

## The Influence of Perceptions of Ease, Benefits and Security on Student Interest in Using BSI Mobile Services in Jambi Province

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### Abstract

*The current development of information technology can change the behavior patterns of customers or consumers in carrying out various transaction activities in banking, where customers prioritize aspects of Ease, benefits and security. The purpose of this study was to determine the effect of perceived Ease, benefits and safety on students' interest in using BSI Mobile services in Jambi Province. This type of research uses quantitative methods. The population in this study amounted to 99 students. In this study using cluster random sampling technique, namely taking the population based on clusters of 3 objects from this study. Collecting data through the distribution of questionnaires, observation, interviews as well as documentation. The results of this study indicate that perceived Ease has a significant positive effect on the intention to use BSI Mobile services. Perceived benefits indicate that there is a significant positive effect on the intention to use BSI Mobile services. Perceptions of security indicate that there is a significant positive effect on interest in using BSI Mobile services. Perceived Ease, benefits and security together have a significant effect on the interest in using BSI Mobile services. This illustrates that the contribution of the independent variable to the dependent variable has an effect of 75.8% and the remaining 24.2% is influenced by other variables outside of this study. So it can be concluded that if the perceived Ease, benefits and safety variables increase, then the interest variable in using BSI Mobile services for students in Jambi Province will also increase.*

**Keywords:** Perceived Ease, Benefits, Security, Interest in Using Introduction

### A. Introduction

The growth of sharia banking assets in 2021 is 13.94% (year of year) higher than conventional banking of 9.86% (year of year). (Stastik Perbankan Syariah, 2022) If viewed from the growth of Islamic banking, it has also increased in Indonesia after the Covid-19 case, so that the performance of Islamic banking is better than conventional banking. One of the largest Islamic banks today, namely PT. Bank Syariah Indonesia, which is the result of a merger or merger of Sharia state-owned banks consisting of PT. Bank Syariah Mandiri, Bank Republik Indonesia Syariah and Bank Negara Indonesia Syariah. From the results of the merger This can provide stronger resilience for the bank's performance from the side asset quality compared to conventional banking. Then from the side liquidity, Islamic banking has a side of fanaticism. Later the savers in the bank will continue to save

in the presence of one factor, namely the belief factor and security. So that from these factors customers will believe that the system sharia in accordance with Islamic teachings, so that currently Bank Syariah Indonesia has earned his achievement as The Strongest Islamic Retail Bank in Indonesia at the 8th Islamic Retail Banking Awards (IRBA) 2022. (Bank BSI, 2022)

At present the very rapid development of technology brings changes and Ease for the public to carry out activities. One technology that is widely used is the smartphone. Based on data from the Puslitbang Aptika IKP Kominfo, it is stated that the number of smartphone users in Indonesia has increased by 204.7 million people and is also equipped with data based on age. (Puslitbang Kominfo,2022) The most use of smartphones is from the productive age group in the range of 20-29 years of 75.95%. This shows that the productive age that dominates is what we call the technology literate generation whose hope is to be able to use all their activities using technology. Technology services that are created and innovated in the banking world, namely mobile banking services that can later utilize information and communication technology services by adjusting customer needs to make it easier to carry out various transactions. (Wulan Pinontoan, 2013) Mobile banking is one of the facilities provided by banks whose purpose is to adapt to the current modern era that has followed the development of technology and information. Based on the latest updated information from the BSI Report channel page, the mix of banking and digital technology has made Bank Syariah Indonesia's growth performance more rapid. For BSI Mobile transaction activities, it reached 117.72 million times with a fee base income of Rp. 119 billion as of the second quarter of June 2022. And continued again in the third quarter, BSI Mobile transaction activities reached 187 million times with a fee base income of Rp. 173 billion per third quarter of September 2022. (Bank BSI, 2022) As of September 2022, BSI Mobile users reached 4.44 million users, an increase of 43% year of year. The increasing number of users is influenced by changes in consumer behavior which are starting to switch to BSI Mobile e- channels, ATMs and internet banking. Currently, 97% of BSI's customer profiles have switched to using digital e-channels for banking activities. (Delvianti,2022)

From the growth of these Islamic banks, of course there is a sense of desire from the public or Muslim customers who are interested or intend to use the BSI Mobile service. For interest or intention, if it is related to the supporting theory, namely the Theory of Reasoned Action, interest or intention can focus on the determinants of behavior and its determinant factors, namely attitudes toward behavior (attitude toward behavior) and subjective norms (subjective norms). This theory explains the factors that influence human behavior and explains the relationship between beliefs, attitudes, subjective norms, intentions and individual behavior. Theory of Reason Action has been used to examine people's intention to adopt technology and innovation, as well as consumer behavior. This theory focuses on personal interests or intentions to behave in a certain way. (Edi Purwanto, 2020) Interest or intention to use BSI Mobile services is defined as a customer's desire to use mobile banking services via the internet to carry out various sharia banking activities or transactions. This behavior using mobile banking will refer to the process of continuing to use a product or service via the internet. In the context of using information technology, especially mobile banking, many theories have been used. (Delvianti, 2022)

The problem of how customers can receive and make the most of BSI Mobile services can be explained by a theoretical model developed by Davis (Davis, 1989) which became known as The Technology Acceptance Model. (TAM), which uses perceptions of ease of use and perceived benefits, a system created to make it easier and more useful for the wearer. The more customers find it easy to use and provide benefits, the more often the system is used. And the additional variable is security perception, customers still think that a system will be complicated and doubt the security of the system.

Based on the results of research conducted by Jhon and Mairiza (Jhon et al, 2021) perceived Ease has a significant effect on students' interest in using mobile banking. This is contrary to the results of research conducted by Hadyan Farizi that perceived Ease has no significant effect on the intention to use mobile banking. (Hadyan Farizi, 2017)

Based on research conducted by Heni Sukmawati (Heni Sukmawati et al, 2021) it stated that the benefits had a significant effect on the interest in using mobile banking. This is contrary to the results of research conducted by Muhammad Muhsin (Muhammad Muhsin, 2020) that perceived benefits do not have a positive effect on the intention to use mobile banking.

## B. Literature Review

### 1. Theory of Reasoned Action

This theory explains the influencing factors human behavior and explain the relationship between beliefs, attitudes, and individual behavior. (Edi Purwanto,2020) Attitude is an individual's positive or negative evaluation in carrying out the behavior being considered, this attitude underlies individual beliefs and beliefs in terms of behavior. Subjective norms are a person's perception of social pressure to perform or not perform the behavior under consideration. (Ajzen, 2005) This theory explains that individual intentions are influenced by attitudes in which this attitude determines a consideration in terms of convincing a belief to do something or behavior. So it can be concluded that an individual has the intention to use BSI Mobile services, so that individual tends to act so that this intention can be carried out. These actions include participating in socialization activities, accepting offers to use BSI Mobile services and then implementing to use BSI Mobile services.

### 2. Interest in Using

Interest in using is a tendency, desire, high enthusiasm or a sense of interest in something and there is a will that arises from within the individual without anyone ruling over something. The stronger the feeling of interest, the greater the interest, and until finally the desire arises to use the product (Anwar,2018) . Based on the description above then the dimension of interest in using that used by Anwar consist of:

- 1) Desire to use
- 2) Appropriateness of use with needs
- 3) Support in using
- 4) Desire to recommend , then the dimensions used by (Fahmi & Evanita, 2019)

are:

- 1) use,
- 2) keep using
- 3) recommend, while the dimensions used by (Saputri,2017)

are:

- 1) looking for more information about the product,
  - 2) refer the product to others
  - 3) believe the product is the first choice, and
  - 4) are interested in using the product.
3. Technology Acceptance Model (TAM)

In the 1986-1995 period, the Technology Accaptence Model (TAM) has undergone several changes where the model is based on the theory of Theory Reason Action (TRA) and led researchers to conduct research that focuses on two main issues, namely comparing TAM with TRA to find out the basic differences and advantages of TAM compared to TRA and how to apply TAM in technology or other fields of science. (Lewis William,2003) TAM. Initially developed by Davis, this model has been developed and modified again by researchers such as Venkatesh & Davis, Bagozzi, & Warshaw. (Venkatesh,2000) Model validation was carried out as was done by several studies to investigate whether the TAM instrument was strong enough to survive. TAM is a standard model because it has been tested empirically. Research in the field of TAM has been tested on various research objects, for example e-mail, virtual workplace systems, telemedicine technology, e-library, e-government, the World Wide Web, in various countries, for example the United States, Australia, Hong Kong, China. , and Indonesia itself. The results of the research conducted further strengthen the TAM model as a model that can be used to predict individual adoption behavior towards information technology. According to Davis, (Davis,1989) perceived ease of use and perceived usefulness are several components that can influence technology use or adoption behavior. Davis explains the perceived usefulness based on the definition of the word useful, which can be used for profit. While the perception of Ease is by using IT, the benefits that the individual believes will be obtained. Users believe that certain applications are useful and believe that this system is not too difficult to use and the benefits obtained from use exceed the effort of using the application. This means that, in addition to its benefits or uses, the application of information technology systems is also influenced by perceived ease of use.

#### 4. Ease

According to Jogiyanto (Jogiyanto,2007) , Ease Also defined as the extent to which individuals believe that using a technology will be free of effort. From this definition, it can be seen that ease of use is an individual's belief about the decision-making process. If the customer feels confident that the bank's information system is easy to use, then the customer will use the system. Conversely, if the customer does not feel confident that the information system is not easy to use, then the customer will not use it Mobile Banking. Perceived ease of use is the degree to which a person feels confident that using a technology does not require great effort (is the extent to which a person believes that using a technology will be free of effort . According to Bank Indonesia, the mobile banking channel is basically a further evolution of Phone Banking, which allows customers to transact via cell phones with SMS commands. Transaction features that can carried out, namely account balance information, transfers between accounts, payments (credit cards, electricity, and telephone), and also purchasing vouchers. Other transactions can also be carried out, but depending on the access and restrictions that can be provided by the bank. Ease can be defined as the level a person's belief that they will be free from effort when using a technology. Further explained this ease of use is a customer's belief about the decision-making process. If the customer feels confident that the bank's mobile banking is easy to use then the customer can use the system. Conversely, if the customer does not feel confident that the system is not easy to use then the customer does not use it. Given the high mobility and demands of life require customers to conduct banking transactions quickly anywhere. Previous research (Wulandari, 2017) proves that a system is made to provide Ease not to make it difficult for users, so someone using the system will work more easily than manually. So, the higher the ease of use of the mobile banking application, the higher the intention of banking customers to use the mobile banking application. (Adi Pratama,2019)

#### 5. Benefit

Perceived benefit is the level of individual confidence in using a particular system that will increase their work ability (as the extent to which a person believes

that using a technology will enhance his or her performance) Davis (1989) defines the perception of usefulness as the degree to which a person believes that using a particular system would enhance his or her job performance, namely the level of a person's belief in the use of a particular technological system will increase that person's work performance . This definition is supported by Davis. Perceived benefit is the level of a person's belief that using a particular system can improve job performance. Perceived usefulness is a level of a person's belief that using a system will improve that person's performance. The dimensions of perceived usefulness are: 1) Use can increase individual performance, 2) use of the system can increase individual productivity levels, 3) use the system is able to increase individual effectiveness, 4) the use of the system is beneficial to individuals. Previous research (Rahayu, 2019) proves that if someone feels that using information technology can bring benefits in the form of increased performance or profits for himself, then he will use it.

#### 6. Security

Information security is how we can prevent fraud (cheating) or at least, detect fraud in an information-based system, where the information itself has no physical meaning. (Budhi Raharjo, 2005) Security is an effort to secure information assets against threats that may arise. Thus, security in using online banking is the guarantee of stored funds and customer personal data from the risk of loss or theft when making transactions from online banking. The security aspect is one of the important things in a technology and information system. Perception of security is defined as the level of a person's belief in guaranteed security, the system can protect or maintain personal data information and guarantee security when using the system (Ananda, 2019; Saptawati, 2018; Sari, 2019).

#### Hypotesis

1. H 1 : The Effect of Perceived Ease on Students' Interest in Using BSI Mobile Services

The research hypothesis is supported by previous research (Jhon and Mairizal, 2021) stating that the results of research on perceived Ease have a significant effect on interest in using BSI Mobile.

2. H 2 : The Effect of Perceived Benefits on Students' Interest in Using BSI Mobile Services.

The research hypothesis is supported by previous research (Heni Sukmawati, 2021) stating that the results of research on perceived Ease have a significant effect on interest in using BSI Mobile.

3. H 3 : The Influence of Security Perceptions on Students' Interest in Using BSI Mobile Services.

The research hypothesis is supported by previous research (Vina Pandu Winata, 2018) stating that the results of research on perceived Ease have a significant effect on interest in using BSI Mobile.

4. H 4 : The Effect of Perceptions of Security, Benefits and Security on Students' Interests in Using BSI Mobile Services.

As previous research by (Nursiah and Ferils, 2022) stated that it simultaneously influences interest in using.

### C. Research Methods

This research is a type of quantitative research, with the definition according to Sugiyono .(Sugiyono,2017) Quantitative research relies on statistical analysis of the sample data obtained to test the research hypothesis.(Imam Ghozali, 2016) Students in Jambi Province who became the study population, included in the research sample, namely students from Jambi University, UIN Sulthan Thaha Saifuddin Jambi and Jambi Muhammadiyah University using quantitative research methods, data collection techniques using cluster random sampling with the respondent criteria being students who already have accounts as well as being a customer of Bank Syariah Indonesia and knowing about BSI Mobile services, questionnaires were distributed to 99 respondents. The collection of data used in this study is a survey method by distributing questionnaires filled in by respondents and returned to researchers. This questionnaire is used to obtain primary data, while secondary data is obtained through study libraries, books and journals that are relevant to formulate the problem, review the literature, hypotheses and use of analytical tools. Before the questionnaire was circulated, research instruments were tested, namely validity and reliability tests. Validity test is carried out to measure the



extent to which the accuracy and accuracy of a measuring instrument or instrument in measuring research variables. The validity test states that an instrument is said to be valid if the item has a positive correlation with the criterion (total score) and a high correlation indicates that the item has high validity as well. The minimum requirement to be considered eligible is if  $r = 0.3$ . The reliability test is indicated by an index number that is consistent with a measuring instrument in measuring the same symptoms. The reliability test is able to show the extent to which the instrument can be trusted and expected. The value of an instrument is said to be reliable if the Cronbach Alpha value  $\geq 0.6$ . The data analysis method is a stage in the research process to process the data that has been collected so that it can answer the problem formulation. The data analysis technique in this study used multiple linear regression analysis which was processed through the SPSS program and tested the hypothesis model, namely partial test and simultaneous test. Multiple linear regression formula:

$$Y = a + b_1X_1 + b_2X_2 + b_3X_3.$$

#### **D. Result and Discussion**

This validity and reliability measurement was tested on respondents, both for the variable perceived ease of use, perceived benefits, and perceived safety nor interest in using. Based on the results of all processing the statement is declared valid, because in the corrected item-total correlation column, it shows a number  $\geq 0.300$ . The reliability results for all the variables studied have values above 0.7. This indicates that this research questionnaire can be said to be reliable in measuring the objectivity, stability and consistency of respondents' perceptions of the four research variables so that it is feasible to use in this study. Model feasibility test was carried out for know the model being analyzed have a decent level of eligibility or not (Ferdinand, 2014). The results of data processing can be shown in the following table:

**Table 1.**  
**Results of Multiple Linear Analysis**

| Model        | Unstandardized Coefficients |            | Standardized Coefficients | t     | Sig. |
|--------------|-----------------------------|------------|---------------------------|-------|------|
|              | B                           | Std. Error | Beta                      |       |      |
| 1 (Constant) | 1.112                       | 1.187      |                           | .937  | .351 |
| Kemudahan    | .215                        | .108       | .199                      | 1.980 | .049 |
| Manfaat      | .256                        | .098       | .245                      | 2.601 | .011 |
| Keamanan     | .486                        | .085       | .491                      | 5.736 | .000 |

a. Dependent Variable: Minat

The acquisition shows a constant(a) value of 1 .112 with a perceived value of ease of use 0.2 15 and a perceived value of benefits 0.2 56 and security perception value 0.486 then this indicates a positive influence, then  $Y = 1.112 + 0.215 + 0.256 + 0.486$

### 1. The Effect of Perceived Ease on Students Interest in Using BSI Mobile Services (H<sub>1</sub>)

The first hypothesis is that the significance value of perceived ease of use is 0.049 < 0.05, and tcount > ttable is 1.980 > 1.661. This proves that the variable perceived ease of use has a significant positive effect on students' interest in using BSI Mobile services. This means that the higher the perceived Ease, the higher the interest in using BSI Mobile services, but conversely the lower the Ease obtained, the lower the interest in using BSI Mobile services . The results of this study are in line with the results of previous research conducted by Jhon and Mairizal (John,2020) and Andri Sahata Sitanggang, et al . (Andri,2022) and are supported by research by Talukder, et al. (Talukder,2014) and and Oktavia (Oktavia,2020) which say that perceived Ease influences interest in using mobile banking. The indicators that support the perceived ease of use variable are where using BSI Mobile is easy to learn. BSI Mobile users can easily learn how to operate the services offered by BSI Mobile. It doesn't take long for users to be able to master BSI Mobile services, that way users will be free from difficulties and don't require a lot of effort to use it. Easy to use to meet needs. In fulfilling the needs of BSI users Mobile, it is hoped that BSI Mobile can help and facilitate users in meeting their needs, this will make respondents interested in using BSI Mobile services. If it is associated with the attitude theory Theory of Reasoned Action (theory of reasoned action) developed by Triwijayati and Koesworo in Jhon and

Mairizal reveals that the desire to take action is caused by a specific desire to behave, this also shows that the intention to behave can determine the behavior someone will do it later. Someone who has an interest in using BSI Mobile services will most likely take actions that can achieve his desire to become an active user or customer, such as attending various seminar activities related to Bank Syariah Indonesia products, accepting offers to use BSI Mobile services, and committing to use the service. From the Ease that a person feels, it can later be useful to continue using services through BSI Mobile so that what is expected can be achieved. The results of the respondents' answers related to the variable perceived Ease of many students using BSI Mobile services because "these students can more easily carry out various banking transaction activities by simply using a smart smartphone without being required to go to the bank"

## **2. The Effect of Perceived Benefits on Students' Interest in Using BSI Mobile Services (H<sub>2</sub>)**

The second hypothesis is that the significance value of the perceived benefits variable is  $0.011 < 0.05$  and  $t_{count} > t_{table}$  is  $2.601 > 1.661$ . This shows that the perceived benefits variable has a significant positive influence on students' interest in using BSI Mobile services. This means that the higher the benefits obtained, the higher the interest in using BSI Mobile services, but on the contrary the lower benefits, the lower the interest in using BSI Mobile services. According to Jogiyanto in Ken Sudarti, perceived benefit is the extent to which a person believes that using a technology will improve his job performance. This is due to the perceived usefulness of this benefit is a belief about the decision-making process. If someone feels confident that the system is useful then he will use it. Conversely, if someone believes that the information system is less useful then he will not use it. (Ken Sudarti, 2015) This research is in line with the results of research conducted by (Heni Sukmawati, et al, 2021) and supported by the research of (Kholid, 2018) and (Giga Laksana Bawa, 2015) stating that the perceived benefits of using mobile banking affect the interest in using BSI Mobile services. The indicators that support the benefit variable are where later users can feel the productivity for BSI Mobile users of the benefits that have been facilitated by the application. Furthermore, it can increase the effectiveness of users to use BSI Mobile in their daily lives. In the attitude theory Theory of Reasoned Action (theory of reasoned action) developed by Triwijiyanti and Koesworo in Heni Sukmawati reveals that the desire

to take action is due to a specific desire to behave, this shows that the intention to behave can determine the behavior that will be carried out by a person. Using BSI Mobile services can be influenced by individual attitudes, where the benefits will be felt by respondents so that later respondents can use BSI Mobile services by saving time to carry out various transaction activities. In the BSI Mobile service there are features such as transferring funds, checking balances, making deposits, and so on, we can do everything on our cellphone and we don't have to go far to come to the bank. The second is practical, by using mobile banking services, we can make various bill payments easily without disturbing our activities. Third, you can monitor the performance of account balance transactions online 24 hours a day. We can also monitor our personal financial transactions in real time, manage incoming and outgoing funds in accounts with mobile banking. Fourth, free mobile banking services offered by banks usually do not charge monthly registration, activation or administration fees. This shows that these students will tend to use BSI Mobile services to carry out various banking transaction activities.

### **3. The Influence of Security Perceptions on Students' Interest in Using BSI Mobile Services (H<sub>3</sub>)**

Third hypothesis the significance value of the security perception variable is 0.000 < 0.05 and  $t_{count} > t_{table}$  is  $5.736 > 1.661$ . This shows that the security variable has a significant positive effect on students' interest in using BSI Mobile services. This means that the higher the security felt while using BSI Mobile services, the higher the interest in using BSI Mobile services, conversely the lower the security felt while using BSI Mobile services, the lower the level of interest in using BSI Mobile services. The results of this study are in line with the results of previous research conducted by Vina Pandu Winata<sup>47</sup> and supported by research conducted by (Nursiah, Ferils and Kholid, 2018) which said that security affects interest in using mobile banking. The indicators that support the security variable are that making transactions using BSI Mobile can provide a sense of security. There is a sense of security during transactions, so customers don't feel worried when spending the balance in the BSI Mobile service. Balance security at BSI Mobile is guaranteed. With the guarantee of security at BSI Mobile, customers don't have to worry when topping up their balances (top-ups). BSI Mobile can provide Ease when transacting.

The security provided makes users comfortable when making transactions, it makes respondents interested in using BSI Mobile services. In the attitude theory Theory of Reasoned Action (theory of reasoned action) developed by Triwijiyanti and Koesworo in Vina Pandu Winata reveals that the desire to take action is due to a specific desire to behave, this shows that the intention to behave can determine the behavior that will be carried out by a person. Using BSI Mobile services can be influenced by individual attitudes, in improving customer security, Bank Syariah Indonesia itself is needed in maintaining customer confidentiality where with the security felt by customers, they will be able to provide information or transactions made by customers through mobile banking services. it can be felt to increase the interest of customers to use BSI Mobile services so that this can also have a positive impact on Bank Syariah Indonesia.

**Table 2.**

**F test of results**

| ANOVA <sup>a</sup> |                |    |             |        |                   |
|--------------------|----------------|----|-------------|--------|-------------------|
| Model              | Sum of Squares | df | Mean Square | F      | Sig.              |
| 1 Regression       | 549.850        | 3  | 183.283     | 99.211 | .000 <sup>b</sup> |
| Residual           | 175.503        | 95 | 1.847       |        |                   |
| Total              | 725.354        | 98 |             |        |                   |

a. Dependent Variable: Minat  
b. Predictors: (Constant), Keamanan, Manfaat, Kemudahan

The results of the F-test show that the F-count value is 183.283 , so the F- count is greater than the F-table, namely  $183.283 > 2.700$  with a significant value  $0.000 < 0.05$ , it can be concluded that there is a simultaneous influence of the independent variables on the dependent variable thus hypothesis can be accepted.

**Table 3.**

**Determination Coefficient Results**

| Model Summary |                   |          |                   |                            |
|---------------|-------------------|----------|-------------------|----------------------------|
| Model         | R                 | R Square | Adjusted R Square | Std. Error of the Estimate |
| 1             | .871 <sup>a</sup> | .758     | .750              | 1.359                      |

a. Predictors: (Constant), Keamanan, Manfaat, Kemudahan

Based on Table 3, it shows that the correlation value is 0.871 and the coefficient of determination (Adjusted R Square) is 0.750. While the R Square value is 0.758, there is the influence of the independent variables, namely perceived Ease, perceived benefits and perceived security on the dependent variable, namely interest in using 0.758 or 75.8%. Thus

the interest in using BSI Mobile is influenced by other variables not examined by 0.242 or 24.2%.

## E. Conclusion

Based on the research above, it can be concluded to answer research questions. Using multiple linear regression analysis techniques shows the influence of independent variables consisting of perceived Ease (X1), perceived benefits (X2), and perceived security (X3) on the dependent variable, namely interest in using (Y). And the partial and simultaneous results of hypothesis testing stated that there were positive and significant effects of X1, X2, and X3 on Y. in further research it can expand the area in research so that it can reach respondents in Jambi Province. For research companies, it is suggested that the introduction of digital banking services such as mobile banking or BSI Mobile be increased to customers, increasing the ease of service systems, and system security in BSI Mobile services so that customers are interested in and believe in the security of money and customer information data is protected.

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