

THE EFFECT OF THE PERCEPTION OF SECURITY AND TRUST OF BANK SYARIAH INDONESIA CUSTOMERS ON THE INTEREST IN TRANSACTING USING MOBILE BANKING SERVICES (CASE STUDY OF FAI UMSU STUDENTS)

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Abstract

Keywords:

Perception of Security,
Trust,
Interest in Transactions,
Mobile Banking,
Sharia banking.

The development of digital banking services has changed the way people transact, especially the younger generation who are increasingly paying attention to security and trust aspects in the use of mobile banking. Although Bank Syariah Indonesia (BSI) continues to innovate in BSI Mobile services, the level of interest in transacting among its users is still not optimal, creating a research gap regarding the factors that affect this interest. This study aims to analyze the influence of the perception of security and trust on the interest in transacting using BSI Mobile services among students of the Faculty of Islamic Religion, University of Muhammadiyah North Sumatra (FAI UMSU). The method used in this study is a quantitative approach with primary data collection through questionnaires. The research sample consisted of 100 respondents who were selected using a non-probability sampling technique using the quota sampling method. Data analysis was carried out by multiple linear regression using the SPSS program, accompanied by validity, reliability, classical assumption test, and hypothesis testing. The results of the study show that the perception of security and trust simultaneously have a significant influence on the interest in transacting using BSI Mobile. Partially, the perception of security has a positive and significant influence on the interest in transactions, while trust shows a positive but insignificant influence. These findings confirm that the security factor has a dominant role in increasing students' interest in the use of Islamic mobile banking services.

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INTRODUCTION

The Islamic banking industry takes advantage of advances in digital and telecommunication technology, such as mobile banking applications and the internet, which can be done through an internet connection. Consumer behavior in making transactions in the current digital information era is changing, with consumers paying close attention to security and trust aspects in transactions. It impacts almost all aspects of human life and activities (Junaedi and Neneng, 2023) . One of the most important factors that affect the use of internet technology by people is trust. Trust is the foundation of successful relationships with customers (Utami et al ., 2023) . The type of service products provided by banks to their customers to meet their needs is known as bank services. The bank offers this service with the aim of providing services to its customers or others who need it. By providing these services, banks earn revenue, known as fee-based income. Mobile banking is a banking service offered by various banks, including Islamic banks, that allows customers to make transactions anytime and anywhere without having to come directly to the bank or teller.

Bank Syariah Indonesia (BSI) is one of the banks that offers mobile banking services that facilitate financial transactions for its customers. Bank Syariah Indonesia Tbk, recorded an increase in mobile banking transactions (BSI Mobile) by 97.4% every year until July 2021, reaching 46.4 million transactions or an annual increase of 97.4%. By the end of 2021, BSI is also targeting 3 million new users for BSI Mobile and targeting e-channel transactions worth IDR 532 billion based on fees. As of August 17, 2021, the number of BSI Mobile users has reached 2.7 million (Putri Amalia & Hastriana , 2022)

Mobile banking has developed in many urban areas of Indonesia. but it is different from rural environments. Some of the problems with the use of mobile banking in rural areas include the limited ability to use technology, which makes rural communities less aware of how to use facilities associated with poor network technology sometimes leading to disrupted internet access and limited access and village infrastructure (Nurarista, 2024).

The traditional paradigm of financial transaction has been changed by this phenomenon, giving customers flexibility and convenience they have never encountered before (Sitanggang et al., 2024) . The development of digital technology has brought about major changes in various part of human life, including the financial sector (Humaero et al., 2025) . Banking services are no longer limited to the promise of safe and reliable services, but are also able to meet the changing needs of customers with the advancement of technology and lifestyles (Khoiriyah & Putra, 2022).

The Islamic banking industry, including Bank Syariah Indonesia (BSI), continues to develop mobile banking services to keep up with the progress of digital transformation. The level of use of these services has not yet reached ideal results. The purpose of this study is to investigate how the perception of security and trust of fai umsu students influences their decision to use sharia mobile banking services in the Medan area of North Sumatra. A demographic group called Generation Z is made up of people born between 1997 and 2012. This is a generation that grows along with technological advancements. They expect high speed, security, and convenience of transactions and adopt a cashless lifestyle (Fadhillah, 2025) .

Previous research has revealed that the view of security is a key element in the utilization of mobile banking services. (Handinisari et al ., 2022) Explained that security has an important influence on interest in making transactions through mobile banking at

Bank Syariah Indonesia. Customers tend to be more interested in using mobile banking services if they are confident that their personal data and financial transactions are safe. This discovery shows that a trusted security system can reduce risk and increase customer convenience in conducting transactions digitally. However, the results of the study related to the impact of security on transaction interest show that there is a difference (Khoiriyah & Putra, 2022). Knowing that the security aspect does not always have a significant direct impact on customer interest in using mobile banking. This factor is due to the characteristics of the respondents, who are mostly from the younger generation who are familiar with digital technology, so they consider security to be an inherent part of modern banking services. Even though it is a disaster, the security aspect is still an important element that is considered before customers make a decision to make a transaction. In addition to the security aspect, customer confidence is also an important element in encouraging interest in transacting through mobile banking. This confidence shows how much customers trust the integrity, accuracy, and commitment of banks in protecting transaction security and information confidentiality.

Students of the Faculty of Islamic Religion, University of Muhammadiyah North Sumatra (FAI Umsu) have good technological knowledge and the need for simple financial transactions in daily life. Therefore, they may become potential users of mobile banking services. This study aims to emanate the influence of the perception of security and trust of Bank Syariah Indonesia customers on their interest in making transactions through mobile banking services through a case study conducted on FAI Umsu students. The results of this research are expected to help banks improve the quality of their digital services and become a consideration in formulating strategies to increase customer interest in using mobile banking services throughout Indonesia. Based on the results of the research that occurred, I am interested in conducting research with the title: **"The Influence of Perception of Security and Trust of Bank Syariah Indonesia on Interest in Transactions Using Mobile Banking Services"**

LITERATURE REVIEW

PT Bank Syariah Indonesia Tbk, also known as BSI, officially began operations on February 1, 2021. The merger of three Islamic banks from the Association of State-Owned Banks (Himbara): PT Bank BRI Syariah (BRIS), PT Bank Syariah Mandiri (BSM), and PT Bank BNI Syariah (BNIS) makes BSI the largest Islamic bank in Indonesia (Askur Hamid Nst et al., 2022). One of the things that distinguishes Islamic banks from conventional banks is the operational principles used (Akbariansyah et al., 2025). Given the importance of knowledge about Islamic banking among students, students know more about Islamic banking in distinguishing it from conventional and are able to choose a bank that is safe and reliable in transactions, because many students are now more interested in shopping online (Roni & Pratiwi, 2022). With BSI's mobile banking service, customers can access their accounts and make transactions or shop online. (Experience & Agains, 2025). The emergence of customer interest will be determined by the bank's ability to attract the attention of potential customers (Lubis & Siregar, 2021).

There are several advantages provided if bank customers use internet banking, but there are still many customers who are not interested in using internet banking in transactions (NuntupaFadila & Rahman, 2023). Previous research has shown that the level of trust users have in digital apps largely depends on how well the app protects users'

personal data (Permana et al.,2025). Islamic banks play an important role as they help all economic activities in the halal sector (Khotijah & Dewi Ratna Yunita, 2024) . With the largest Muslim population in the world, Indonesia's banking sector is growing, including Islamic banks. Islamic banks emphasize a profit-sharing system that is different from conventional banks. Bank Syariah Indonesia is one of the state-owned Islamic banks that supports the advancement of banking technology by launching Net Banking services that make it easier for customers to transact (Adestyan & Fast, 2022).

In addition, BSI has a mobile banking service called BSI Mobile, which is one of the largest banks in the banking industry. In July 2021, the number of BSI mobile banking transactions increased by 97.4% annually, reaching 46.4 million transactions, and on August 17, 2021, the number of BSI mobile banking users exceeded 2.7 million, an increase of 79.4 percent (Zhao & Wang, 2023) .

Indonesian Islamic banks offer cardless cash withdrawal services, which is a digital innovation in the banking industry that allows customers to make transactions without a physical card. Potential users of this service are college students, who are the generation of technology (Anwari & Narcissistic, 2025). Customers have many benefits from BSI Mobile, such as the ability to view balances, transfers, payments, purchases, and other information within 24 hours. Students prefer to save in Islamic banks because they see their principles, goods, and services well (Nurhab & Nurhab, 2025).

Bank Syariah Indonesia, which was formed from the merger of three state-owned Islamic banks, began to develop a digital financial transaction system through the BSI Mobile service. In addition, it offers a variety of attractive features that are no less competitive compared to other banking sectors. BSI Mobile services have many features, such as money transfers, payments, purchases, Islamic services, ziswaf, top up e-wallets, and e-commerce (Sodik et al., 2022). Although, BSI insists that customer data and funds are safe, the public still feels anxious about the potential for data leaks and the serious impact that can occur. The reason is, BSI does not deliver a direct notification to customers regarding customer data that is tied to cyber attacks that lead to customer data hacking. Meanwhile, BSI claimed that this hacker disruption was under the pretext that there was a disrupted system repair process (Economics et al., 2025).

Due to the high rate of counterfeit cases and high operational costs borne by banks in Indonesia, Bank Syariah Indonesia continues to strive to improve the smooth running of the payment system by using digital technology (Putri et al., 2023). Fintech apps are now making financial transactions easy and secure for many people who were previously unable to access official financial services. In response to these developments, Bank Syariah Indonesia (BSI) launched the BYOND (Build Your Own Digital) digital service, which is designed to make it easier to use. These digital services enable a wide range of financial features, such as interbank payments and transfers, to be used anytime and anywhere. Customer satisfaction analysis of Byond's digital services is essential (Hidayah et al., 2025) . One of the main measures of the success of a service is customer satisfaction. The most important factor in a company is customer satisfaction, which has to do with customer expectations that they will meet with a bank that is safe, convenient, and easy to make transactions (Pangestu, 2022) .

Security is one of the most important aspects in the use of mobile banking services because it is related to the protection of personal data and the security of financial transactions for customers. In Islamic banking, the security aspect not only plays a role in protecting the technological system, but also as an effort to maintain the trust and trust

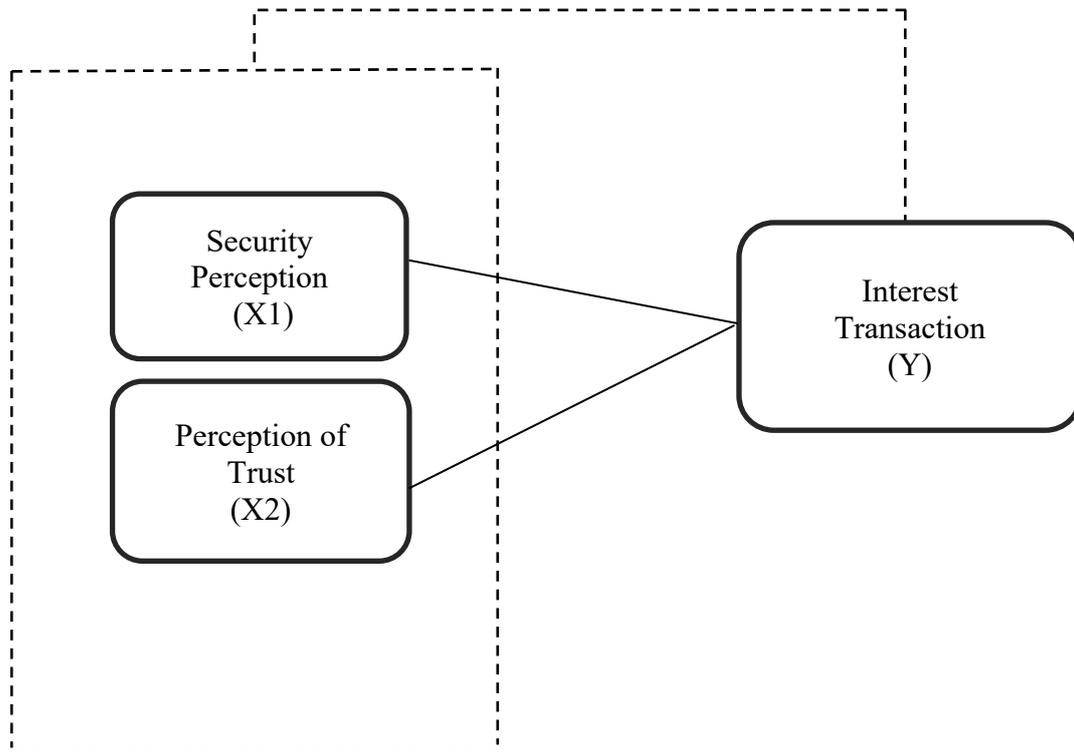
of customers. If the mobile banking system is considered secure, then the risk felt by customers will be reduced, thereby increasing the interest in making transactions digitally, (Handinisari et al., 2022). which states that security has a significant influence on the interest in making transactions through Bank Syariah Indonesia mobile banking.

These results are in line with findings that security has a significant role in shaping customer interest, both directly and indirectly (Khoiriyah & Son, 2022) (Placeholder1) Although in some circumstances the security factor does not always have a significant effect, understanding security is still one of the important aspects that customers consider before making transactions through mobile banking. Emphasizing that the risk of digital crimes, such as phishing, can reduce customer interest if it is not supported by a strong security system for customers. This shows that security remains an important aspect in increasing customer interest in making transactions (Sitanggang et al., 2024) **Security Perception**

Trust is the customer's belief in the bank's capacity, integrity and responsibility in providing safe and reliable mobile banking services. In the world of Islamic banking, trust also shows the extent to which the bank complies with sharia principles. A high level of trust will encourage customers to continue using mobile banking services and increase interest in making transactions (Handinisari et al., 2022). It shows that trust has a significant influence on customer transaction interest through Bank Syariah Indonesia mobile banking. Which states that the level of trust has a positive and significant impact on interest in using mobile banking. Customers who have a high level of trust in banks will feel more confident in conducting financial transactions digitally without worrying about potential risks that may arise (Khoiriyah & Son, 2022). It shows that customer trust is greatly influenced by their view of transaction security. The stronger the customer's confidence in the security of the mobile banking system, the more interested they will be in making transactions through the service. (Sitanggang dkk., 2024) **Perception of Trust**

Interest in transactions is the tendency or encouragement from customers to take advantage of mobile banking services when making financial transactions. This interest can be seen from the desire to reuse the service, recommend it to others, and make mobile banking the main tool for making transactions. The interest in making transactions is influenced by several factors, especially security aspects and the level of trust in banks. Explaining that interest in transactions plays a very important role as a foundation before customers make a decision to use mobile banking. (Khoiriyah & Son, 2022) . Customers who have a great interest will be more motivated to use digital banking services actively. It also said that the increased sense of security and trust from customers will encourage greater interest in making transactions using mobile banking at Islamic banks (Handinisari et al., 2022) **Perception of Interest in Transactions.**

Conceptual Framework Drawings



Hypothesis

The hypotheses in this study are:

H1: The perception of security and trust has an effect and is significant on the interest in transacting using mobile banking services.

H1a : Security perception has an effect and is significant on the interest in transacting using mobile banking services

H1b: The perception of BSI customer trust has an effect and is significant on the interest in transacting using mobile banking services.

RESEARCH METHODS

This study uses a quantitative approach with data sources in the form of primary data. The population used in this study is students of the Faculty of Islamic Religion, University of Muhammadiyah North Sumatra who use the BSI Mobile service. The sampling technique used is non-probability sampling with the quota sampling method. Quota sampling is a sampling method in non-probability sampling, where the researcher determines in advance or the quota of respondents that must be achieved based on certain predetermined criteria. Respondents are then selected until the quota is met to provide an equal opportunity for each member of the population to be selected. This method is usually applied when researchers face time and cost constraints, and already understand the characteristics of the population to be studied. In this study, the questionnaire method was used to collect data. According to Purba (1996), if the number of samples is not known for sure, the formula to calculate it is:

$$n = \frac{z^2}{4 (Moe)^2}$$

Description :

n = Sample size

Z = The level of confidence required in the sample research

Moe = *Margin of error* or maximum tolerance rate of error

Z is a value in the normal distribution that describes the confidence level. The confidence level used in this study was 95% or $z = 1.96$ and the margin of error (moe) was set at 10% or 0.1. Therefore, the number of samples needed for this research is:

$$n = \frac{1.96^2}{4(0.1)^2}$$

$$n = 96.04$$

In the calculation of the formula, the minimum total sample results that must be achieved in this study were obtained, which is 96.04 people. However, to make this research easier, the number was rounded to 100 respondents.

The Data Analysis method used in this research is a Multiple Linear Regression analysis method carried out with the support of a statistical data processing program, namely SPSS, The regression model is as follows:

$$Y = a + b_1 X_1 + b_2 X_2$$

Description :

Y = Transaction Interest (Dependent Variable)

a = Constant

b₁ = Regression coefficient of variable X₁ (Perception of Security)

b₂ = Regression coefficient of the X₂ variable (BSI Customer Trust Perception)

X₁ = Security Perception

X₂ = Perception of Sharia Bank Customer Trust

e = Standard error

In the field of data research and analysis, data collection is a crucial first step to obtaining valid and reliable information. Validity and reliability are the main concepts in evaluating the quality of quantitative research instruments (Subhaktiyasa, 2024). Validity testing is a testing process that is carried out to determine the extent to which research instruments, such as questionnaires or questionnaires, can accurately measure what should be measured. The purpose of this test is to ensure that each statement item in the instrument really represents the variable being studied, so that the data produced is in accordance with the concept to be revealed. Reliability test is a test carried out to determine the extent to which research instruments, such as questionnaires or questionnaires, are able to provide consistent, stable, and reliable results when used repeatedly under the same conditions. The purpose of this test is to ensure that the

measuring tool does not produce significantly fluctuating data, so that the data obtained can be relied upon for analysis.

The classical presumption test in this think about is carried out through ordinariness testing. Which points to assess whether the relapse show., whether for subordinate factors, independent variables, or both, features a ordinary conveyance of information or not. Multicollinearity tests were performed to distinguish the nearness of solid relationships between free factors within the inquire about information. To discover out on the off chance that there's a multicollinearity issue, it can be seen from the values of Resilience and Fluctuation Expansion Calculate (VIF). In the event that the Resilience esteem is less than 10, at that point the relapse show is considered to have no multicollinearity. On the other gand, in case these conditions are not met, at that point it can be concluded that multicollinearity has happened. The heteroscedasticity test is an o-test that's carried out to decide whether there's a contrast in leftover fluctuation between one perception and another within the relapse demonstrate.

The theory test in this ponder incorporates the assurance coefficient (R2) which is basically utilized to discover out how successful the estimation demonstrate is in clarifying the bound factors. In expansion, the ponder too connected a importance test (F test) to assess whether all free factors collectively had a noteworthy impact on the subordinate factors within the relapse demonstrate. The t-test is carried out to get it the significance of the impact of free factors on subordinate factors, accepting that the other autonomyous factors stay steady. In this investigation, the assessment can be sees based on the likelihood esteem, where on the off chance that the likelihood is less than 1%, at that point the impact is considered to be essentially solid. In the mean time, on the off chance that the likelihood is more prominent than 10%, at that point the impact is considered inconsequential.

RESULTS AND DISCUSSION

Data Quality Test

Data Validity Test

Table 1. Validity Test

Variable	Item	r Count	r Table	Remarks
X1	X1.1	0,698	0,3610	Valid
	X1.2	0,826	0,3610	Valid
	X1.3	0,667	0,3610	Valid
X2	X2.1	0,917	0,3610	Valid
	X2.2	0,901	0,3610	Valid
	X2.3	0,853	0,3610	Valid
Y	Y1.1	0,811	0,3610	Valid
	Y1.2	0,956	0,3610	Valid
	Y1.3	0,881	0,3610	Valid

This research began by distributing an initial stage questionnaire, or instrument test, to 30 respondents. Before being used in the main study, the purpose of the dissemination of this questionnaire is to ensure the validity of the statement. Measure validity by comparing one value to the degree of freedom (df) = n-2, which can be found by comparing r calculation with r table. Declared valid if r counts are greater than r tables.

Reliability Test

Unwavering quality may be degree that appears the degree to which a measuring instrument or inquire about instrument can give reliable and steady comes about when utilized over and over to degree the same question beneath generally comparative conditions. In quantitative inquire about, particularly those utilizing surveys, unwavering quality is exceptionally within the information collected. Questionable rebellious will create conflicting information, which can influence the exactness of the investigation and investigate conclusions. Unwavering quality is as a rule tried with certain measurable procedures, such as Cronbach's Alpha, where an instrument is considered dependable in case the esteem of the coefficient is over a indicated restrain, for the most part 0.60. In this way, unwavering quality is an critical prerequisite so that inquire about comes about can be trusted and accounted for deductively.

Reliability Statistics

Cronbach's Alpha	N of Items
.946	9

Source : Processed Data (2025)

Variable	Cronbach's Alpha	Parameters	Reliability
Security	0,776	0,60	Reliable
Trust	0,888	0,60	Reliable
Interest in transactions	0,884	0,60	Reliable

Source : Processed Data (2025)

Based on the results of the above output, it can be concluded that. Cronbach's Alpha value for Security Perception (X1) is $0.776 > 0.600$, which indicates that this variable is reliable. Cronbach's Alpha for Confidence value (X2) is $0.888 > 0.600$, which is also declared reliable. In addition, Cronbach's Alpha value for Trading Interest (Y) is $0.884 > 0.600$, which indicates that this variable is also reliable.

Normality Test

The normality test is a crucial step in data analysis because it serves as a condition for determining whether or not parametric statistical methods can be used (Sianturi, 2025). The regression model can be considered normal if the significance value of Asymp.Sig (2-tailed) is greater than 0.05.

**Table 3. Normality Test
One-Sample Kolmogorov-Smirnov Test**

		Unstandardized Residual
N		100
Normal Parameters ^{a,b}	Red	.0000000
	Std. Deviation	1.58468459
Most Extreme Differences	Absolute	.080
	Positive	.048
	Negative	-.080
Test Statistic		.080
Asymp. Sig. (2-tailed)		.118c

- a. Test distribution is Normal.
- b. Calculated from data.
- c. Lilliefors Significance Correction.

Source : Processed Data (2025)

Based on the comes about of the investigation of the Kolmogorov-Smirnov (k-S) test, the esteem of Asymp.sig (2-tailed) gotten was 0.118 ($p > 0.05$). Subsequently, it can be concluded that the information utilized in this think about was identifield to have a typical dissemination and the test was pronounced reasonable for utilize.

Multicollinearity Test

Multicollinearity is a state in which there is a correlation between independent variables or between independent variables that are not independent of each other. The measure (quality) that can be used to detect the presence of multicollinearity is the Variance Inflation Factor (VIF). VIF serves as a criterion for identifying multicollinearity in linear regression involving more than two independent variables (Sriningsih et al., 2018).

**Table 4. Multicollinearity Test
Coefficients^a**

Models		Collinearity Statistics	
		Tolerance	VIF
1	X1	.804	1.245
	X2	.804	1.245

a. Dependent Variable: Y

Source : Processed Data (2025)

The analysis of the VIF value results shown by the security variable (X1) is 1,245 < 10 . The confidence variable (X2) also shows a value of 1,245 < 10 . Therefore, the two independent variables have no correlation, and the regression model is considered not to experience multicollineity.

Heteroscedasticity Test

The heteroscedasticity test could be a test that's carried out to discover out in case there are likenesses between the variations of the residuals and the other. In case the significance esteem is more prominent than 0.05, at that point it can be expressed that there's no heteroscedasticity.

Table 5. Heteroscedasticity Test Coefficient

Models		Unstandardized Coefficients		Standardized	t	Sig.
		B	Std. Error	Coefficients		
1	(Constant)	1.874	1.673		1.120	.266
	X1	-.031	.056	-.063	-.556	.580
	X2	.009	.060	.016	.143	.886

a. Dependent Variable: ABS_RES

Source : Processed Data (2025)

The above study shows the results of the analysis of heteroscedasticity test data contained in table 5, which proves that the significant value of each variable > 0.05. Therefore, it can be concluded that the data does not experience heteroscedasticity.

Coefficient Determination Test

Table 6. Coefficient Determination Test Model Summary

Models	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.400a	.160	.143	1.601

a. Predictors: (Constant), X2, X1

Based on Table 6, the Adjusted R Square value was recorded at 0.143 or 14.3%, which shows that the security and trust variables can explain the influence on interest in using BSI Mobile by 14.3%. Meanwhile, the rest were influenced by other variables that were not included in the research model.

Test F

The F-test is a statistical test used to determine whether all independent variables simultaneously or simultaneously have a significant influence on the dependent variables in a regression model. This test is carried out by comparing the significance value or F value calculated with the predetermined criteria. If the significance value is smaller than the predetermined significance level (α), then the regression model is considered feasible and the independent variables collectively affect the dependent variables.

Table 7. Test F ANOVA^a

Models		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	47.429	2	23.714	9.253	.000b
	Residual	248.611	97	2.563		
	Total	296.040	99			

a. Dependent Variable: Y

b. Predictors: (Constant), X2, X1

Source : Processed Data (2025)

The comes about of the F test contained within the information table appear that the critical esteem of the F calculation is 9.353 with a p-value of 0.000 (sig > 0.05). Subsequently, both variables are acceptable, which implies that there's a noteworthy impact of the recognition of security and believe at the same time on intrigued in utilizing BSI Portable.

T Test

Table 8. T Test Coefficient

Models		Unstandardized Coefficients		Standardized	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	15.277	2.805		5.446	.000
	X1	.249	.093	.277	2.668	.009
	X2	.186	.101	.191	1.843	.068

a. Dependent Variable: Y

Source : Processed Data (2025)

Based on the result of the t-test in table, it is known that the t-test is used to determine the persial influence of each independent variable on the dependent variable. The test results show that the variable X1 has a signifinance value of 0.009 smaller than 0.05, so it can be concluded that X1 has a positive and significant effect on Y. This is strengthened by the value of the regression coefficance value of of 0.068 greater than 0.05, so it can be concluded that X2 does not have a significant effect on Y even though it has have a partially significant influence on the variable Y.

CONCLUSION

This study aims to analyze the influence of security perception and trust on interest in transacting using BSI Mobile in FAI UMSU students. The results of the study showed that these two variables simultaneously had a significant effect on transaction interest. Partially, the perception of security has a positive and significant effect, while trust has a positive but insignificant effect, so security becomes a more dominant factor. The practical implication of this study is the need for Bank Syariah Indonesia to improve the mobile banking security system and provide continuous education to customers regarding digital transaction security. The limitations of this study lie in the limited scope of respondents and the limited research variables, so that further research is recommended

to expand the object, add variables, and use more diverse research methods.

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