking are also related to someone's intention in transacting at Sharia banks (Allaymoun & Hag Hamid, 2020). Intention is one of the important things in influencing action, intention will arise because of deep attention to an object, where this attention creates a desire to know and prove. Seeing

that at this time the competition in the banking business is increasingly competitive, each bank must determine a strategy to attract customers in transactions at banks, especially Sharia banks (Baklouti, 2022; Dwindasari & Sarno, 2020; Filfilan, 2020). Therefore, Sharia banks need to study and consider matters that influence decisions in using mobile banking. These things can be in the form of service features, convenience, or security.

Several previous studies regarding the effect of service features on intention to use concluded that service features had a positive and significant effect on interest. Studies show that features for checking balances, purchasing credit, paying bills, and others at low cost encourage customers to use mobile banking (Abbas & Arizah, 2019). Customers prefer to use mobile banking rather than spending time coming directly to the bank.

Several previous studies related to security regarding the use of mobile banking stated that the level of security had a positive effect on the use of mobile banking, especially among students. Several previous studies regarding the effect of convenience on intention to use show that convenience has a positive and significant effect on interest. Studies provide information that the millennial generation likes a variety of things that are practical and easy when using technology, in this case, digital payment instruments. Based on the background above, the researcher intends to conduct research with the title "*Factors That Affect The Intention To Use Mobile Banking In Sharia Banks*".

LITERATURE REVIEW

The theory of Reasoned Action (TRA) is the theory used in this research. TRA is used to study human behavior. Research in social psychology shows that a person's behavioral intention regarding a particular behavior is a determining factor in whether a person acts or not (Liu & Tsaur, 2020; Mi dkk., 2018; Nguyen dkk., 2018). TRA explains that beliefs can influence attitudes and social norms that change the shape of individual behavioral desires, both directed and random. This theory emphasizes the role of a person's "intention" in determining the occurrence of a behavior. TRA has two main objectives: Attitude towards behavior (attitude against behavior), and The subjective norm regarding that behavior.

Attitude towards a behavior is that a person thinks about their decision and the possible results of that action before deciding whether or not to engage in the behavior. This theory shows that a person's desire to act or not act is based on the person's beliefs and evaluation of the results of his behavior. Someone who believes that the results to be achieved will be positive for this behavior and vice versa. Subjective norms are social constraints that force a person or decision-maker to behave in a certain way. Subjective norms are individual perceptions of what other people think about their behavior. So it's natural that people sometimes consult others before making a decision. TRA is a good general research model that can be applied to predict and explain behavior.

Service Features

Features are a means of differentiating from other products, while services are activities aimed at intangible properties and do not have ownership from other competitors. According to an expert named Schmitt, a feature is a product as a function with different characteristics. The feature of choosing a product to choose the desired product and for a marketer, this feature is an important key for companies so they can compare with other competing products. Service features are one of the factors from competitors that will prove trust for consumers in making transactions both online and offline (Wu dkk., 2018). Various service features are provided by the company to consumers according to the needs, they will have so that they feel satisfied in using it for the desired product. Service feature variable measurement indicators. The service feature indicators are, as follows: 1) Ease of access to information 2) Diversity of transaction services 3) Diversity of features 4) Product innovation.

H1: Service Features have an influence on Interest in Use

Security

Security is a consumer's or someone's perception of security in carrying out various kinds of transactions through fintech. Perception of security can occur if there is a threat from outsiders or individuals so that it creates network security, good service and avoids fraud (He dkk., 2018; Tewari & Gupta, 2020; van Schaik dkk., 2018). Until now, when the millennial generation is attached to technology, there are still frequent crimes in cyberspace, especially when there is a lot of misuse of personal data for commercial purposes. The perception of security needs encryption, protection, verification and authentication which is useful for one's data is indeed well protected. Security can be measured by the following indicators: 1) Transaction data security is guaranteed 2) Confidentiality of personal data is very well guaranteed 3) When using applications security and confidentiality are guaranteed.

H2: Security has an influence on Interest in Use

Convenience

Increasingly advanced technology provides many innovations in the banking sector such as the emergence of m-banking features. The service is expected to provide optimal service to customers. With m-banking, it is easier for customers to make various transactions in one application. Ease is defined as user confidence in using a technology system that is free from effort. Quality technology can be seen from its easy operation and can help users make it easier to complete work compared to without using technology. Ease of use means believing that information technology is something that is easy and does not require great effort when used by users (Roy dkk., 2018). It can also be said as an application that can be easy to use and the purpose of its use is according to what the user wants.

Ease of use of technology fosters public interest in using information technology. If the bank provides easy features in m-banking, customers will always use m-banking. Customers who use m-banking will find it easier than those who still come to the service office or also called traditional banking. Conversely, if the service features

contained in m-banking are difficult, then customers will not use m-banking. Convenience can be assessed by the following indicators: 1) The application is practical and easy to use 2) The application can be accessed easily 3) The display is clear and makes it easier for customers to use the application.

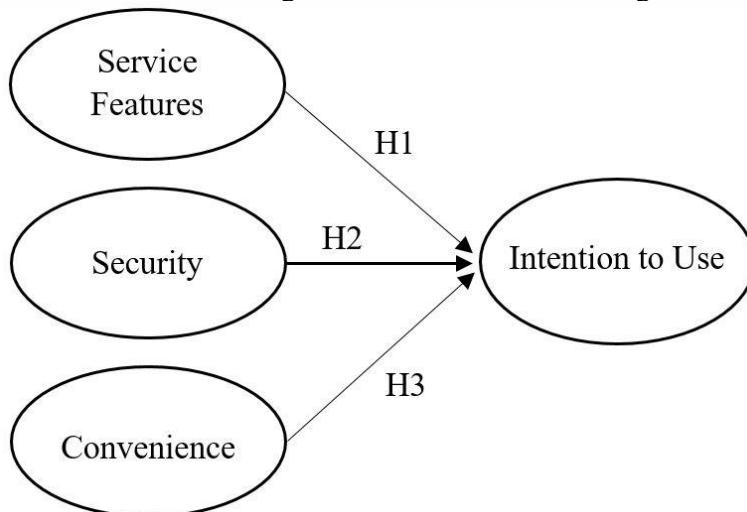
H3: Ease of influence on Interest in Use

Intention to Use

Intention is a person's desire for an object, person, problem or situation that makes it attract someone's attention. Thus, the intention is an encouragement from the individual psyche to do something or use it without motivation from other parties. In this study, intention can be interpreted as individual intention in transacting using Fintech, namely BSI Mobile. Each individual's intention depends on the factors that influence it, each individual has their intentions. Even though individuals have the same intention for something, it is motivated by certain factors (Eneizan dkk., 2023; Mansour, 2020; Raza dkk., 2019). Customer intention influences decision-making. The higher the intention in BSI Mobile, the higher the customer will decide to transact through BSI Mobile. The intention is a concern or a tendency towards something. If someone has more intention in using BSI Mobile, the higher their desire to make a decision to transact through BSI Mobile.

Intention can be influenced by internal and external factors. There are three factors that can influence the intentions of each individual, including: 1). Factors that come from within the individual related to the physical and spiritual. 2). Social Motive Factors, namely the need to get appreciation and the environment the individual is in. 3). Emotional Factors, namely a measure of a person's intensity in paying attention to certain desires or objects. The intention in use can be measured by the following indicators: 1). Will continue to use the product in the future 2). will use the product frequently in the future 3). Will continue to use the product in the future.

Figure 1. Framework of Thought



RESEARCH METHODOLOGY

This research uses quantitative research, which is one of the approaches used to examine a particular population or sample (Baas dkk., 2020; Hosseini dkk., 2019). The method used is a descriptive method, a research method that describes, illustrates, or describes the condition of the object under study as it is, according to the circumstances and conditions when the research was conducted (Mishra dkk., 2019). In this study, the authors describe everything that has been found from the results of the research so that the objectives of this study can be identified.

The Sharia bank chosen as the object of this study is Bank Syariah Indonesia (BSI) with an m-banking application called BSI Mobile. Bank Syariah Indonesia (BSI) is the result of a merger of BUMN Sharia banks, namely Bank Syariah Mandiri, Bank BRI Syariah and Bank BNI Syariah which began operating on 01 February 2021. The merger of these 3 BUMN Sharia banks made Bank Syariah Indonesia enter the list. World Best Bank 2021. Therefore, the researcher chose BSI as the research subject.

Population and Sample

The population is a generalization area consisting of objects or subjects that have certain qualities and characteristics determined by the researcher to be studied and then drawn conclusions. Based on this description, the population of this study is the general public. The sample is part of the number and characteristics possessed by the population. Sampling can be a conclusion from the population so that the sample used for research can truly represent the population. This research uses the probability sampling method by applying the cluster sampling technique. This technique was chosen because it analyzes data from respondents in one population which has a very large population so only a few samples were selected.

Sampling uses the Lemeshow formula because the population size is unknown, therefore the Lemeshow formula is used

$$n = \frac{Z\alpha^2 \cdot P \cdot Q}{L}$$

Information :

N = Number of samples

Z α = standard value of the distribution

α = 5% = 1.96

P = estimated population proportion

Q = interval and storage

L = Accuracy level of 10%

Based on the formula, then:

$$n = \frac{(1,96)^2 \times 0,5 \times 0,5}{(0,1)^2}$$

$$n = 96,04$$

So the sample results obtained were 96.04. The results are rounded up and become 100. Thus this study the number of samples is 100 respondents.

Data Source

The data used in this research is primary data. Primary data is data obtained from the first source, individual or individual which includes the results of filling out questionnaires or interviews which are usually conducted by researchers (Lean dkk., 2018). The use of primary data in this study was obtained from the results of respondents' answers to questionnaires distributed online to the population, namely the general public, with a total sample of 100 respondents.

Data Collection Technique

The data collection technique in this study was to use a questionnaire. The questionnaire is a way of collecting data with a list of statements that aim to collect data that will be used to produce certain information, done by providing a list of statements with indicators for each variable (Otter dkk., 2021). The questionnaire in this study uses the Likert analysis model, the Likert scale analysis model is a scale used to analyze a person's attitudes, opinions, and perceptions of social phenomena. This study uses the Likert scale analysis model as a variable measurement. This scale is based on the number of respondents' answers to the variable indicators measured for quantitative analysis requirements and given a score. The Likert scale indicator consists of several responses, each with a value ranging from 1-5. The media used to collect data uses Google Forms. Using Google Forms can make it easier for researchers to collect data because they only need to share links with respondents via social media and using Google Forms can find out the number of respondents who have filled out the questionnaire.

Data Analysis Technique

The data analysis technique in this study was to determine interest in using the BSI Mobile application using the multiple linear regression analysis methods and the SPSS 26 program as an analysis tool. Then this study also conducted several tests such as the classical assumption test consisting of a normality test, multicollinearity test, autocorrelation test, and heteroscedasticity test (Jerbi dkk., 2022). In addition, a hypothesis test was also carried out which consisted of a simultaneous significance test (F statistical test), the coefficient of determination (R^2), and the individual parameter significance test (t statistical test). The form of the regression equation used is as follows:

$$Y = \alpha + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \mu$$

Information:

Y	= GDP Growth
α	= Constant
$\beta_1, \beta_2, \beta_3$	= Regression coefficients
X1	= Foreign Investment
X2	= Rate
X3	= Export Value
μ	= term error

RESULT AND DISCUSSION

Validity and Reliability Test

Validity test

Validity is used to see how far the accuracy and accuracy of a measuring instrument are carrying out its measuring function. The validity test is important to measure how accurately a test performs a measuring function or can reflect the variable that can be measured. To reveal whether the questions posed to the respondents were valid or not, the researcher conducted a questionnaire survey of 100 respondents using BSI Mobile. In this test, the researchers used IBM SPSS Statistics 26. The yardstick used to measure the effectiveness of this tool was using r tables. If $r_{count} > r_{table}$ then the item is declared valid. The r_{table} value at the significance level with $N = 100$ is 0.195

Table 1. Validity Test Results

Variable	Indicator	R-Count	R-Table 5%	Information
Service Features	X1.1	0.502	0.195	Valid
	X1.2	0.411	0.195	Valid
	X1.3	0.409	0.195	Valid
	X1.4	0.474	0.195	Valid
	X1.5	0.590	0.195	Valid
	X1.6	0.428	0.195	Valid
	X1.7	0.475	0.195	Valid
	X1.8	0.599	0.195	Valid
	X1.9	0.360	0.195	Valid
	X1.10	0.352	0.195	Valid
Security	X2.1	0.343	0.195	Valid
	X2.2	0.601	0.195	Valid
	X2.3	0.514	0.195	Valid
	X2.4	0.556	0.195	Valid
	X2.5	0.290	0.195	Valid
	X2.6	0.509	0.195	Valid

	X2.7	0.492	0.195	Valid
Convenience	X3.1	0.517	0.195	Valid
	X3.2	0.484	0.195	Valid
	X3.3	0.445	0.195	Valid
	X3.4	0.463	0.195	Valid
	X3.5	0.560	0.195	Valid
	X3.6	0.504	0.195	Valid
	X3.7	0.499	0.195	Valid
Intention to Use	Y1	0.827	0.195	Valid
	Y2	0.809	0.195	Valid
	Y3	0.699	0.195	Valid
	Y4	0.847	0.195	Valid
	Y5	0.809	0.195	Valid

Source: Data processed by SPSS (2023)

Based on the results of the table above, it states that the value of $r_{count} > r_{table}$ means that all indicators are declared valid.

Reliability Test

The reliability test is related to the accuracy and consistency of an indicator. Reliability shows whether an instrument consistently provides the same measurement at different times. A variable is said to be reliable if Cronbach's alpha value is > 0.60 .

Table 2. Reliability Test

Variable	At least Cronbach's Alpha	Cronbach's Alpha	Information
Service Features	0.60	0.877	Reliable
Security	0.60	0.838	Reliable
Convenience	0.60	0.917	Reliable
Intention to Use	0.60	0.858	Reliable

Source: Data processed by SPSS (2023)

Based on the results of the table above, the results of all variables show $Cronbach's alpha > 0.60$, so it can be said that all variables are declared reliable.

Classic assumption test

Normality test

The normality test is intended to determine whether the residuals studied are normally distributed or not. The method used by researchers to test normality is to use the Kolmogorov-Smirnov test. If the significance value of the Kolmogorov-Smirnov test results is > 0.05 , then it is normally distributed and otherwise, it is not normally distributed.

Table 3. One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residuals
N		100
Normal Parameters ^{a,b}	Means	,0000000
	std.	1.66708144
	Deviation	
Most Extreme Differences	Absolute	.062
	Positive	.042
	Negative	-.062
Test Statistics		.062
asympt. Sig. (2-tailed)		,200c ^{,d}

- a. Test distribution is Normal.
- b. Calculated from data.
- c. Lilliefors Significance Correction.
- d. This is a lower bound of the true significance.

Source: Data processed by SPSS (2023)

From the table above, it can be seen that the significance value is $0.200 > 0.05$. Thus the assumption of normality is fulfilled.

Multicollinearity Test

This test aims to test the finding of a correlation between independent variables in the regression model. If there is no correlation between the independent variables, the regression model is said to be good. To find out whether or not multicollinearity exists by looking at the tolerance value and its opposite variance inflation factor (VIF). Multicollinearity does not occur if the tolerance value is > 0.10 and $VIF < 10$.

Table 4. Multicollinearity Test Results

Model	Collinearity Statistics		Information
	Tolerance	VIF	
(Constant)			
Service Features	0.282 _	3,548	Milticolinierity Free
Security	0.258 _	3,872	Milticolinierity Free
Convenience	0.535 _	1,870	Milticolinierity Free

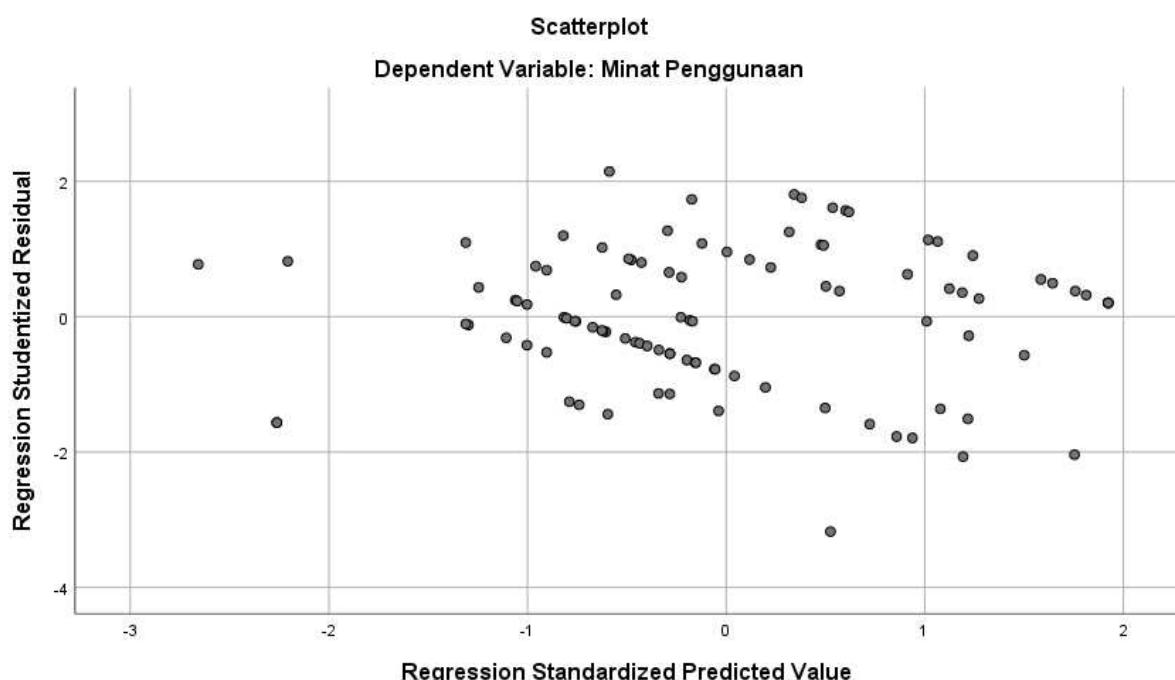
Source: Data processed by SPSS (2023)

The multicollinearity test results table above shows that each variable has a *tolerance value* > 0.10 and a *VIF* value <10 . It can be said that in this study there was no multicollinearity.

Heteroscedasticity Test

A good regression model is that there is no heteroscedasticity. One of the models used by researchers to measure heteroscedasticity is to use the Scatterplot test through a graphical test. This analysis is used to detect the presence or absence of heteroscedasticity, if there is no specific pattern due to the spread of the points then it can be concluded that there is no heteroscedasticity.

Figure 2. Heteroscedasticity Test Results



Source: Data processed by SPSS (2023)

the scatterplot test above, we can see that the dots are irregular and spread above and below the number 0 and there is no clear pattern, so it can be said that there is no heteroscedasticity in this study.

Multiple Linear Regression Test

Table 5. Coefficients ^a

Model	Unstandardized Coefficients		Betas	T	Sig.	Collinearity Statistics tolerance	VIF
	B	std. Error					
1(Constant)	5,945	1,582		3,759	,000		
Service Features	,194	,069	,376	2,794	,006	,282	3,548
Security	,094	,094	,140	,994	,323	,258	3,872
Convenience	,165	.058	,275	2,815	,006	,535	1,870

Dependent Variable: Interest in Use

Source: Data processed by SPSS (2023)

Based on table 5 above, the results of the multiple linear regression equation are found as follows:

$$Y = 5.945 + 0.194 X_1 + 0.094 X_2 + 0.165 X_3$$

The interpretation of the results of the multiple linear regression equation above is that the value of the constant has a positive sign, which is 6.617, indicating that if the service, security, and convenience features are equal to zero (0), then interest in using it will increase. The service feature variable (X_1) has a coefficient value of 0.194, which means that price has a positive influence on interest (Y) and is also a larger value than other variables. The safety variable (X_2) has a positive effect of 0.094 on interest (Y) and the convenience variable (X_3) has a positive value of 0.165 on interest in use.

Partial Test (T-test)

Table 6. Partial Test Results (t test)

Model	T	Sig.	Information
Service Features	2,794	,006	Significant
Security	,994	,323	Not Significant
Convenience	2,815	,006	Significant

Source: Data processed by SPSS (2023)

Based on the SPSS results table above, it can be seen that: 1) The independent variable of service features has a significant value in the t-test of 0.006 or <0.05. This

means that the service feature variable has a positive and significant partial effect on customer satisfaction. 3) Safety independent variable has a significant value in the t-test of 0.323 or > 0.05 . This means that the security variable has no significant effect partially on customer satisfaction. 3) The independent variable convenience has a significant value on the t-test of 0.006 or <0.05 . This means that the convenience variable has a partially significant effect on customer satisfaction.

Stimulant Test (F-Test)

The f test is used to test whether the independent variables included in the model have a simultaneous effect on the dependent variable. The f test has criteria for comparing the significance level of the F value ($\alpha = 0.05$). The regression model is suitable for further analysis if the significance level is <0.05 .

Table 7. ANOVA ^a

Model		Sum of Squares	Df	MeanSquare	F	Sig.
1	Regression	284,863	3	94,954	33,131	,000 ^b
	Residual	275,137	96	2,866		
	Total	560,000	99			

Dependent Variable: Interest in Use

Predictors: (Constant), Ease, Service Features, Security

The results of the f test table 7 show an F value of 33.131 with a significance level of 0.000 or <0.05 , meaning that the independent variables have a simultaneous influence on the dependent variable so that the regression model is feasible to use for further analysis.

Determinant Coefficient Test

Table 8. Determinant Coefficient Test Results (R^2)

Summary Model ^b				
Model	R	R Square	Adjusted R Square	std. Error of the Estimate
1	,713 ^a	,509	,493	1,693

Predictors: (Constant), Ease, Service Features, Security

Dependent Variable: Interest in Use

Source: Data processed by SPSS (2023)

The determinant coefficient test is to find out how much influence the independent variables have on the dependent variable. Based on the results of the table above, it shows an R value ²⁾ of 0.509 or 50.9% which indicates that service features, convenience, and security on interest in using BSI Mobile are 50.9%. Meanwhile, the remaining 49.1% is influenced by other variables that are not explained. in this research.

Influence of Service Features on Intention to Use BSI Mobile

The result of this research is to find out whether the service feature variable has a positive and significant effect on the interest in using BSI Mobile. The t-test states that the service feature independent variable has a significant value in the t-test of 0.006 or <0.05 . This means that the service feature variable has a positive and significant effect partially on the interest in using BSI Mobile. Thus it can be concluded that the various service features in the BSI Mobile application are very helpful to users and an easy-to-understand way of operation can provide benefits and increase customer interest in transacting using BSI Mobile.

Influence of Security on Intention to Use BSI Mobile

The results of this study are to determine whether the security variable has a positive and significant effect on interest in using BSI Mobile. In the t-test, the safety independent variable has a significant value in the t-test of 0.323 or > 0.05 . This means that the security variable has no significant effect partially on interest in using BSI Mobile. This shows that security perceptions have no significant effect partially on the use of BSI Mobile, the higher the security of BSI Mobile services, it is not necessarily followed by an increase in customer interest in using BSI Mobile.

The Effect of Convenience on Intention to Use BSI Mobile

The results of this study are to determine whether the convenience variable has a positive and significant effect on customer satisfaction. The t-test states that the independent variable has a significant value in the t-test of 0.006 or <0.05 . This means that the convenience variable partially has a significant effect on the interest in using BSI Mobile. This shows that the convenience of the BSI Mobile application is very helpful for customers using the application.

CONCLUSION

Based on the test results in this study, to measure the effect of service features, security, and convenience on interest in using BSI Mobile, it can be concluded as follows: (1) This study shows that service feature variable has a significant positive influence on customer interest in using BSI Mobile. This means that the various and useful service features in the BSI Mobile application can increase customer intention to use BSI Mobile. (2) This study shows that the security variable has no significant effect on customer interest in using BSI Mobile. Even the higher the security of BSI Mobile services, there will still uncertainty in increasing customer intention to use BSI Mobile. (3) This study shows that the convenience variable has a significant positive effect on customer interest in using BSI Mobile. This shows that the convenience in the BSI Mobile application is very helpful for customers in using the application and their interest in using it.

Based on the results of this study, it is hoped that it can assist Sharia banks in developing mobile banking services in order to provide a competitive advantage over conventional banks. For future researchers, it is hoped that they can explore other variables that can help develop mobile banking and expand the range of respondents.

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