

Prediction of Bank Syariah Indonesia Mobile Usage Behavior Using Financial Literacy in the Framework of the Theory of Acceptance Model

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ABSTRACT

Digitalization in the banking sector has encouraged the use of application-based services to facilitate financial access. Bank Syariah Indonesia (BSI) Mobile is present as an innovation to meet the needs of customers who want easy financial transactions according to sharia principles. However, the adoption of the BSI Mobile application is still faced with the challenge of diverse financial literacy in society. The data used in this study includes quantitative data because the data presented is numeric data and is a type of data that can be measured (measurable) or calculated directly as a variable number or number. Based on the data collection method, the researcher used a survey research method. The analysis technique used in this study is SEM-PLS analysis. The results of the study indicate that the perception of ease of use does not have a positive and significant effect on the interest in using the BSI Mobile application at Bank Syariah Indonesia. Trust has a positive and significant effect on the interest in using the BSI Mobile application at Bank Syariah Indonesia. In addition, financial literacy as a moderating variable is able to moderate the positive effect between the perception of ease of use and trust on the interest in using the BSI Mobile application at Bank Syariah Indonesia. Interest in using the application has a positive and significant effect on the intention to use the application. The intention to use the application has a positive and significant effect on the behavior of using the BSI Mobile application at Bank Syariah Indonesia.

Keywords: Perceived Ease of Use, Trust, Interest in Use, Intention to Use, Usage Behavior, Bank Syariah Indonesia Mobile, Financial Literacy

INTRODUCTION

The rapid development of technology has made banking, especially Islamic banks, innovate products in digital form. One of these Islamic banks is Bank Syariah Indonesia (BSI) which was inaugurated on February 1, 2021, which is the result of a merger between Bank Syariah Mandiri, Bank BNI Syariah, and BRI Syariah (BSI, 2022). Bank Syariah Indonesia Mobile is one of the digital products from Bank Syariah Indonesia which aims to facilitate customer transactions and provide information to customers through features by providing a green banking application. Bank Syariah Indonesia Mobile provides various conveniences so that they can be felt directly by its customers (Milza et al., 2021)

In general, before customers use Bank Syariah Indonesia Mobile, customers have a perception of the advantages and potential of Bank Syariah Indonesia Mobile. The perception of ease of use of Bank Syariah Indonesia Mobile is a parameter for someone to believe that using Bank Syariah Indonesia Mobile will be easier to use without requiring a lot of energy but must be easy to operate. The easier it is to use Bank Syariah Indonesia Mobile, the more it will impact someone to improve their performance. Conversely, if someone believes that Bank Syariah Indonesia Mobile has less benefits, they will ignore it (Ernawati & Noersanti, 2020). This means that according to customers, Bank Syariah Indonesia Mobile can be easily applied.

In addition, trust is important for Bank Syariah Indonesia Mobile users, so that it will improve performance in carrying out their activities. Trust helps users reduce social complexity in dealing with

unwanted circumstances. Trust will not be beneficial if an action has a risk, because someone will not easily believe in something if they feel the possibility of a large risk. Trust is a customer's drive or desire to receive services from Bank Syariah Indonesia which is based on the hope that Bank Syariah Indonesia will bring benefits and benefits to customers in the ability to monitor, control and manage their needs through Bank Syariah Indonesia Mobile (Mairinawati, 2019) .

Security is the main thing in the banking system, especially in Bank Syariah Indonesia Mobile because it concerns the customer's personal data which is very confidential. Bank Syariah Indonesia Mobile has various risks in its use. Sometimes customers feel worried when using Bank Syariah Indonesia Mobile because of the developing issues regarding its security system (Sinulingga, 2022) . The disruption of Bank Syariah Indonesia Mobile services in 2023 was caused by a cyber attack in the form of ransomware, a group of hackers calling themselves the LockBit Ransomware Group. This happened due to the lack of security of the Bank Syariah Indonesia system (DPR, 2023) . In addition, another problem is that the Bank Syariah Indonesia Mobile application often experiences errors due to the process of increasing system capacity so that transactions using Bank Syariah Indonesia Mobile cannot be used temporarily

From the perception of ease of use and customer trust will influence the interest in using the Bank Syariah Indonesia Mobile application. Interest in using Bank Syariah Indonesia Mobile is a person's drive to take certain actions, and these actions usually have a relationship if there is an interest or desire to do so. Interest in using Bank Syariah Indonesia Mobile has guidelines regarding individual tendencies in using Bank Syariah Indonesia Mobile. Furthermore, the intention to use Bank Syariah Indonesia Mobile is a person's desire to carry out a certain behavior or a person's tendency to continue using Bank Syariah Indonesia Mobile (Debora & Widiati, 2023)

The use of Bank Syariah Indonesia Mobile has a profitable value for customers because all transactions become easier, more practical and efficient. With the Bank Syariah Indonesia Mobile application, it will facilitate transactions for Bank Syariah Indonesia customers because in the Bank Syariah Indonesia Mobile application there is an explanation to provide understanding to customers in carrying out various transactions needed.

The interest in using the Bank Syariah Indonesia Mobile application also affects financial literacy. Financial literacy is a collection of knowledge or abilities related to personal financial management and financial understanding of several things including savings, insurance, and investment. Financial literacy has a function to make wise savings and investment decisions through Bank Syariah Indonesia Mobile (Ariyani, 2018)

The problem regarding the financial literacy of Bank Syariah Indonesia customers is that even though Bank Syariah Indonesia Mobile has been very helpful in terms of opening a hajj savings account, ease of saving, deposits, and so on, there are still customers who do not understand the procedures because they think it is better to come directly to the nearest Bank Syariah Indonesia office. Not a few customers who have Bank Syariah Indonesia Mobile facilities but have never used them because some customers think that the operation of Bank Syariah Indonesia Mobile seems complicated and not all customers understand how to operate it, especially for customers who are elderly (Anatiya, 2021)

The theory used to explain individual acceptance of the use of technology systems related to Bank Syariah Indonesia Mobile is by using the first TAM (Technology Acceptance Model). TAM explains that individual acceptance behavior towards the use of information technology is determined by perceptions of ease of use and trust. TAM has become a powerful model to explain and predict individual acceptance of technology (Sinulingga, 2022)

Based on previous studies, the similarities are that previous studies used quantitative research methods and used variables of perceived ease of use, trust, financial literacy, interest in using the application, intention to use the application, and behavior of using the application. Meanwhile, the difference with previous studies which are novelty studies in this study is that there has been no previous study that uses financial literacy as a moderating variable and interest in using the application as an intervening variable.

From various previous research results, there are differences in research results (gap research) conducted by researchers. This research study (replication) is done by updating the research title, research period, research location, and research area coverage to be wider so that this study takes the title "Prediction of Bank Syariah Indonesia Mobile Usage Behavior Using Financial Literacy in the Framework of Theory of Acceptance Model".

RESEARCH METHODS

The data used in this study includes quantitative data because the data presented is numeric data and is a type of data that can be measured (measurable) or calculated directly in the form of numbers or numeric variables. Based on the data collection method, the researcher used a survey research method. To obtain the data needed in this study, the location of this study was at Bank Syariah Indonesia KC Dharmawangsa Surabaya which is located at Jl. Dharmawangsa No. 115A, Kertajaya, Kec. Gubeng, Surabaya City. Considerations in this location because there is a problem, namely based on the results of the researcher's observations, it was found that some customers of Bank Syariah Indonesia KC Dharmawangsa Surabaya did not have a good perception of ease of use and trust which influenced interest, intention, and behavior in using the BSI Mobile application. In addition, Bank Syariah Indonesia KC Dharmawangsa Surabaya is located in Surabaya City which is a city with the second largest metropolitan area in Indonesia after Jabodetabek and has a significant contribution to the national economy. Surabaya City is a city of services and trade. Moreover, Surabaya City is a business city with various activities taking place and all supporting facilities available.

The population in this study were customers of Bank Syariah Indonesia KC Dharmawangsa Surabaya totaling 60,000 people obtained from the results of interviews with the Manager of Bank Syariah Indonesia KC Dharmawangsa Surabaya. The sampling technique used probability sampling with simple random sampling, namely the technique of taking samples of population members randomly, without considering the strata in the population with the main goal that the samples taken can represent the population, so that the results of the analysis can be generalized to the population as a whole. Determination of the number of samples in customers of Bank Syariah Indonesia KC Dharmawangsa Surabaya was calculated using the Slovin formula with an error rate of 5% with the following formula:

$$n = \frac{N}{1 + Nd^2}$$

Where:

n : Number of Samples
N : Population Size
D : The accuracy or percentage of allowance for inaccuracy due to tolerable sampling error (5%)

With the following calculation example:

$$n = 60,000 / 1 + (60,000) 0.05^2$$

$$n = 60,000 / 1 + 150$$

$$n = 60,000 / 151$$

$$n = 397$$

So the number of samples in this study was 397 customers of Bank Syariah Indonesia KC Dharmawangsa Surabaya. The author used a sample of customers of Bank Syariah Indonesia KC Dharmawangsa Surabaya because based on the results of the researcher's observations, it was found that some customers of Bank Syariah Indonesia KC Dharmawangsa Surabaya did not have good perceptions of ease of use and trust, which affected their interest, intention, and behavior in using the BSI Mobile application.

The types of data used in this study consist of two types, namely primary data and secondary data. The method used by researchers to obtain data and information is by means of a survey, namely

quantitative research used to examine the behavioral symptoms of a group or individual. The analysis technique used in this study is SEM-PLS analysis.

RESULTS AND DISCUSSION

Measurement Model (Outer Model)

In PLS analysis, the measurement model (outer model) is used to test validity and reliability (Ghozali & Latan, 2015) . The outer model is often referred to as the outer relationship or measurement model that defines how each indicator block relates to its latent variables. The measurement model (outer model) is used to assess the validity and reliability of the model. In this study, hypothesis testing uses the Partial Least Square (PLS) analysis technique with the SmartPLS 3 program, the following is the proposed model scheme:

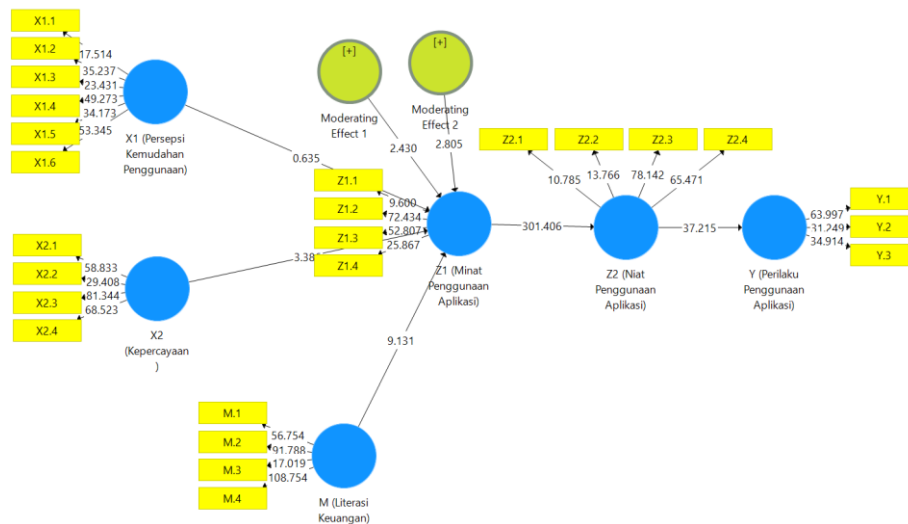


Figure 1. Outer Model

Source: SmartPLS Results by Researchers (2024)

Validity Test of Research Instruments

a. Convergent Validity

Convergent Validity in the measurement model with reflective indicators is measured through the correlation between indicator scores and construct scores. This validity is assessed using the outer loading value or loading factor. An indicator is considered to have good validity if the outer loading value is > 0.70 . However, values between 0.50-0.60 are still acceptable because they meet the convergent validity criteria. The following are the outer loading values of each indicator in the research variables:

Table 1. Outer Loading

	Perceived Ease of Use (X1)	Trust (X2)	Financial Literacy (M)	Moderating Effect 1	Moderating Effect 2	Interest in Application Use (Z1)	Application Usage Intention (Z2)	Application Usage Behavior (Y)
X1.1	0.738							
X1.2	0.853							
X1.3	0.775							
X1.4	0.870							
X1.5	0.812							

X1.6	0.857							
X2.1		0.885						
X2.2		0.841						
X2.3		0.908						
X2.4		0.883						
M.1			0.876					
M.2			0.917					
M.3			0.700					
M.4			0.929					
Perceived Ease of Use (X1) *				1.106				
Financial Literacy (M)								
Trust (X2) *					0.906			
Financial Literacy (M)								
Z1.1						0.532		
Z1.2						0.895		
Z1.3						0.843		
Z1.4						0.729		
Z2.1							0.557	
Z2.2							0.645	
Z2.3							0.890	
Z2.4							0.866	
Y.1								0.870
Y.2								0.816
Y.3								0.843

Source: SmartPLS Results by Researchers (2024)

Based on the table, all indicators in the research variables have an outer loading value > 0.50. This value is considered sufficient to meet the validity criteria, because the measurement scale with an outer loading between 0.50 and 0.60 is considered sufficient. Thus, all data meets the requirements of convergent validity.

Discriminant Validity

Discriminant Validity can be evaluated through cross loading between the indicators and their constructs. The model is considered to have good discriminant validity if the AVE (Average Variance Extracted) root of each construct is greater than the correlation of the construct with other constructs.

According to Ghazali & Latan (2015), construct validity can also be assessed using the AVE value as a reference. The model is said to be good if the AVE of each construct is greater than 0.50. The following table will present the AVE values for all variables:

Table 2. Average Variance Extracted (AVE)

	Average Variance Extracted (AVE)
Perceived Ease of Use (X1)	0.670
Trust (X3)	0.774
Financial Literacy (M)	0.740
Moderation Effect 1	1,000
Moderation Effect 2	1,000
Interest in Application Use (Z1)	0.581
Application Usage Intention (Z2)	0.567
Application Usage Behavior (Y)	0.711

Source: SmartPLS Results by Researchers (2024)

Based on the table above, it can be concluded that the AVE value of all variables is > 0.50 , meaning that all variables are said to be valid. This is in accordance with the theory according to Abdullah (2015) that an indicator is said to be valid if it has an AVE value above 0.50.

Reliability Test of Research Instruments

Reliability measures the consistency of constructs in a study. A construct is considered reliable if the Composite Reliability and Cronbach's Alpha values are more than 0.70 (Ghozali & Latan, 2015). However, because Cronbach's Alpha tends to provide lower estimates, the use of Composite Reliability is more recommended in PLS analysis to test construct reliability. The following are the Composite Reliability values of each variable used in this study:

Table 3. Composite Reliability

	Composite Reliability
Perceived Ease of Use (X1)	0.924
Trust (X 2)	0.932
Financial Literacy (M)	0.919
Moderation Effect 1	1,000
Moderation Effect 2	1,000
Interest in Application Use (Z1)	0.843
Application Usage Intention (Z2)	0.835
Application Usage Behavior (Y)	0.881

Source: SmartPLS Results by Researchers (2024)

Based on the data table above, it can be concluded that the Composite Reliability value of all variables in this study is > 0.70 . This shows that each variable has met Composite Reliability so that it can be concluded that all variables have high reliability values.

Structural Model (Inner Model)

Inner model or structural model testing is conducted to see the relationship between constructs, significance values, and R Square of the research model. The structural model is evaluated using R Square for the dependent construct T test and the significance of the structural path parameter coefficient.

Path Coefficients Test

Path evaluation Coefficients are used to show how strong the influence of the independent variable is on the dependent variable. The following is a table of path coefficients in this study:

Table 4. Path Coefficients

	Interest in Application Use (Z1)	Application Usage Intention (Z2)	Application Usage Behavior (Y)
Perceived Ease of Use (X1)	0.030		
Trust (X2)	0.242		
Financial Literacy (M)	0.603		
Moderation Effect 1	0.110		
Moderation Effect 2	-0.126		
Interest in Application Use (Z1)		0.952	
Application Usage Intention (Z2)			0.764

Source: SmartPLS Results by Researchers (2024)

Based on the table, it can be concluded that the greatest influence is in the relationship between interest in using the application (Z1) and intention to use the application (Z2) with the path value coefficients of 0.952. On the other hand, the smallest influence is found in the moderating influence effect 2 on interest in using the application (Z1) with path value coefficients of -0.126. From these results, the six variables in the model show a path coefficients are positive, while one variable shows a negative value. This shows that the greater the value of the path coefficients on the independent variable, the stronger its influence on the dependent variable.

Coefficients Determination (R Square)

The PLS R Square result is the amount of construct variance explained by the model (Ghozali & Latan, 2015) . The higher the R Square value, the better the prediction model and the proposed research model . Based on the data processing that has been carried out using the SmartPLS 3 program, the R Square value is obtained as follows:

Table 5. R Square Value

	R Square	R Square Adjusted
Interest in Application Use (Z1)	0.703	0.699
Application Usage Intention (Z2)	0.907	0.907
Application Usage Behavior (Y)	0.583	0.582

Source: SmartPLS Results by Researchers (2024)

Based on the table, the following results were obtained: (1) The R Square value for the variable of interest in using the application (Z1) is 0.703, which shows that 70.3% of this variable can be explained by other independent variables with a strong category, (2) The R Square value for the variable of intention to use the application (Z2) is 0.907, which shows that 90.7% of this variable can be explained with a strong category, and (3) The R Square value for the variable of application usage behavior (Y) is 0.583, which shows that 58.3% of this variable can be explained with a moderate category.

Hypothesis Testing

According to Abdillah & Jogyanto (2015) hypothesis testing is done by comparing the value of T Statistics with T Table. If T Statistics is greater than T Table, then the hypothesis is accepted. At a confidence level of 95% (alpha 5%) the value of T Table for a two-way test is 1.960, then by using the statistical value the hypothesis is accepted (H_a is accepted and H_o is rejected) if T Statistics is greater than 1.960.

Table 6. Path Coefficients

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (O/STDEV)	P Values
Perceived Ease of Use (X1) → Interest in Using the Application (Z1)	0.030	0.036	0.048	0.635	0.525
Trust (X2) → App Usage Interest (Z1)	0.242	0.237	0.071	3.386	0.001
Moderation Effect 1 → Interest in Application Use (Z1)	0.110	0.104	0.045	2.430	0.015
Moderation Effect 2 → Interest in Application Use (Z1)	-0.126	-0.122	0.045	2.805	0.005
Interest in Using Application (Z1) → Intention to Use Application (Z2)	0.952	0.953	0.003	301.406	0.000
Application Usage Intention (Z2) → Application Usage Behavior (Y)	0.764	0.766	0.021	37.215	0.000

Source: SmartPLS Results by Researchers (2024)

Based on the test results, the following conclusions can be drawn:

1. Perceived ease of use (X1) does not have a significant effect on interest in using the application (Z1), with the T statistic (0.635) being smaller than the T table (1.960).
2. Trust (X2) has a positive and significant effect on interest in using the application (Z1), because the T statistic (3.386) is greater than the T table (1.960).
3. literacy (M) can moderate the influence of perceived ease of use (X1) on interest in using the application (Z1), because the T statistic (2.430) is greater than the T table (1.960).
4. literacy (M) can moderate the influence of trust (X2) on interest in using applications (Z1), with T Statistics (2.805) greater than T Table (1.960).
5. Interest in using the application (Z1) has a positive and significant effect on the intention to use the application (Z2), with the T statistic (301.406) being greater than the T table (1.960).
6. Application usage intention (Z2) has a positive and significant effect on application usage behavior (Y), with T Statistics (37.215) greater than T Table (1.960).

DISCUSSION

The Influence of Perceived Ease of Use (X1) on Interest in Using the BSI Mobile Application (Z1) at Bank Syariah Indonesia

The test results of the influence of perceived ease of use (X2) on the interest in using the application (Z1) obtained a P Value of $0.525 > 0.05$ with a T Statistics value of 0.635. This value is smaller than the T Table (1.960), so it can be concluded that the perception of ease of use does not have a positive and significant effect on the interest in using the BSI Mobile application at Bank Syariah Indonesia, so H1 is rejected.

Bank Syariah Indonesia customers tend not to find it easy to use BSI Mobile, and the various obstacles they face when using the application also reduce the perception of ease. These difficulties have an impact on decreasing interest in using the application, because the perception of ease plays an important role in influencing usage decisions (Cindriyani & Fathihani, 2023). The results of this study are reinforced by various previous studies which show that the perception of ease does not have a positive and significant effect on the interest in using various digital applications. Research by Cindriyani & Fathihani (2023) found that the perception of ease did not affect the interest in using Go-Pay. The same thing was also reported by Ernawati & Noersanti (2020) on the OVO application and by the use of QRIS among Soloraya students. Research by Robbie & Lutfi (2021) showed similar results in generation X in using the Dana e- money system, while Zakiyyah (2020) also concluded that the perception of ease did not affect the interest in using Go-Pay.

The Influence of Trust (X2) on Interest in Using the BSI Mobile Application (Z1) at Bank Syariah Indonesia

The test results of the influence of trust (X2) on the interest in using the application (Z1) obtained a P value of $0.001 < 0.05$ with a T Statistic value of 3.386. This value is greater than the T Table (1.960) so it can be concluded that trust has a positive and significant effect on the interest in using the BSI Mobile application at Bank Syariah Indonesia, the magnitude of the influence is 0.242 so H2 is accepted.

User trust in the BSI Mobile application is influenced by their level of satisfaction with the services provided, including guarantees of security and confidentiality of personal data. Users feel confident that their information is safe and protected by the bank, thus increasing their interest in continuing to use the mobile banking application. This study is supported by various previous studies that also highlight the importance of trust in influencing interest in using the application. Research by Wasana & Telagawathi (2023) shows that trust and perceived ease have a positive effect on interest in using ShopeePay in the Buleleng community. Kusuma & Padji (2023) found that trust has a significant effect on interest in transacting using the Dana application in Yogyakarta. In addition, research by Amelia et al. (2022) concluded that trust and perceived ease have a positive effect on interest in using fintech through the Dana application in Pasir Putih Village.

The Role of Financial Literacy (M) as a Moderating Variable in Moderating the Influence of Perceived Ease of Use (X1) on Interest in Using the BSI Mobile Application (Z1) at Bank Syariah Indonesia.

The results of testing the role of financial literacy (M) as a moderating variable in moderating the influence of perceived ease of use (X1) on the interest in using the application (Z1) obtained a P value of $0.015 < 0.05$ with a T Statistic value of 2.430. This value is greater than the T Table (1.960) so it can be concluded that financial literacy as a moderating variable can moderate the positive influence between perceived ease of use on the interest in using the BSI Mobile application at Bank Syariah Indonesia, so that H3 is accepted.

Perceived ease of use reflects the belief that the purpose of technology is to make things easier for users. In this case, This, the use of technology systems is considered more practical compared to manual methods. Mobile banking is perceived as easy to use, easy to learn, and offers various useful features, financial literacy can affect the relationship between perceived ease of use and interest in using

the application. This finding is consistent with previous research. The results of Wijaya and Sri's (2023) study stated that the perception of usefulness, and perception of ease have a positive and significant effect on the interest in using mobile banking. banking on MSMEs in Palembang City. The results of the study by Isma et al. (2021) stated that the perception of usefulness and perception of ease of use have a positive and significant effect on purchasing interest through the Bukalapak application. in Samarinda. In addition, the results of Widayanto's research (2022) stated that the perception of usefulness and perception of ease of use had a positive and significant effect on the interest in using information technology among members of the horn banana farmer group in Kajar Village, Dawe District, Kudus Regency, BEM Mitra Village, Diponegoro University, Semarang

The Role of Financial Literacy (M) as a Moderating Variable in Moderating the Influence of Trust (X2) on Interest in Using the BSI Mobile Application (Z1) at Bank Syariah Indonesia

The results of testing the role of financial literacy (M) as a moderating variable in moderating the influence of trust (X2) on the interest in using the application (Z1) obtained a P value of $0.005 < 0.05$ with a T Statistic value of 2.805. This value is greater than T Table (1.960) so it can be concluded that financial literacy as a moderating variable is able to moderate the positive influence between trust on the interest in using the BSI Mobile application at Bank Syariah Indonesia, the magnitude of the influence is -0.126 so H4 is accepted.

User trust in the application is based on satisfaction with the services provided, including guarantees of security and protection of personal data. When this trust is met, interest in using mobile banking tends to increase. Conversely, if trust decreases, interest in using the application will also decrease. This finding is in line with previous research. Wasana & Telagawathi (2023) stated that trust and perceived ease have a positive and significant effect on interest in using ShopeePay in Buleleng. Kusuma & Padi (2023) found that trust contributed significantly to interest in transacting using the Dana application in Yogyakarta. In addition, research by Amelia et al. (2022) revealed that perceived ease and trust influenced interest in using fintech through the Dana application in Pasir Putih Village.

The Influence of Interest in Using Applications (Z1) on Intention to Use BSI Mobile Applications (Z2) at Bank Syariah Indonesia

The test results of the influence of interest in using the application (Z1) on the intention to use the application (Z2) obtained a P value of $0.000 < 0.05$ with a T Statistic value of 301.406. This value is greater than T Table (1.960) so it can be concluded that the interest in using the application has a positive and significant effect on the intention to use the BSI Mobile application at Bank Syariah Indonesia, the magnitude of the influence is 0.952 so H5 is accepted.

This interest is influenced by attitude, namely a person's mental and emotional readiness in responding to a situation. Attitude is not only learned but also reflects the way individuals react to certain situations, which plays a role in forming intentions and determining decisions. In this situation, a positive attitude towards the application increases the user's intention to use it. These results are in line with previous studies, such as Pormes & Sipakoly (2019) shows that interest has a positive and significant effect on entrepreneurial intentions in accounting students at Ambon State Polytechnic. Santika et al. (2023) also found that interest contributes positively and significantly to the intention to use electronic money such as ShopeePay.

The Influence of Application Usage Interest (Z2) on BSI Mobile Application Usage Behavior (Y) at Bank Syariah Indonesia

The test results of the influence of interest in using the application (Z2) on the behavior of using the application (Y) obtained a P Value of $0.000 < 0.05$ with a T Statistics value of 37.215. This value is greater than the T Table (1.960) so it can be concluded that the interest in using the application has a positive and significant effect on the behavior of using the BSI Mobile application at Bank Syariah Indonesia, the magnitude of the influence is 0.764 so H6 is accepted.

This influence occurs because behavioral intention to use contributes directly to actual system use. This means that behavioral intention to use the application plays an important role in determining whether the application is actually used in the field. Strong behavioral intention directly drives real behavior in using the application. These results are supported by previous research. Febrianto et al. (2018) showed that intention to use has a positive and significant influence on the behavior of using e-purchasing applications. Prabandari & Ansoriyah's (2023) research also found that intention to use has a significant influence on the behavior of using the Sipolgan application. In addition, Gondo (2024) stated that intention has a significant influence on the behavior of using the Mika application, especially on the "love of money" mentality.

CONCLUSION

The following is a conclusion based on the results of research conducted on predicting BSI Mobile usage behavior using financial literacy within the Theory framework. of Acceptance Model:

1. Perceived ease of use does not have a positive and significant effect on the interest in using the BSI Mobile application at Bank Syariah Indonesia.
2. Trust has a positive and significant influence on the interest in using the BSI Mobile application at Bank Syariah Indonesia, the magnitude of this influence is 0.242.
3. Financial literacy as a moderating variable can moderate the positive influence between perceived ease of use on interest in using the BSI Mobile application at Bank Syariah Indonesia, the magnitude of this influence is 0.110.
4. Financial literacy as a moderating variable is able to moderate the positive influence between trust and interest in using the BSI Mobile application at Bank Syariah Indonesia, the magnitude of this influence is -0.126.
5. Interest in using the application has a positive and significant effect on the intention to use the BSI Mobile application at Bank Syariah Indonesia, the magnitude of the effect is 0.952.
6. The intention to use the application has a positive and significant effect on the behavior of using the BSI Mobile application at Bank Syariah Indonesia, the magnitude of the effect is 0.764.

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