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## DETERMINANTS OF INTEREST USING BSI MOBILE APPLICATION: A TECHNOLOGY ACCEPTANCE MODEL APPROACH

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### ABSTRACT

**Purpose:** This study aims to analyze the determinants that influence interest in using BSI Mobile within the framework of the Theory of Acceptance Model.

**Methodology/approach:** This research uses quantitative research methods. Determination of the sample with simple random sampling with the Slovin's formula, namely 397 BSI KC Dharmawangsa Surabaya customers. Data collection techniques with questionnaires in the form of google forms. Data were analyzed using Partial Least Square (PLS) statistical techniques to test the relationship between variables.

**Findings:** The results of this study indicate that perceived usefulness and perceived convenience have an effect on interest in using the BSI mobile application, but trust has no effect on interest in using the BSI mobile application. Financial literacy is able to moderate the effect of perceived usefulness, perceived convenience, and trust on interest in using the BSI mobile application at Bank Syariah Indonesia.

**Practical implications:** The results of this study encourage Bank Syariah Indonesia to continue developing useful and easy-to-use features for the BSI Mobile app, as well as providing financial literacy education to customers. The government and financial services authorities are expected to improve digital financial literacy programs so that the public is better prepared and more confident in using technology-based banking services.



**Originality/value:** This research has the novelty of financial literacy as a moderating variable using the theory of acceptance model.

**Keywords:** App User Interest; Financial Literacy; Perceived Ease; Perceived Usefulness; Trust.

#### **ABSTRAK**

**Tujuan penelitian:** Penelitian ini bertujuan untuk menganalisis faktor determinan yang mempengaruhi minat penggunaan BSI Mobile dalam kerangka Theory of Acceptance Model.

**Metode/pendekatan:** Penelitian ini menggunakan metode penelitian kuantitatif. Penentuan sampel dengan simple random sampling dengan rumus slovin yaitu 397 nasabah BSI KC Dharmawangsa Surabaya. Teknik pengumpulan data dengan kuesioner berupa google form. Data dianalisis menggunakan teknik statistika Partial Least Square (PLS) untuk menguji hubungan antarvariabel

**Hasil:** Hasil penelitian ini menunjukkan bahwa persepsi kebermanfaatan dan persepsi kemudahan berpengaruh terhadap minat penggunaan aplikasi BSI mobile, namun kepercayaan tidak terdapat pengaruh terhadap minat penggunaan aplikasi BSI mobile. Literasi keuangan mampu memoderasi pengaruh persepsi kebermanfaatan, persepsi kemudahan, dan kepercayaan terhadap minat penggunaan aplikasi BSI mobile pada Bank Syariah Indonesia.

**Implikasi praktik:** Hasil penelitian ini mendorong Bank Syariah Indonesia untuk terus mengembangkan fitur-fitur aplikasi BSI Mobile yang bermanfaat dan mudah digunakan, serta memberikan pendidikan literasi keuangan kepada pelanggan. Bagi pemerintah dan otoritas keuangan diharapkan untuk meningkatkan program literasi jasa keuangan digital agar masyarakat lebih siap dan percaya diri dalam menggunakan layanan perbankan berbasis teknologi.

**Orisinalitas/kebaharuan:** Penelitian ini memiliki kebaruan literasi keuangan sebagai variabel moderasi dengan menggunakan pendekatan theory of acceptance model.

**Kata kunci:** Kepercayaan; Literasi Keuangan; Minat Pengguna Aplikasi; Persepsi Kebermanfaatan; Persepsi Kemudahan.

## INTRODUCTION

The rapid development of technology has encouraged the banking sector, especially Islamic banking, to innovate products in digital form. One of the Islamic banks that also innovates is Bank Syariah Indonesia (BSI), which was inaugurated on 1 February 2021 as a result of the merger between Bank Syariah Mandiri, BNI Syariah, and BRI Syariah in accordance with OJK regulation Number 41/POJK.03/2019. BSI Mobile is one of the flagship digital products from Bank Syariah Indonesia which aims to facilitate transactions and provide information to customers through various features, including the application of the green banking concept. Through BSI Mobile, customers are given various conveniences in transactions so that they can experience the benefits of Islamic banking services practically and efficiently ([Rahman et al. 2023](#); [Okky & Rini, 2021](#)). Bank Syariah Indonesia (BSI) advantage over other Islamic banks, including Bank Muamalat, lies in its large asset scale, extensive service network, and full support from the government. After the merger, BSI managed to increase its number of customers to more than 20 million, making it the fifth largest bank in Indonesia in terms of customer numbers. Additionally, BSI recorded asset growth reaching Rp 353 trillion of the end of 2023 and ranked among the top 10 Global Islamic Banks based on market capitalization. This success demonstrates that BSI has the capacity and potential to become a key player in the Islamic banking industry, both nationally and globally ([www.bankbsi.co.id](http://www.bankbsi.co.id)).

In general, before customers use Bank Syariah Indonesia (BSI) Mobile, they have a perception of usefulness and perceived ease of use of the advantages and potential of Bank Syariah Indonesia (BSI) Mobile ([Okky & Rini, 2021](#)). Trust is one of the important factors for Bank Syariah Indonesia (BSI) Mobile customers, having benefits by improving their performance. Security is key in the banking system, especially at Bank Syariah Indonesia (BSI) Mobile because it involves confidential customer data. Bank Syariah Indonesia (BSI) Mobile has various risks in its use ([Desvronita, 2021](#)).

Although Bank Syariah Indonesia (BSI) Mobile is a digital innovation that facilitates customer transactions, customer concerns about system security are increasing ([Aisah et al. 2023](#)). One incident that reinforced these concerns was the disruption of BSI Mobile services in 2023 caused by a cyberattack in the form of ransomware from a hacker group calling themselves the Lock Bit Ransomware Group. This attack highlights ongoing weaknesses in BSI's security system ([Zuhroh, 2022](#); [Fitriani et al. 2023](#)). Additionally, BSI Mobile frequently experiences technical issues, such as system errors related to capacity upgrades, resulting in temporary unavailability of transaction services (CNN, 2024). These conditions do not fully reflect the overall user experience, creating an urgent need for in-depth research to evaluate customer perceptions, usefulness, ease of use, and trust in BSI digital services. This research is important to provide strategic input for strengthening the digital banking system in Indonesia.

From the perception of usefulness, perceived ease of use, and customer trust, it will have an influence on interest in using the Bank Syariah Indonesia (BSI) Mobile application. The use of Bank Syariah Indonesia (BSI) Mobile has a positive value for the customer because transactions become easier, more practical and efficient. This process will facilitate Bank Syariah Indonesia customer transactions because in the Bank Syariah Indonesia (BSI) Mobile

application there is an explanation to provide understanding to customers in carrying out various transactions ([Debora & Widiati, 2023](#)).

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The studies conducted by [Aswati & Renalda, \(2024\)](#); [Mayangsari & Hendriyawan, \(2020\)](#) state that perceived usefulness influences the interest in using digital payment services. Perceived usefulness refers to an individual's belief that using a particular technology will enhance their performance. In contrast, research by [Siswoyo & Irianto, \(2023\)](#); [Sari & Yatun, \(2022\)](#) found that perceived usefulness does not affect the interest in using digital payment services. This indicates that even though users recognize the benefits of the technology, it does not necessarily encourage their interest in using it, as there may be other factors that play a more dominant role in influencing their usage decisions.

Research by [Nizar & Yusuf, \(2022\)](#); [Pranoto & Setianegara, \(2020\)](#) states that using technology is easy and does not require much effort. Ease is an important consideration because everyone wants a simple and smooth process to achieve their goals. In contrast to research conducted by [Atieq & Nurpiani, \(2022\)](#); [Veonnita & Rojuaniah, \(2022\)](#) state that perceived ease of use does not have a direct influence on mobile banking applications. Because it is not enough to encourage customer loyalty. Loyalty can only be created if customers are convinced of the real benefits and usefulness of the application in supporting their banking activities effectively and efficiently.

Research by [Salsabila et al. \(2021\)](#); [Meileny & Wijaksana, \(2020\)](#) that trust reflects the belief that users will not be harmed by service providers, so the higher the level of trust, the greater the interest in using the application. Consumer decisions are also influenced by core values, belief systems that shape the attitudes and behavior of application providers. In contrast to research conducted by [Sari & Yatun, \(2022\)](#); [Hakim & Suhendra, \(2021\)](#); [Suryani et al. \(2020\)](#) state that trust has no influence on application usage. This is due to fraud from individuals on behalf of application providers, so that users feel insecure and hesitate to use it.

The description above shows that these studies have tested and discussed the factors that influence user interest in digital applications in Islamic Banking in Indonesia with inconsistent results ([Aswati & Renalda, 2024](#); [Mayangsari & Hendriyawan, 2020](#); [Siswoyo & Irianto, 2023](#); [Sari & Yatun, \(2022\)](#); [Nizar & Yusuf, 2022](#); [Meileny & Wijaksana, 2020](#); [Pranoto & Setianegara, 2020](#); [Atieq & Nurpiani, 2022](#); [Veonnita & Rojuaniah, 2022](#); [Salsabila et al. 2021](#); [Hakim & Suhendra, 2021](#); [Suryani et al. 2020](#)). Inconsistencies in previous research results arise due to differences in measurement methods, observation periods, research objects, and relationships between selected variables ([Miles, 2017](#)). According to [Pokhariyal, \(2019\)](#) there is a suspicion that there may be moderating variables or intervening variables involved in the inconsistency of previous research results. Therefore, researchers suspect that there are other factors that have an influence on perceived usefulness, perceived ease of use, trust in user interest in the Bank Syariah Indonesia mobile application. One of the factors that is thought to moderate this relationship is financial literacy.

Financial literacy plays a crucial role in improving the effectiveness of digital financial services such as mobile banking applications. ([Fitriana & Haryanti, 2024](#)) show that low levels of financial literacy cause many customers to not understand how to use BSI Mobile optimally, even though the app provides various banking service conveniences. [Phan et al. \(2023\)](#) and [Almanaseer et al. \(2024\)](#) also reveals that the perception of the complexity of using digital apps, especially among the elderly, is a major barrier to the adoption of technology-based banking services. Similar findings are reinforced by [Andreou and Anyfantaki, \(2021\)](#), who found a positive correlation between financial literacy levels and the frequency of internet banking use. They state that individuals with low financial literacy tend to feel less confident

using digital services and have a poorer understanding of the risks and benefits of digital financial products. Therefore, improving digital financial literacy is an urgent need to promote inclusion and efficiency in the use of modern banking services.

This study aims to expand the literature related to the use of the Technology Acceptance Model (TAM) as a theoretical basis, which is the initial model to explain individual acceptance of the use of technological systems, especially in the context of the BSI Mobile application at Bank Syariah Indonesia. The novelty in this study lies in the use of financial literacy as a moderating variable, which has not been widely studied before, combining independent and dependent variables. In addition, this research is also driven by the differences in findings from previous studies, by updating the research model, research period, research location, and covering a wider research area to obtain results that are more relevant and contextual to recent developments. so that it is expected to be able to provide more in-depth theoretical and practical contributions.

Perceived usefulness is an individual's belief that the use of a technology system can improve performance and productivity. In the context of using mobile banking, this perception is reflected in the customer's view that the technology is able to provide real benefits, in recording transactions, time efficiency, effectiveness, and increasing work productivity. When customers feel that the technology used really helps in their financial activities, this will form a positive belief in the usefulness of the system. This belief encourages interest in continuing to use mobile banking. The use of a technology system can provide benefits, namely improved performance. Customers can make transactions effectively and efficiently through the use of mobile banking ([Wijaya & Sri, 2023](#); [Widayanto & Mursid, 2022](#)).

This study uses the first Technology Acceptance Model (TAM) theory approach. Explains that individual acceptance behavior towards the use of information technology is determined by perceived usefulness, perceived usefulness of use. Technology Acceptance Model (TAM) as a strong model for explaining and predicting individual acceptance of technology ([Aisah et al. 2023](#)). According to ([B.U. et al., 2021](#); [Okky & Rini, 2021](#)) states that perceived usefulness has an influence on interest in using applications. Application shows that the higher the individual's belief in the benefits of a technology, the greater the tendency to use it. This research is supported by [Fariantin et al. \(2024\)](#) who tested that strengthening the importance of perceived usefulness as a major determinant in encouraging the adoption and use of digital applications, especially in the context of financial services. Based on the explanation of theory and previous research, the researcher proposes the following hypothesis:

**H1: Perceived usefulness has a positive effect on interest using the BSI Mobile application at Bank Syariah Indonesia.**

The perceived ease of using the application is an understanding that the purpose of a technology system is to make it easier for its users. Therefore, the use of the system will be different from the manual. The use of the system is said to be easier than the manual because it is more practical and not difficult. Acceptance and use of a system is driven by the ease of use experienced. Perceived ease is believed to influence the acceptance and use of a technology system. The things that underlie the perceived ease of mobile banking include: easy to use, easy to learn, and increase user insight ([Hui et al. 2023](#)). The ease of use of mobile banking includes: can be accessed through a smartphone, there are various service features, and it is easy to use ([Wijaya & Sri, 2023](#)).

Based on the Technology Acceptance Model (TAM) theoretical framework, individual acceptance of the use of information technology is influenced by perceived usefulness and

perceived ease of use ([Aisah et al. 2023](#)). In the context of using BSI Mobile, the perceived ease of operating the application encourages increased customer interest in utilizing it in digital banking activities ([Widayanto, 2022; Isma et al., 2021](#)). Thus, perceived ease of use is an important factor in encouraging the adoption of digital-based financial technology. Based on the explanation of theory and previous research, the researcher proposes the following hypothesis:

**H2: Perceived ease of use has a positive effect on interest using the BSI Mobile application at Bank Syariah Indonesia.**

Customers initial trust in the service affects their perception of relative benefits, increasing their intention to use the service ([Robaniyah & Kurnianingsih, 2021](#)). Good and positive trust will lead to high interest in using application users. Trust such as providing services as they promise, always paying attention to user interests and being competent, and effective in providing financial services ([Nizar & Yusuf, 2022; Utami et al. 2021](#)). According to [Davis, \(1993\)](#) perceived usefulness is the extent to which a person believes that using a system will improve their performance, while perceived ease of use is the extent to which a person believes that using the system does not require much effort. These two constructs are at the core of the Technology Acceptance Model (TAM), which was developed as a powerful model for explaining and predicting the acceptance of technology by individuals. In the context of using digital applications such as BSI Mobile, this theory is relevant because when consumers already have a certain level of trust in a product, they tend to feel that the application is not only useful and easy to use but also capable of providing security guarantees, maintaining data confidentiality, and ensuring reliability in its use ([Sintia et al. 2022](#)).

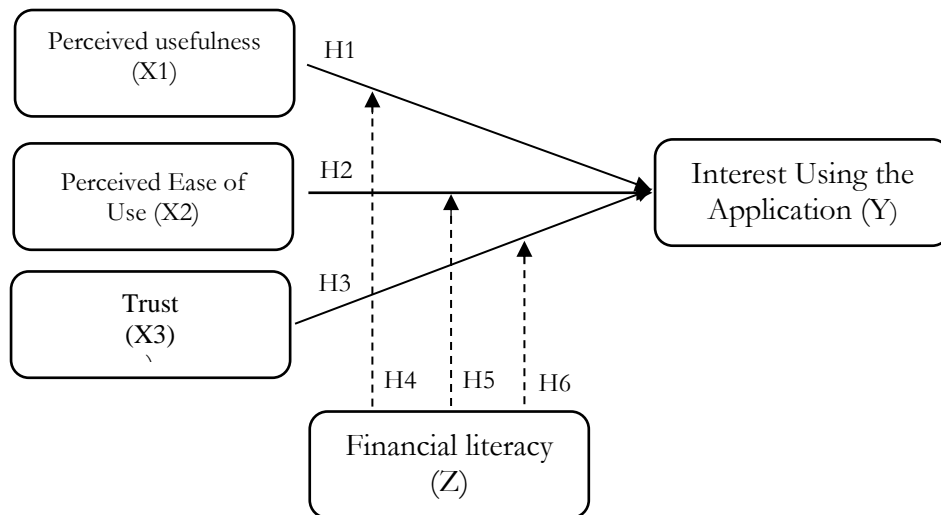
Trust and perceived ease of use have an effect on interest in using the application. High service including confidence in reliability, attention to user needs, and competence of service providers, contributes to benefits and increases individual interest in using technology ([Wasana & Telagawathi, 2023; Kusuma & Padji, 2023; Amelia et al. 2022](#)). Based on the explanation of theory and previous research, the researcher proposes the following hypothesis:

**H3: Trust has a positive effect on interest using the BSI Mobile application at Bank Syariah Indonesia.**

Financial literacy plays an important role in encouraging the use of mobile banking applications ([Pillai et al. 2023](#)). With a good level of financial literacy, individuals tend to be wiser and more confident in utilizing the features of mobile banking applications to manage savings, make payments, transfer funds, and monitor financial conditions independently ([Phan et al. 2023](#)). According to the Technology Acceptance Model (TAM) theory, financial literacy acts as an external factor that influences the adoption of mobile banking. Individuals with good financial literacy tend to have a positive perception that mobile banking services are suitable for use in financial activities ([Ullah et al. 2022](#)). Financial literacy important role in encouraging the use of mobile banking services. Customers with a high level of financial literacy tend to have a better understanding of the benefits, security, and features of digital banking services. Users are more confident in making financial decisions and are more active in using mobile banking applications for various transactions, such as payments and fund transfers ([Almanaseer et al. 2024](#)). Research by [Santoso and Nainggolan, \(2023\)](#) provides evidence that financial literacy has a positive impact on app usage. A study by [Puteri et al. \(2024\)](#) shows that financial literacy has a significant positive influence on students' preferences in choosing digital banks. Research by [Yuhelmi et al. \(2022\)](#) indicates that

financial literacy has a positive influence on faculty members' interest in using mobile banking. Research by [Lestari et al. \(2023\)](#) and [Puspadewi et al. \(2025\)](#) suggests that improving students' financial literacy can increase the adoption of digital banking services among young users. In addition, research conducted by [Andreou and Anyfantaki, \(2021\)](#) the results of the study show a statistically positive relationship between the level of financial knowledge and the frequency of using digital banking services. More importantly, consumers who lack financial literacy tend to report a lack of trust in digital banking services, as well as a lack of confidence in their financial and digital skills. Based on this argument, three moderation hypotheses are formulated as follows:

- H4: Financial literacy can strengthen the effect of perceived usefulness on interest using the BSI Mobile application at Bank Syariah Indonesia.**
- H5: Financial literacy can strengthen the influence of perceived convenience on interest using the BSI Mobile application at Bank Syariah Indonesia.**
- H6: Financial literacy can strengthen the influence of trust on interest using the BSI Mobile application at Bank Syariah Indonesia.**



**Figure 1.**  
Hypothesis  
Development  
Framework

**METHOD**

This research is a quantitative study using primary data processing. The population in this study consisted of all customers of Bank Syariah Indonesia KC Dharmawangsa Surabaya Jl. Dharmawangsa No. 115A, Kertajaya, Kec. Gubeng, Surabaya City a total of 60,295 customers. This study uses a probability sampling approach which means random sampling so that each respondent in the population has the possibility to be sampled by researchers, and the determination of the number of samples taken using the Solving formula. Details of the Research Questionnaire Returns: Questionnaires distributed 4295, Questionnaires not returned 3854, Questionnaires returned 441, and questionnaires that could not be processed 44. Based on this formula, a minimum number of 363 respondents is required which can be used as a research sample. In this study, researchers managed to get 397 respondents.

**Interest Using the Application**

Interest in use is a person preference that is driven by his desire to use technology to meet his needs. Interest in using something is the desire to use, always try to use, and continue into the future ([Aditya & Mahyuni, 2022](#)). Indicators of interest in using applications according to [Seputri & Yafiz, \(2022\)](#) namely as follows, among others: 1. transactional interest; 2. referential interest; 3. preferential interest 4; Exploratory Interest.

### Perceived usefulness

Perceived usefulness of the application, someone will use a technology if it can provide benefits to its users. According to ([Bougie & Sekaran, 2020](#)) states that the dependent variable or Dependent Variable is the variable that is the main concern for researchers. indicators of perceived usefulness according to ([Indriyani et al., 2024](#)) as follows: 1. work more quickly; 2. improve job performance; 3. increase productivity; 4. effectiveness; 5. make job easier; 6. useful.

### Perceived Ease of Use

Perceived ease of use refers to the extent to which an individual believes that using a particular technology will be easy to operate. A person's perception of the ease of using a system reflects the degree to which they believe that using the system will be free from errors ([Nizar & Yusuf, 2022](#)). According to [Debora & Widiati, \(2023\)](#) the indicators of perceived ease of use include: 1. Ease of learn; 2. controllable; 3. clear and understandable; 4. flexible; 5. easy to become skillful; 6. Easy to use.

### Trust

Trust is the trust of certain parties to others when conducting transaction relationships to have confidence that this person has all his obligations properly as expected. the extent to which someone believes that using a certain technology will improve their job performance ([Salsabila et al. 2021](#)). Indicators for measuring trust according to [Pangestu et al. \(2025\)](#) include lain: 1. benevolence; 2. Ability; 3. integrity; 4. willingness to depend.

### Financial literacy

Financial literacy as the ability to understand financial conditions and financial concepts and to convert this knowledge appropriately into behaviour ([Afandy & Niangsih, 2020](#)). financial literacy indicators according to [Sjahrudin et al. \(2024\)](#) are as follows: 1. Basic Financial Knowledge, 2. Saving and Borrowing, 3. Insurance, and 4. Investment.

Respondents answered each questionnaire statement using a five-point Likert scale (1 = strongly disagree to 5 = strongly agree). Instead of 7/9 because it makes it easier for respondents to choose an answer that is closer to the respondent's subjectivity and has a clear neutral value response. Because the more scales used, it will be difficult for respondents to distinguish the purpose of the assessment of each scale. Researchers also assured respondents that the information provided would be kept confidential and only used for academic purposes.

This study uses the Partial Least Squares (PLS) statistical method with the support of Smart PLS software version 3.2.9. PLS is a variance-based statistical method from Structural Equation Models (SEM). The PLS technique was chosen because this study uses a predictive model that tests the significance of the relationship between variables. The use of PLS makes it possible to analyze indicators that measure latent variables. PLS uses all indicator variances

to estimate model relationships, focusing on predicting the dependent variable (Hair *et al.* 2021).

This study tests two models: Model I Tests the direct relationship between the independent and dependent variables without any moderating variables, while Model II tests the interaction effect between moderating and independent variables that affect the dependent variable. The tests carried out include measurement model evaluation, structural model evaluation, direct hypothesis testing, and moderation effect hypothesis testing.

**RESULT AND DISCUSSION**

**Table 1.**  
Descriptive  
Statistics

Variable	Theoretic Range	Actual Range	Mean	Deviation Standard
Interest Using the Application (Y)	1-5	1-5	3,77	0,82
Financial literacy (Z)	1-5	1-5	3,96	0,65
Perceived usefulness (X1)	1-5	1-5	3,95	0,68
Perceived Ease of Use (X2)	1-5	1-5	4,08	0,63
Trust (X3)	1-5	1-5	4,08	0,63

Source: primary data, processed (2025)

**Table 2.**  
Discriminant  
Validity Test  
Results

Variable	Y	Z	X1	X2	X3
Interest Using the Application (Y)					
Financial literacy (Z)	0,828				
Perceived usefulness (X1)	0,824	0,686			
Perceived Ease of Use (X2)	0,789	0,736	0,613		
Trust (X3)	0,829	0,835	0,715	0,716	

Source: primary data, processed (2025)

**Table 3.**  
Reliability  
Test Results

Variable	Cronbach's Alpha	Composite Reliability
Interest Using the Application (Y)	0,890	0,927
Financial literacy (Z)	0,929	0,932
Perceived usefulness (X1)	0,922	0,954
Perceived Ease of Use (X2)	0,882	0,931
Trust (X3)	0,932	0,944

Hypothesis	Hypothesis Direction	Path Coefficient	t-statistics	p-values	Conclusion
H1: Perceived usefulness *FL	Y	0,077	4,78	0,042	Supported
H2: Perceived Ease of Use * FL	Y	0,097	3,99	0,035	Supported

H3: Trust* FL	Y	0,089	4,95	0,048	Supported
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Source: primary data, processed (2025)

**Table 4.**  
Direct Hypothesis Test Results

Hypothesis	Hypothesis Direction	Path Coefficient	t-statistics	p-values	Conclusion
H1: Perceived usefulness	+	0,087	4,77	0,021	Supported
H2: Perceived Ease of Use	+	0,078	3,96	0,045	Supported
H3: Trust	+	-0,060	1,597	0,068	Not Supported

Source: primary data, processed (2025)

**Table 5.**  
Moderation Effect Test Results

Source: primary data, processed (2025)

The mean value and standard deviation of each variable in the descriptive statistics of Table 1 show that respondents tend to agree with each statement presented, and respondents' answers do not show significant differences. The majority of respondents stated that the criteria for application user interest had been met. In addition, respondents also felt that the benefits, ease of use, and trust in the application had been applied. In addition, most respondents also agreed that financial literacy is an aspect that needs to be applied and used as a reference in utilizing technology, especially in facilitating transactions through mobile banking

Measurement models show how indicators represent latent variables. Evaluation includes validity and reliability tests. Validity testing shows whether the research instrument accurately measures what it is supposed to measure. The validity test consists of convergent validity test and discriminant validity test.

Convergent validity relates to the concept that indicators measuring constructs must have a high correlation. Convergent validity is fulfilled if the outer loading value > 0.7 and Average Variance Extracted (AVE) > 0.5. The test findings show that the minimum outer loading value is 0.635 and the maximum is 0.933, with the AVE value of each variable exceeding 0.5. Hair et al. (2021). states that indicators with outer loading between 0.4-0.7 can be maintained if the AVE value for each variable exceeds 0.5. Based on this, convergent validity has been fulfilled.

Discriminant validity relates to the concept that indicators assessing different constructs should not show strong correlations. [Hair et al. \(2021\)](#). stated that the Heterotrait Monotrait Ratio (HTMT) value provides a more precise assessment of discriminant validity. For discriminant validity to be achieved, the HTMT value must be less than 0.90. The results from Table 2 show that the HTMT value between variables is below 0.90, thus confirming the achievement of discriminant validity.

Reliability testing shows the consistency of research instruments in measuring a construct. At the advanced research stage, a construct is considered reliable if the Cronbach's alpha and composite reliability values exceed 0.7 ([Hair et al. 2021](#)). The test findings presented in Table 3 show that the Cronbach's alpha and composite reliability values for each variable exceed 0.7, which confirms the satisfaction of the reliability test. Based on the validity and reliability tests, all variables and their indicators can be declared valid and reliable for hypothesis testing.

**JRAK**  
**15.3**

The coefficient of determination ( $R^2$ ) is used to determine the extent of variability in the independent variable that affects the dependent variable. This study tested two models: Model I Tests the direct relationship between the independent and dependent variables in the absence of moderating variables, while Model II tests the effect of interaction between the variables between moderating variables and independent variables that affect the

dependent variable. The  $R^2$  value for Model I of 0.788 indicates that 78.8% of the variation in competitive advantage can be explained by the total quality management variable, while the remaining 21.2% is due to other variables not considered in the research framework. The  $R^2$  value for Model II of 0.798 indicates that 79.8% of the variation in competitive advantage can be explained by the variables of total quality management, technological innovation, and knowledge management, while the remaining 20.2% is due to other variables not considered in the research framework.

This study uses a one-sided hypothesis test at a 5% significance level. The hypothesis is supported if the t-statistic  $> 1.65$  and the p-value  $< 0.05$  ([Hair et al. 2021](#)). The findings from direct hypothesis testing in Table 4 show that the t-statistic values for H1 and H2 exceed 1.65, with a p-value below 0.05. The path coefficients also show positive values consistent with the hypothesized direction of the relationship. These findings suggest that perceived usefulness and perceived usefulness have a positive and significant impact on app user interest. Based on these findings, this study successfully supports H1 and H2.

Testing of H3 shows that the t-statistic value is less than 1.65, with a p-value above 0.05, indicating a negative path coefficient. These results indicate that the trust variable does not have a significant effect on user interest in the application. With these findings, this study does not support H3.

The moderating variable successfully moderates the effect of the independent variable on the dependent variable if the t-statistic value for the interaction between the moderating variable and the independent variable  $> 1.65$  and the p-value  $< 0.05$ . The results of testing the moderation effect in Table 5 show that the t-statistic values for H4, H5 and H6 exceed 1.65 and the p-value is smaller than 0.05. These results indicate that financial literacy variables can strengthen the influence of the relationship between perceived usefulness, perceived usefulness and trust on user interest in mobile banking applications at Bank Syariah Indonesia. Based on these findings, this study supports H4, H5 and H6.

### **The effect of perceived usefulness on user interest in the BSI mobile application at Bank Syariah Indonesia.**

Based on the results of this study, perceived usefulness affects user interest in the BSI mobile application, users consider that the presence of the application can provide benefits and help speed up their work. These results are consistent with the Technology Acceptance Model (TAM) proposed of [Davis, \(1993\)](#) which asserts that perceived usefulness is one of the key factors that directly influences behavioral intention to use technology. Within the TAM framework, the perception that a technology can improve individual performance will encourage the formation of intentions to adopt and use the technology on an ongoing basis. In the context of the BSI Mobile application, perceived usefulness is reflected in users' views that the application provides easy access to banking services, speeds up transactions, and improves the efficiency of financial activities. This aligns with the fundamental principle of TAM, which states that the higher the perceived level of usefulness, the greater the likelihood that individuals will adopt and use the technology as part of their daily activities, particularly in supporting productivity and work effectiveness.

The Users belief in the usefulness of the application reflects the expectation that this technology can provide added value in their daily lives, especially in financial activities. When the perception of usefulness is positively formed, the interest in continuing to use the application consistently increases. This study confirms the results of research conducted by [Fariantin et al. \(2024\)](#); [Azkiya & Labibah, \(2023\)](#) that the presence of the application aims to shorten the time required by users in utilizing it as a means of digital transactions.

### **The effect of perceived convenience on user interest in the BSI mobile application at Bank Syariah Indonesia.**

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Based on the results of this study, perceived convenience affects user interest in the BSI car application, Users feel that the application is easy to understand, access, and operate without requiring excessive effort. The simple interface and intuitive features make it easier for users to carry out various banking transactions efficiently. Within the framework of the Technology Acceptance Model (TAM) developed of [Davis, \(1993\)](#) perceived ease of use refers to the extent to which a person believes that using a system will be effortless. In the context of the BSI Mobile app, ease in understanding the interface, accessing features, and operating the app without technical obstacles creates a positive user experience. When users feel that the system is easy to use and does not require excessive effort, the level of acceptance and use of the technology will increase. Thus, the perception of ease of use is a crucial aspect in driving the wider and more sustainable adoption of digital banking services.

Ease of use provides a comfortable experience for users, thereby fostering a sense of trust and interest in continuously using the application. The results of this study reaffirm the findings of [\(Wijaya & Sri, 2023; Widayanto, 2022\)](#) which state that ease of use is one of the key factors driving increased customer interest in using digital banking services.

### **The effect of trust on user interest in the BSI mobile application at Bank Syariah Indonesia.**

Based on the results of statistical testing in this study, it is known that the trust variable has a negative path coefficient value with a  $p$ -value exceeding the significance threshold of 0.05, so it can be concluded that trust does not have a significant effect on interest in using the BSI Mobile application. Although trust is often categorized as one of the key determinants in technology adoption, these results indicate that, in the context of digital banking services, trust has not yet become a dominant factor driving user behavior intentions. The negative coefficient indicates a tendency for an inverse relationship, which can be interpreted as meaning that the lower the fulfilment of users' expectations regarding aspects of trust such as competence, integrity, and the institution's attention to customer needs, the lower their interest in using the application. These results are in line with the research of [Ramli et al. \(2021\)](#), which emphasizes that the influence of trust on the intention to use technology is highly contextual and depends on risk perception, previous experience, and the perceived benefits of using the technology. Therefore, in the context of the BSI Mobile app, other factors such as perceived usefulness, ease of use, and quality of user experience play a more significant role in shaping usage intentions. Thus, while trust remains relevant in building long-term relationships with users, strengthening functional aspects and user experience should be the primary focus in strategies to enhance the adoption of digital banking services.

Within the framework of the Technology Acceptance Model (TAM) developed of [Davis, \(1993\)](#) trust is not a key component, but in its development, a number of studies have stated that trust can act as an external factor that influences perceptions of the ease and usefulness of using technology. In this study, the results indicate that trust does not have a significant influence on interest in using the BSI Mobile application, suggesting that users' decisions are more likely to be influenced by doubts and concerns about system security. Users' perceptions of potential risks, such as the possibility of digital fraud in the name of the service provider, can reduce their sense of security and trust in the application. When their sense of security is compromised, users feel threatened and tend to refrain from using the technology continuously. Therefore, in this context, perceptions of trust do not directly shape usage intentions, as users focus more on risk perceptions than on the benefits or convenience

offered by the application. These findings reinforce the argument that in the development and adoption of digital banking technology, security and data protection aspects must be managed seriously as part of a strategy to build strong perceptions of trust. The results of this study are in line with research conducted by [Sari & Yatun, \(2022\)](#); [Hakim & Suhendra, \(2021\)](#); [Suryani et al. \(2020\)](#) state that trust has no influence on application usage. This is due to the rampant fraud on behalf of application providers, which creates insecurity and doubt among users.

#### **Financial literacy on the relationship between perceived usefulness and interest in using the BSI mobile application at Bank Syariah Indonesia.**

Based on the results of this study, high financial literacy and a good understanding of the benefits and use of BSI mobile applications can influence users' decisions to use mobile banking payment systems. Customers who have adequate knowledge about digital finance are more likely to utilize mobile banking as an effective and secure payment method. Financial literacy has a real impact on the decision to use the BSI mobile application, because they can evaluate the benefits and conveniences offered by this payment system more wisely ([Aurin & Kusumastuti, 2023](#)). The results of this study indicate that financial literacy can strengthen the relationship between usefulness and the use of the BSI car application at Bank Syariah Indonesia.

Financial literacy plays an important role in financial decision making, many customers have a good understanding of digital-based financial services, such as mobile banking or Islamic fintech applications, making it easier for customers to access financial services more quickly, efficiently, and flexibly ([Sjahrudin et al. 2024](#)). This financial technology provides customers with the convenience of managing financial transactions without having to visit a Sharia Bank office.

#### **Financial literacy on the relationship between perceived convenience and user interest in the BSI mobile application at Bank Syariah Indonesia.**

Based on the results of this study, financial literacy is able to moderate the relationship between customer ease of use of the BSI mobile application at Bank Syariah Indonesia. The ability of customers to recognize financial needs, analyses financial problems, plan the use of the BSI mobile payment application, and make the right decisions is very important to achieve financial stability and avoid risk. Good financial literacy also strengthens customers' ability to use digital payments, so that customers can evaluate the benefits and convenience offered by payment applications more wisely before deciding to use them.

The results of this study are in line with the research conducted by [Wijaya & Sri, \(2023\)](#) which states that the acceptance and use of a technological system are influenced by customers' ability to understand financial matters, including their perception of ease of use. This includes aspects such as ease of learning, its contribution to improving understanding, accessibility via smartphones, the variety of service features, and the ease of operating mobile banking.

#### **Financial literacy on the relationship between trust and interest in using the BSI mobile application at Bank Syariah Indonesia.**

Financial literacy is customer knowledge about finance that can increase trust in the services used so that customers feel safe and protected while using BSI mobile application services. The level of public understanding of Islamic financial literacy plays an important role in increasing interest in Islamic financial services ([Salsabila et al. 2021](#)). With good literacy, people can recognize the advantages of the Islamic system, thus encouraging its wider use.

This understanding also helps individuals manage their finances wisely, focusing on their primary needs and avoiding waste and unnecessary transactions.

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This study provides evidence that financial literacy strengthens the relationship between individuals' trust and their intention to use the BSI Mobile application at Bank Syariah Indonesia. Strong trust fosters a high level of interest in using the BSI Mobile application. The findings of this study further support the research conducted (Sjahrudin *et al.*, 2024). This includes delivering services as promised, paying attention to users' needs, demonstrating competence and effectiveness, as well as ensuring security in providing financial services.

## CONCLUSION

This study aims to examine the effect of perceived usefulness, ease of use, and trust on interest in using the BSI Mobile application at Bank Syariah Indonesia. The results of this study indicate that perceived usefulness ( $p$ -value = 0.021) and ease of use ( $p$ -value = 0.045) have a positive and significant effect on the interest in using the BSI Mobile application, as shown by the positive path coefficient values. However, the trust variable does not show a significant effect, with a  $p$ -value of 0.068 and a negative path coefficient, thus not directly encouraging interest in using the BSI Mobile application. Financial literacy is proven to strengthen the relationship between the three variables and the use of the BSI Mobile application. This is evidenced by the analysis results showing significant  $p$ -values in the moderating role of financial literacy, perceived usefulness ( $p$ -value = 0.042), ease of use ( $p$ -value = 0.035), and trust ( $p$ -value = 0.048), with positive path coefficients. Good financial literacy enables users to evaluate the benefits, ease of use, and trustworthiness of digital services more wisely, thereby increasing their intention to use the BSI Mobile app on an ongoing basis. The results of this study are in line with the Technology Acceptance Model (TAM) approach, which places perceived usefulness and ease of use as the main determinants in the acceptance and adoption of technology by app users.

This research has practical theoretical implications, this research encourages Bank Syariah Indonesia to continue to develop features of the BSI Mobile application that are useful and easy to use, and provide financial literacy education to customers. For application developers, it is important to priorities an easy-to-use interface design. Meanwhile, the government and financial authorities are expected to increase digital financial literacy programmer so that people are more prepared and confident in using technology-based banking services. The scope of study is limited to users of the BSI Mobile app in a specific region, so the results cannot be widely generalized to all users in Indonesia. In addition, the approach used is quantitative, so it has not been able to capture in depth the subjective experiences and reasons behind user preferences. Future researchers are advised to expand geographical coverage and involve mixed methods in order to get a more comprehensive picture of the factors that influence interest in using Islamic mobile banking applications. Researchers can also add other variables such as social factors, technology support, or user satisfaction as intermediate or moderating variables to enrich the findings.

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