

Customer Interest in Using Bank Syariah Indonesia Mobile BSI in Jambi Province

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Abstract: Bank Syariah Indonesia customers in Jambi Province have great potential in using BSI Mobile. However, the use of BSI Mobile is not yet optimal. It is indicated that BSI customers in Jambi Province are hampered by the lack of branch offices in every district/city in Jambi Province. This has hampered customers' interest in using BSI Mobile. This study aims to evaluate the impact of perceived ease of use, perceived benefits, perceived risk, service quality, and sharia compliance on the interest in using BSI Mobile Bank Syariah Indonesia in Jambi Province. Using quantitative methodology, this research involved 272 respondents/customers and utilized the SmartPLS analysis technique. In this study, interest in using BSI Mobile is negatively and significantly influenced by risk perception, but positively and significantly influenced by perceived usefulness, sharia compliance, service quality, and ease of use. The findings of this study imply that customers are more interested in utilizing BSI Mobile when companies provide higher quality services. This research recommends that Bank Syariah Indonesia (BSI) in Jambi Province improve the features on BSI Mobile and provide discounts or cashback on payments/transactions through the use of BSI Mobile.

Keywords: Interest, Perceived Ease Of Use, Perceived Usefulness, Perceived Risk, Service Quality And Sharia Compliance.

1. Introduction

The advancement of banking competes very fiercely in innovating to create electronic products and services that can adopt new technologies that can determine the level of success in developing service innovations (Pranoto & Setianegara, 2020). Mobile banking is an attractive platform type because of its practical application (Caroline, 2021). All banks in Indonesia, both state-owned and private, and banks operating on sharia and conventional principles, have integrated mobile banking services into banking products. Likewise, Bank Syariah Indonesia (BSI), the country's most well-known Islamic bank, introduced the BSI Mobile application, a complete and attractive mobile banking service with various transaction menus accessible via smartphones or smartphones (Nursiah et al., 2022).

BSI Mobile uses advanced GPRS (General Package Radio Services) technology so customers can easily transact and access various features in one application. Its high flexibility sets it apart from other e-banking services, with the ability to be used anywhere and anytime for payment transactions, transfers, purchases, and cash withdrawals without an ATM card; this provides the benefits of time optimisation, fast connectivity, greater convenience, and increased user satisfaction (Setyono, 2023).

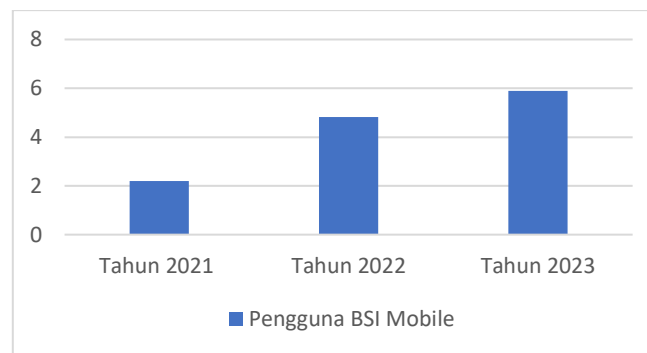


Figure 1. BSI Mobile Users
Source: BSI Data processed 2023

Based on Figure 1.1. shows that in 2021, BSI Mobile users were recorded at 2.2 million people, and in 2022, it increased to 4.81 million people. Until September 2023, generations X, Y, and Z were still the majority group as BSI Mobile users, was recorded at 5.90 million people. The increase in the use of BSI Mobile also occurred in Jambi province, which showed a positive trend in the growth of the number of customers. However, the analysis of the distribution of Islamic banking offices indicates that the placement of offices is still uneven in all districts/cities in Jambi province; some districts, such as Kerinci and East Tanjung Jabung, do not even have Islamic bank offices. According to research (Dinanti, 2023), related to the problems of Islamic bank customers in using BSI Mobile: customers must be in an area with stable internet access to utilize BSI Mobile services without the risk of transaction failures.

This study employs the Technology Acceptance Model (TAM), proposed by (Davis, 1989) and derived from the theory of reasoned action (TRA), to assess customer interest in utilizing BSI Mobile in Jambi Province, as it effectively elucidates individual behavior regarding technology usage. In addition, this theory states that interest affects a person's behaviour in the context of technology use. Although mobile banking has become a significant trend in the financial industry, some challenges still need to be overcome to ensure wider adoption among users. Factors influencing interest in using BSI Mobile: One crucial aspect is customer perception of perceived ease of use. While mobile banking services continue to evolve, customers need to perceive that access and use are easy and intuitive to be interested in using them regularly. Secondly, Perceived Usefulness is also a crucial factor. Customers need to see clear benefits from using mobile banking, such as managing finances efficiently, conducting transactions quickly and securely, and getting more responsive services (Davis, 1989).

The variables outside the Technology Acceptance Model (TAM) theory are as follows: First, risk perception is a concept in psychology and human behaviour which states that individuals tend to make decisions based on their perception of the level of risk involved in a situation or action (D. N. A. R. Dewi & Dibiayai, 2014). Second, service quality is a concept that refers to how individuals perceive and assess the features or services offered by a product or service (Suganda, 2023). Third, Sharia compliance is a conceptual framework for understanding how individuals or organisations perform Islamic banking activities.

According to research by Mahmudah and Rahmatika (2021), shows that the convenience of using BSI Mobile positively impacts customer interest in using it. Ernawati and Noersanti (2020) assert that the ease of use does not much influence consumer interest in using BSI Mobile. Subsequent study by Farida (2020) indicates that perceptions of usability favorably influence consumer interest in using BSI Mobile. Nugroho and Pudjihardjo (2022) found that

the sense of utility does not greatly influence the desire in using BSI Mobile. The risk perception variable identified in study by Laksana (2015) and Dewi & Warmika (2016), contrasts with other studies, indicating that risk perception has a positive effect on consumer interest in using mobile banking services.

Contrary to the findings of Darmah (2022), risk perception does not substantially influence consumer desire in adopting banking services. Fandi (2019) asserts that the element of service quality favorably influences the desire in using mobile banking services. Research done by Kota & Kusumastuti (2022), indicates that service quality does not have a substantial effect on the interest in using mobile banking. The Sharia compliance factors identified by Astuti & Saputra (2022), have a favorable and substantial impact on the desire in using mobile banking. Contrary to the findings of Zuliani & Purwati (2021), sharia compliance does not influence the propensity to use mobile banking.

The above phenomenon explains that for BSI offices in Jambi Province, there are still minimal branch offices in each district and city, so the use of mobile banking or BSI Mobile is hampered due to lack of socialisation regarding the use of BSI Mobile in the community and access to internet networks in each district/city is still inadequate. Some of the above research has gaps and inconsistencies, so researchers need to conduct further testing. One of the novelty is that risk perception, service quality and Sharia compliance affect the interest in using the BSI Mobile application.

2. Literature Review

2.1. Technology Acceptance Model (TAM)

The Technology Acceptance Model (TAM), formulated by (Davis, 1989), is derived from the Theory of Reasoned Action (TRA), which posits that individual perceptions and responses to a situation influence attitudes and behaviors. This idea is specifically formulated to facilitate the adoption of technology and information systems. The Technology adoption Model (TAM) further delineates the influence of perceived ease of use and perceived utility of technology as criteria for technology adoption. Figure 2.1 illustrates the model of TAM.

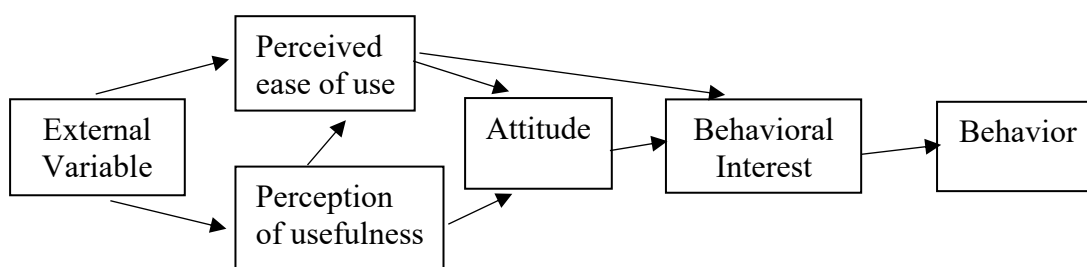


Figure 2. Technology Acceptance Model (TAM)

Source: Davis, (1989)

2.2. Interest

Jogiyanto (2007), asserts that an individual's behavior in using or repurposing an item is shaped by want or interest (behavioral intention). Interest in a product or service may be characterized as a psychological impetus that motivates an individual to focus on and get satisfaction from the thing. This might subsequently motivate people to attain certain objectives.

2.3. Perceived Ease of Use

According to Davis (1989), perceived ease of use is an individual's view or belief regarding

how easy or comfortable it is to use a developed technology. It reflects the understanding that ease of use has an important role. It includes an individual's assessment of how easy it is to learn and use information technology based on their experiences and views.

2.4. Perceived Usefulness

According to Davis (1989), Perceived usefulness is an evaluation of how much usefulness users believe they can get when using a technology. One of the dimensions of TAM theory is perceived usefulness. Individuals believe that using technology will increase their efficiency in doing work. Therefore, perceived usefulness plays a positive role in increasing interest in using a technology.

2.5. Risk Perception

Based on the interest dimension contained in the TAM theory, risk perception can affect a person's interests or beliefs based on (Norken et al., 2012). In simple terms, risk refers to the possibility of loss or failure due to uncertain future events that cannot be predicted (Norken et al., 2012). From this definition, it can be concluded that risk is closely related to uncertainty and can affect a person's interest. Uncertainty is a psychological concept that exists only in the human mind. According to Windschitl dan Wells (1996), if someone has comprehensive knowledge, they do not need to experience uncertainty.

2.6. Service Quality

Cronin and Taylor (1992) argue that service quality is one of the satisfaction factors that has a lower impact on desire than satisfaction. According to Santos (2003), posits that service quality is the consumer's assessment of services delivered via social media. Meanwhile, according to Zeithaml (2002), service quality in a marketplace setting pertains to the capacity of an effective and efficient platform to assist customers in shopping, executing transactions, and obtaining products or services. In the era of online business, service quality is increasingly essential because technical comparisons are more straightforward, and the costs are more efficient than traditional methods. Service quality is a critical factor in the success of online features, with various dimensions such as ease of use, visual aspects, connectivity, structure and layout, and integrated content to increase customer satisfaction and loyalty.

2.7. Shariah Compliance

Shariah compliance is the commitment of Islamic banks to Shariah principles in carrying out their operations, a crucial element in the risk management structure that reflects cultural compliance in risk management in Islamic financial institutions (Widialoka et al., 2016). Menurut Sutedi (2009), Sharia compliance in Islamic banking refers to adherence to the Fatwa of the National Sharia Council (DSN), where Islamic banks follow the required Sharia principles and rules.

2.8. Mobile banking

Mobile banking is a service facility provided by banks that have followed the development of technology and communication and financial support that facilitates transactions that can be reached directly through the GSM telephone network, using information services from PDA operators such as Indosat, Telkomsel and other operators, allowing transactions to be carried out anywhere through mobile banking, users have the right to cancel transactions if they do not want to continue (Lutfiah & Dalimunte, 2022).

3. Research Methods

A quantitative research strategy pertains to the characterization of quantitative research.

Sugiyono (2013), asserts that quantitative research methodologies use numerical data obtained from respondents' replies via researcher-designed questionnaires. This method seeks to ascertain the correlation between the dependent variable and many independent factors.

3.1. Population and Sample Research

According to Sugiyono (2017), defines population as a collection of persons or items that researchers have recognized as possessing certain quality traits pertinent to drawing conclusions. The research population comprises users who have not used BSI mobile, with the exact number of customers unspecified. The sample in the study context is derived from the total population, with features that accurately reflect that group. Additionally, this research employs a purposive sample strategy. The method is part of non-probability sampling or techniques determining whether the sample meets specific criteria (Sugiyono, 2013). he following are the criteria for respondents:

1. Minimum age 17 years (already have an ID card)
2. Samples or respondents reside in Jambi Province
3. Customers who have not used BSI Mobile

The sample technique used in this research was the Isaac and Michael formula (Sugiyono, 2013). Researchers selected a sample based on the number of individuals in the population in the population used by the author; namely, the number of customers is unknown.

Table 1. Isaac and Michael Table

N	S		
	1%	5%	10 %
10	10	10	10
15	15	14	14
20	19	19	19
25	24	23	23
30	29	28	27
.....
50000	586	326	257
60000	598	329	259
7000	606	332	261
....
950000	663	348	271
1000000	663	348	271
∞	664	349	272

Source: Table Isaac and Michael

The formula calculation indicates that primary data collection was conducted on 272 samples of BSI customers in Jambi Province.

3.2. Data Analysis

- 1) Parsial Least Squares (PLS) is a powerful analysis technique because it does not rely on many assumptions (Abdullah, 2015).
- 2) Outer model, as an instrument for assessing the validity and dependability of the model. The recursion indication may be elucidated by the following formula:

$$x = \Lambda x\xi + \varepsilon x$$

$$y = \Lambda y\eta + \varepsilon y$$

In this context, x and y denote the indicator variables for exogenous and endogenous latent variables, respectively. The matrix Λ (*lambda*) serves as a loading matrix that

represents the regression coefficients linking the latent variable to its indicators. The residual quantified in ε (*epsilon*) can be understood as a measurement error. The measurement model (outer model) can be further delineated through the application of the following tests: Convergent validity, discriminant validity, and composite reliability are essential constructs in the evaluation of measurement instruments.

a) Convergent validity can be evaluated by examining the correlation between indicator and variable scores within the measurement model. An indicator is considered valid if it achieves an Average Variance Extraction (AVE) value exceeding 0.77 or all loading values outside the variable dimension possess a manufacturing value greater than 0.7. (Abdillah and Hartono, 2015). Average Variance Extraction (AVE) formula:

$$a. AVE = \frac{\sum_{i=1}^p \lambda_i^2}{\pi}$$

b) Discriminant Validity is achieved when two different instruments measuring two described constructs do not correlate with each other and instead give uncorrelated results (Hartono, 2016). Discriminant validity approaches include tests on reflective indicators, necessitating that each variable's cross-loading value exceeds 0.7. Another option is to evaluate the correlations' Average Variance Extraction (AVE) value across constructs inside the model.

c) Composite Reliability, a concept characterized by reflected indications, may be assessed using Cronbach's alpha and composite reliability measures. The composite reliability value may be used to determine reliability testing. The permissible composite confidence level threshold is $\rho > 0.7$ (Abdullah, 2015). The composite reliability value can be used to measure the output generated by SmartPLS using the following formula:

$$pc = \frac{(\sum \lambda)^2}{(\sum \lambda)^2 + \dots}$$

- 1) The Inner Model delineates the link among latent variables, commonly called the structural model or internal relationship. It reflects the relationship between latent variables according to the theoretical basis of research. The inner model describes the relationship between latent variables (structural model), also called the internal relationship, and reflects the relationship between latent variables according to the theoretical basis of the research. To simplify the model without affecting its general properties, assume that the latent variables and their indicators or manifest variables have a mean of 0 and a variance of 1. Therefore, spatial parameters also called constant parameters, can be removed from the model without losing their essential properties (Putra, 2008).
- 2) R-Square (R²), Changes in the R-square (R²) value can indicate the extent to which a particular exogenous latent variable affects the value of a particular exogenous latent variable on the endogenous latent variable. The extent to which a specific exogenous latent variable affects the value of a particular exogenous latent variable on the endogenous latent variable can be evaluated from how large the R-square value is obtained. Specifically, R-square values of 0.75, 0.50, and 0.25 indicate high, medium, and low model strength, respectively (Hair et al., 2018)
- 3) Bootstrapping. According to Hair (2018) and Henseler (2009) suggest that the number of bootstrap samples is 5,000, noting that this number should exceed the original sample size. According to Chin (1998), it is suggested that using 200 to 1000 bootstrap samples is sufficient to neutralise the estimated standard error in PLS (Ghozali, 2018) in the bootstrap

resampling method, the significance value applied using the t value is 1.96 (significance level = 5%) in the context of a two-tailed test.

4. Results and Discussion

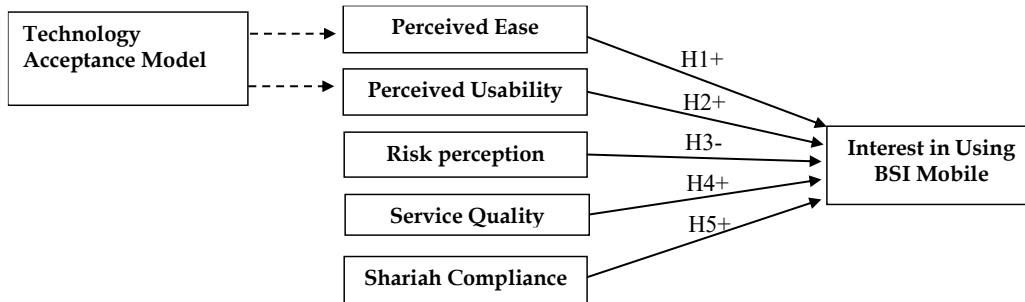


Figure 2.2 Framework of Thought
Source: Data processed by researchers, 2024

Description
 ----- : Calculated with
 ————— : Influence

Figure 3. Framework of Thought
Source: Data Processed by Researchers, 2024

4.1. Outer Model Testing Results

4.1.1. Convergent Validity

Research substantiates indicators of variables using convergent validity assessments. Convergent validity may be assessed by examining the loading factor value; a value over 0.7 is deemed acceptable. Nevertheless, it is either excluded or may be eliminated if the loading factor value is below 0.5. Subsequently, examine the AVE value, which should exceed 0.5. The graph below illustrates the results of the concurrent validity assessment.

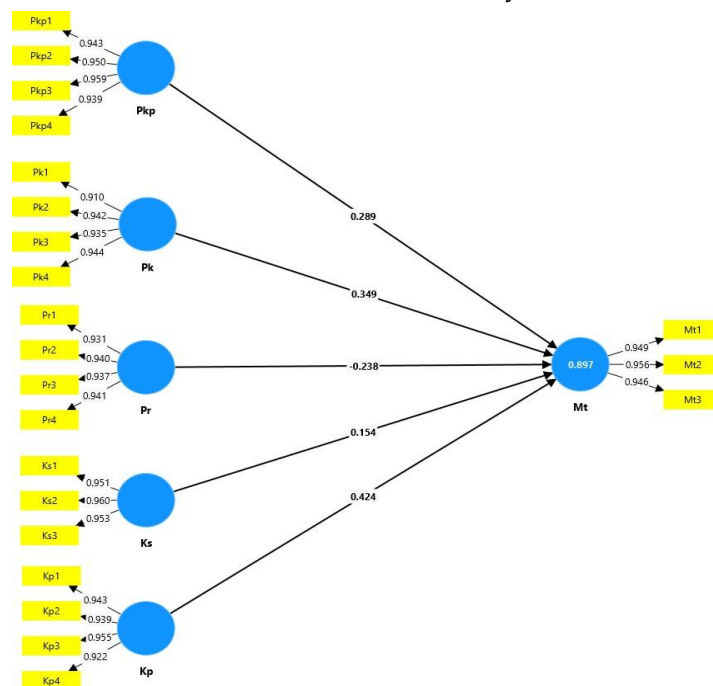


Figure 4. Validity Test

Source: Data Processed SmartPLS

Based on Figure 4.1 of the test results above, if the construct load value is below 0.7, it is said to fail because it does not meet the convergent validity criteria. Therefore, it is necessary to eliminate these indications. However, the variable indicators above meet the requirements for convergent validity.

4.1.2. Composite Reliability

In this study, instrument reliability was assessed based on two criteria, namely the composite reliability value and Cronbach's alpha. Variables are considered reliable if these values are more significant than 0.7 (>0.7). The results of Cronbach's alpha testing and composite reliability values can be seen in the table below:

Table 2. Composite Reliability Test Results

Variable	Cronbach's Alpha	Composite Reliability	Description
Perceived Ease of Use	0,962	0.973	Reliabel
Perceived Usefulness	0.950	0.964	Reliabel
Perceived Risk	0.954	0.967	Reliabel
Service Quality	0.956	0.968	Reliabel
Sharia Compliance	0.951	0.969	Reliabel
Interest	0.946	0.966	Reliabel

Based on the information from the table above, the composite reliability value for each variable exceeds 0.7, and Cronbach's Alpha value exceeds 0.5, per the established criteria. The evaluation of convergent validity, discriminant validity, and composite reliability also shows that the testing procedure is based on the model used in this study.

4.2. Structural Model Testing Results (Inner Model)

4.2.1. Coefficient of determination (R2)

The coefficient of determination test assesses the prediction accuracy of the research model. A higher R2 value signifies an increased prediction accuracy of the model. The R2 value is categorized as considerable (0.75), moderate (0.50), and weak (0.025). The coefficient of determination for the structural model of the study is as follows:

Table 3. Results of the Coefficient of Determination

Variable	R-Square	R-square adjusted	Description
Interest	0.897	0.895	Kuat

Table 3 shows that the R square value on the interest variable is 0.894, which is included in the strong relationship. The variance of the interest variable can be explained by the variance of the variables of perceived ease of use, perceived usefulness, perceived risk, service quality, and sharia compliance by 89.4%, while 10.6% is explained by other variables outside this study.

4.2.2. Effect Size Testing (f2)

Effect size testing aims to measure the magnitude of the influence between variables. The effect size is evaluated by measuring the evolution of the R2 value when the exogenous variables are removed from the model by measuring the effect of the excluded variables on the exogenous variables. The f2 size value is divided into three categories: 0.02 (small/weak), 0.15 (medium/medium) and 0.35 (large). The effect size value can be seen in the table below:

Table 4. Effect Size Results (f2)

Variables	Interest
Interest	
Perceived ease of use	0.045
Perceived usefulness	0.165
Perceived risk	0.030
Service Quality	0.206
Sharia Compliance	0.034

Table 4 elucidates that the correlation between perceived usefulness and service quality factors and interest is categorized as medium/medium impact size, with effect size values of 0.206 and 0.164. The impact size classification indicates a small/weak risk perception, sharia compliance, and perceived ease of use, with effect size values of 0.030, 0.034, and 0.045, respectively.

4.2.3. Predictive Relevance Q2

The purpose of testing predictive accuracy (Q2) is to see if the model in this study can accurately account for data that is not used to evaluate the model. A dependable predictive model must possess a Q2 value above zero. The predicted relevance value of this research is shown in the table below:

Table 5. Predictive Relevance Results

Dependent variable	Q2 Predict	Description
Interest	0,697	Has predictive validity

Table 5 above indicates that the predictive relevance value of Q2 in the context of this study on the interest variable of 0.697 is more significant than zero (<0). This shows that the model in this study already has predictive validity that can accurately predict data that is not used in model estimation.

4.2.4. Test Results of Significance and Relevance of Structural Model Relationships (Hypothesis Testing).

Testing the significance and relevance of the structural model relationship aims to determine and describe the direction and relationship between variables. At this stage, we can determine the applicability of influenced latent and exogenous variables. Decision-making in hypothesis testing can be seen by looking at the results of multiple linear regression values and the significance level (P-value) with an alpha 5% multiple linear regression analysis model for hypothesis testing, which can be seen in the following figure.

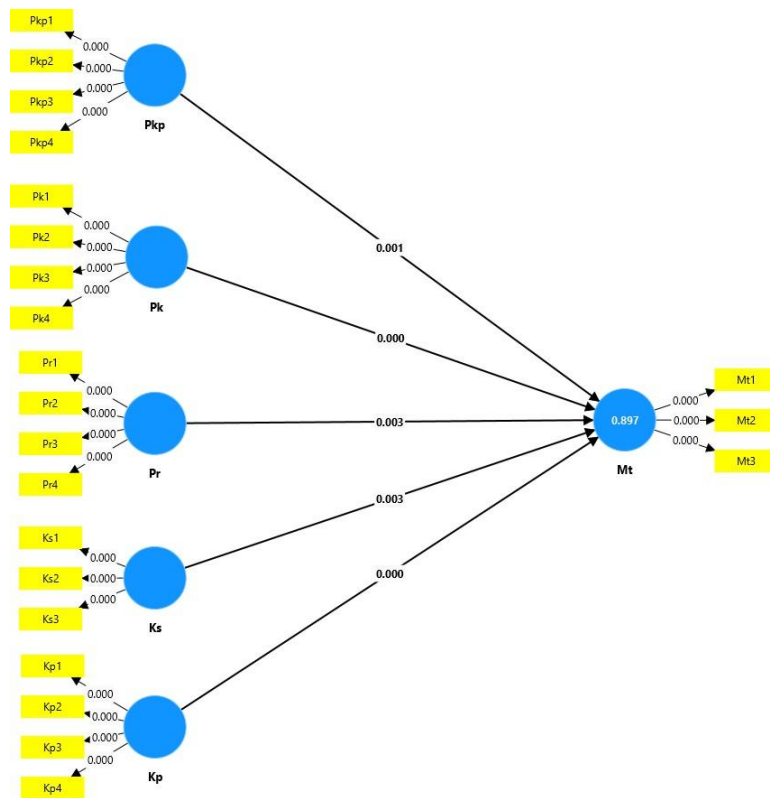


Figure 5. Multiple Linear Regression Analysis Model in Research
Source: SmartPLS Processed Data

Figure 4.2 can be seen that there are 5 relationship paths from 6 variables in this study. Moreover, the table below demonstrates the significance of the correlation between variables in connection to the results of hypothesis testing in this research:

Table 6. Hypothesis Test Results

Hypothesis	Relationship	Coefficient	P-Value	Description
H1	Perceived ease of use on interest	0,289	0,001	Hypothesis accepted
H2	Perceived usefulness to interest	0,349	0,000	Hypothesis accepted
H3	Perceived risk to interest	-0,238	0,003	Hypothesis accepted
H4	Service quality on interest	0,424	0,000	Hypothesis accepted
H5	Sharia compliance on interest	0,154	0,003	Hypothesis accepted

4.3. Discussion

4.3.1. *The Effect of Perceived Ease of Use on Customer Interest in Using BSI Mobile Bank Syariah Indonesia in Jambi Province*

This research demonstrates a substantial and affirmative correlation between perceived ease of use and consumer interest in using BSI Mobile Bank Syariah Indonesia in Jambi Province.

Research indicates that the coefficient value is 0.289, and the p-value is 0.001, which satisfies the criteria of less than 0.05. This research validates the predictions of the first hypothesis (H1), which investigates the relationship between perceived ease of use and customer interest in using BSI Mobile Bank Syariah Indonesia in Jambi Province. Consequently, the first hypothesis of this research asserts that it is accepted.

This study aligns with the findings of Suryani & Merkusiwati (2022) and Romadloniyah & Prayitno (2018), indicating that perceived ease of use significantly positively influences consumer interest in using BSI Mobile Bank Syariah Indonesia in Jambi Province. According to Davis (1989), the ease of using a technology significantly influences a person's decision to use the technology.

Perceived Ease of Use denotes people's confidence in the simplicity of using a specific technology. Davis (1989) asserts that the usability of information systems may be evaluated via many characteristics, including the simplicity of executing user requests and the ease with which the user's proficiency develops. The more accessible mobile banking is to study and use, the greater the customer's inclination to engage with BSI Mobile.

According to Fauzi (2019) the perception of ease of using mobile banking is when the bank makes it easy for its customers to understand the mobile banking system provided by the bank so that customers can easily make transactions according to their needs.

4.3.2. *The Effect of Perceived Usefulness on Interest in Using BSI Mobile Bank Syariah Indonesia in Jambi Province*

This research demonstrates a substantial and affirmative correlation between perceived utility and consumer enthusiasm in using BSI Mobile Bank Syariah Indonesia in Jambi Province. The study findings indicate that the coefficient value for the perceived usefulness variable is 0.351. The p-value of 0.000, being less than 0.05, suggests that perceived utility substantially impacts the interest in using BSI Mobile Bank Syariah Indonesia in Jambi Province. Consequently, these data indicate that perceived utility strongly influences the desire to use BSI Mobile Bank Syariah Indonesia in Jambi Province. Consequently, the second hypothesis of this research asserts that the hypothesis is accepted.

The findings align with the studies conducted by (N. Dewi & Warmika, 2016; Suryani & Merkusiwati, 2022), which indicate that perceived utility significantly positively influences consumer interest in using BSI Mobile Bank Sayriah Indonesia (BSI) in Jambi Province. This research corroborates (Davis, 1989), positing that perceived usefulness pertains to an individual's belief that using a particular system would enhance their performance or productivity. This pertains to consumers' confidence in technology's ability to improve their performance or efficacy in attaining objectives.

In the consumer use of BSI Mobile, an increase in perceived usefulness correlates with a heightened belief in the substantial advantages BSI Mobile provides, as Bank Syariah Indonesia clients in Jambi Province may leverage this application to provide services to their clientele. Bank Syariah Indonesia customers in Jambi Province will also consider the extent to which BSI Mobile benefits them.

These include the ability to conduct transactions quickly and securely, quick access to account and product information, and the availability of features that make managing their finances more manageable. If customers see that using BSI Mobile helps them save time, increases control over their finances, or provides other significant benefits, they will be more likely to use the app regularly.

4.3.3. *The Effect of Risk Perception on Interest in Using BSI Mobile Bank Syariah Indonesia in Jambi Province*

This research demonstrates a substantial and affirmative correlation between risk perception

outcomes and customer enthusiasm in using BSI Mobile Bank Syariah Indonesia in Jambi Province. The study findings indicate that the coefficient value for the risk perception variable is -0.238. The p-value of 0.003, being less than 0.05, means that risk perception substantially negatively impacts the interest in using BSI Syariah Mobile Bank Indonesia in Jambi Province. Consequently, our data underscore that risk perception substantially negatively impacts the interest in using BSI Mobile Bank Syariah Indonesia in Jambi Province. Consequently, this investigation's third hypothesis asserts that this study's outcomes are accepted.

These results align with research from Arif (2017) and Aiming & Purwantoro (2020), it is stated that risk perception significantly negatively affects interest in using BSI Mobile from Bank Syariah Indonesia in Jambi Province.

Risk has a significant role in reducing customer interest in conducting electronic transactions, so perceptions arise that will hurt customer interest in using information technology products. Risk is also the basis for someone when making a decision. There is an assumption that risk will be an obstacle for customers determining whether online transactions will be carried out.

Bank Syariah Indonesia customers in Jambi Province argue that BSI Mobile makes it easy for customers to transact their finances with relatively little risk. Bank Syariah Indonesia is committed to data security and high service quality, thus building customer trust and strengthening their interest in using mobile applications for daily banking. This will increase the usage of BSI Mobile and reinforce the bank's position in providing safe, efficient and reliable banking services to its customers.

4.3.4. *The Effect of Service Quality on Interest in Using BSI Mobile Bank Syariah Indonesia (BSI) in Jambi Province*

This research demonstrates a substantial and affirmative correlation between perceived service quality and consumer interest in using BSI Mobile Bank Syariah Indonesia in Jambi Province. The study findings indicate that the coefficient value for the service quality variable is 0.424. Furthermore, the p-value of 0.000, below 0.05, shows that service quality positively and substantially impacts the interest in using BSI Mobile Bank Syariah Indonesia in Jambi Province. Consequently, these data indicate that service quality substantially impacts interest, specifically in BSI Mobile Bank Syariah Indonesia in Jambi Province. The fourth hypothesis is supported in this investigation.

These results are in line with research from Setyawan (2024) and Saputro & Sukirno (2013), stating that in this study, service quality has a significant positive impact on customer desire to use BSI Mobile services from Bank Syariah Indonesia (BSI) in Jambi Province. While high service quality can increase customer interest and trust in using this application, the better the quality of service the bank provides, the greater the customer's interest in using BSI Mobile.

Larassati & Fauzi (2022), in BSI, there are various new features, which include the ease of opening an account without having to visit the branch office in person; this can also be done through the BSI Mobile application. In addition, complete features such as interbank transfers, e-wallet transactions, payments on e-commerce platforms, and more than 1,000 service providers (billers) work with BSI. BSI Mobile also provides Islamic services such as payment of zakat, infaq, information on prayer times, waqf, Qibla direction, and the location of the nearest mosque for customers. There are also features for gold investment, Umrah payments, and Hajj repayment features through QRIS.

4.3.5. *The Effect of Sharia Compliance on Interest in Using BSI Mobile Bank Syariah Indonesia in Jambi Province*

The findings indicate a noteworthy positive correlation between the perceptions of Sharia compliance and customer interest in utilizing BSI Mobile Bank Syariah Indonesia within Jambi Province. The analysis shows that the coefficient value derived for the Sharia compliance variable is 0.154.

The p-value of 0.003 is below the threshold of 0.05, suggesting a significant positive relationship between Sharia compliance and the interest in utilizing BSI Mobile Banking Syariah Indonesia in Jambi Province. The analysis indicates that Sharia compliance substantially positively influences the interest in using BSI Mobile Bank Syariah Indonesia within Jambi Province.

Consequently, the fifth hypothesis of this study indicates that the hypothesis is accepted. The findings align with the research conducted by (Astuti & Saputra, 2022), which suggests that sharia compliance positively and significantly impacts the interest in utilizing BSI Mobile Bank Syariah Indonesia (BSI) in Jambi Province. Sharia compliance is crucial for customers seeking banking services that comply with Islamic principles. In the context of BSI Mobile, Sharia compliance means that all products and services offered through the application must comply with Sharia law and principles. The higher the compliance or application of Islamic banks, the higher the customer's interest in using BSI Mobile.

Suhartanto (2019), states that compliance with Sharia principles can increase customer interest in utilising BSI Mobile services; in other words, Sharia compliance can increase customer interest in transactions. Research (Mulia et al., 2021), stated the relationship between Sharia compliance and customer confidence; they believe that every product offered by Islamic banks always follows Sharia principles, including mobile banking services.

5. Conclusion

Based on the research findings, it can be concluded that perceived ease of use, perceived usefulness, perceived risk, service quality, and Sharia compliance significantly influence customer interest in using BSI Mobile in Jambi Province. Ease of use and perceived usefulness enhance customer interest by supporting productivity and simplifying daily banking activities. Although perceived risk also has a significant impact, it highlights that security remains a major concern. However, BSI's strong commitment to data protection and high-quality service has successfully built customer trust and encouraged the adoption of mobile banking services.

Service quality and adherence to Sharia principles also have a significant positive impact on customer interest in using BSI Mobile. The higher the quality of service such as ease of transactions, innovative digital features, and responsive support the greater the customer's interest. Sharia compliance is a crucial factor, especially in regions with a predominantly Muslim population like Jambi, where customers tend to prefer financial services aligned with their religious values. Therefore, the combination of these factors positions BSI Mobile as a trusted and attractive Sharia-compliant banking solution for the people of Jambi.

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