

THE INFLUENCE OF EASE, BENEFITS, RISKS, AND TRUST ON BANK SYARIAH INDONESIA CUSTOMERS' INTEREST IN USING MOBILE BANKING

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ABSTRACT

This research aims to find out how convenience (X), benefits (X2), risk (X3), and trust (X4) influence customer interest (Y) in using mobile banking at IAI Darussalam Blokagung. This research uses quantitative analysis methods with linear regression tests. The results of the partial hypothesis test (t-test) show that convenience has no positive and significant effect on BSI customers' interest in using mobile banking at IAIDA Blokagung Banyuwangi, with a significance probability level of 0.331 which is more significant than 0.05 with a coefficient value of 0.074. Benefits have a positive effect. This is significant to BSI customers' interest in using mobile banking at IAIDA Blokagung Banyuwangi. It has a significant probability level of 0.000, more diminutive than 0.05, with a coefficient value of 0.411. Risk has no positive and insignificant effect on BSI customers' interest in using mobile banking at IAIDA Blokagung Banyuwangi, which has a probability level of 0.072, more significant than 0.05, with a coefficient value of 0.091. Trust has a positive and significant effect on BSI customers' interest in using mobile banking at IAIDA Blokagung Banyuwangi, which has a significant probability level of 0.000, more diminutive than 0.05, with a coefficient value of 0.281. So, from the research results, it can be concluded that Convenience, Benefits, Risk, and Trust influence BSI customers' interest in using mobile banking at IAIDA Blokagung Banyuwangi.

Keywords: Ease, Benefit, Risk, Trust, Customer Interest.

INTRODUCTION

Currently, technological advances are increasing along with the changing times. Not only some people benefit from the impact of technological developments, but also almost everyone in society. Technology is still present in every social activity today. Apart from making various activities easier, technology also has the potential to provide various types of information that everyone is looking for. The internet is one type of information technology that is utilized. Apart from searching for information, the internet is currently used to carry out financial transactions (Finannafi'ah and Witono, 2022: 172). The

infrastructure for services that is growing rapidly is Mobile Banking. To accommodate customer needs, each bank offers Mobile Banking facilities, such as transaction processing. One of the bank's innovations is mobile banking which allows customers to carry out financial transactions without having to come to a branch or use a non-cash automated teller machine (ATM), without having to wait a certain time, and with an application that can be used on a smartphone. Due to the large number of smartphone users, this product is in great demand (Nazirah, Ashal, and Riza, 2022: 2016).

The banking industry has realized that today's customers not only care about which bank they save or invest in, nor do they care about the interest or profits they will get from banking, but they also need complete sophistication and features from a banking product. In other words, today's customers are looking for quality and facilities that can help and facilitate customer transactions (Anggelina, 2022: 129).

In *usemobile banking*, One group that must be paid attention to is students because students are the young people who use *mobile banking*. Likewise with IAIDA Sharia Banking students. At this time, IAIDA has experienced a transition period from IAIDA to UIMSYA resulting in additional building and class facilities. Apart from that, new departments have also been added, so that this supports the increase in students at IAIDA. However, students do not yet have the convenience of carrying out financing transactions, such as UKT payments, where students have to make UKT payments directly to the bank or to the Islamic Boarding School Bureau, so they have to queue. Students can make UKT payments by utilizing the *service mobile banking*. This is only for students who are BRI, Mandiri or other Bank customers or BRI, Mandiri Online users. Meanwhile, not all students use this bank. Students majoring in Sharia Banking should of course have a Sharia bank account as a form of support for Sharia banking. As a result, the lessons learned in class can be immediately put into practice. However, not all students studying Sharia Banking have a Sharia ledger, let alone use multi-purpose financial administration. This is supported by interview findings which show that fear of not using mobile banking services is a reason for not using them (Atieq and Nurpiani: 2022: 403).

LITERATURE REVIEW

1. Risk management

Risk Management is an approach taken to risk, namely by understanding, identifying and evaluating the risks of a project. Risk management is a process that identifies, measures, develops, selects and manages options to deal with these risks. Risk management is a systematic process for managing risk (Misra, et al. 2020: 3-4).

2. Convenience

According to Hadi and Novi in Afifah (2017:34) Perception of ease provides an indication that a system designed not to make it difficult for the user, but instead to make it easier for someone to complete their work. In other words, someone who uses a system will work more easily than someone who does not use a system or works manually.

3. Benefit

Mobile Banking provides a higher level of sophistication compared to SMS banking so that customer processes are easier. In the OJK booklet there are several mobile banking service features that have been provided by banks, including information services (balances, account mutations, credit card bills, interest rates, and location of the nearest branch/ATM), transaction services, such as transfers, bill payments (electricity, water, taxes, credit cards, insurance, internet), purchases (credit and tickets), and various other features.

4. Risk

According to Bauer in Pavlou in Atieq and Nurpiani (2022:406) risk is uncertainty and consequences related to consumer actions. Consumer behavior researchers define perceived risk as a consumer's perception of uncertainty and adverse consequences due to purchasing a product or service.

5. Consumer behavior

According to Schiffman and Kanuk in (Priansa, 2016:61) the term consumer behavior is defined as the behavior shown by consumers in searching for, buying, using, evaluating and consuming products and services that they hope will satisfy their needs.

6. Interests and Customers

Customer interest is a consumer's tendency to buy a brand or take actions related to purchasing which is measured by the level of probability that consumers make a purchase.

7. Islamic Bank

Sharia banks are banks that carry out their business activities based on sharia principles and according to their type consist of Sharia Commercial Banks, Sharia Business Units and Sharia People's Financing Banks (BPRS).

8. Mobile Banking

Mobile Banking is a mobile commerce application that focuses on financial banking issues, thereby allowing activities such as activities that can be done via an ATM (Automatic Teller Machine) to be carried out using mobile features. Mobile Banking

makes services easier, there is a digital change for people to use and use. Where technological sophistication can facilitate people's activities, such as the convenience of services provided by the sharia banking system in Mobile Banking services and make it easier for people to do business (Siti and Khairina, 2022: 1055).

RESEARCH METHODS

This research uses quantitative research. Quantitative research using a survey method in the form of a questionnaire was used by researchers to determine the influence of convenience, benefits, risks and trust on customer interest in using mobile banking. The time of this research starts from December 2022 to June 2023. This research takes place at the Darussalam Islamic Institute, Blokagung Banyuwangi. Meanwhile, the research institute is located in Blokagung, RT.02/RW.04, Blokagung, Karangdoro, Kec. Tegalsari, Banyuwangi Regency, East Java 68485.

The data source used in this research is primary data. Data collection in this research uses methods that are adapted to the problem to be researched or analyzed. In this case the methods used include: Questionnaires, Observations and Documents. Data analysis in research begins by testing the validity and reliability of the research instrument, in the form of statement items in the questionnaire. After that, the analysis was carried out using a multiple liner regression test, where the dependent variable (Y) was customer interest in using mobile banking, and the independent variables were Convenience (X1), Benefits (X2), Risk (X3).

RESEARCH RESULT

Data analysis

Descriptive Statistics

Descriptive statistics are statistics used to describe data into clearer and easier to understand information which provides an overview of the research in the form of the relationship between independent variables, namely the board of directors and company size. The results of descriptive statistical analysis research can be seen in the table below:

Table 1. Descriptive Statistics

Descriptive Statistics					
	N	Minimum	Maximum	Mean	Std. Deviation
Convenience	94	0.014	0.040	33.1702	4.69188
Benefit	94	0.010	0.040	32.4787	4.85207
Risk	94	0.014	0.040	26.3404	5.09386
Trust	94	0.020	0.040	33.0745	4.32855

Interest	94	0.020	0.040	33,2021	3.98270
Valid (Listwise)	N 94				

Source: Secondary data processed, 2023

Based on Table 1 above, it shows that N or the amount of data for each valid variable is 94, from 94 sample data on customer interest (Y), the minimum value is 0.020, the maximum value is 0.040. From the table above it is known that the mean value of interest is 33.20, as well as the standard deviation value is 3.982, which means the mean value is greater than the standard value so that data deviations are low so the value is spread evenly.

Validity test

Table 42 Results rcount Convenience (X1), Benefits (X2), Risk (X3), Trust (X4) and Customer Interest in Using Mobile Banking (Y) and Significant Validity Test of the SPSS Research Instrument.

Variables	Items	Rcalculate SPSS	R table	Significant	Decision Criteria	Information
Convenience (X1)	1	0.753	0.2028	0,000	1. Psig < 0.05 then the instrument is said to be valid. 2. rcount > rtable then the instrument is said to be valid.	Valid
	2	0.725	0.2028	0,000		Valid
	3	0.735	0.2028	0,000		Valid
	4	0.832	0.2028	0,000		Valid
	5	0.812	0.2028	0,000		Valid
	6	0.802	0.2028	0,000		Valid
	7	0.779	0.2028	0,000		Valid
	8	0.559	0.2028	0,000		Valid
	9	0.807	0.2028	0,000		Valid
	10	0.711	0.2028	0,000		Valid
Benefits (X2)	1	0.738	0.2028	0,000	1. Psig < 0.05 then the instrument is said to be valid. 2. rcount > rtable then the instrument is said to be valid.	Valid
	2	0.561	0.2028	0,000		Valid
	3	0.770	0.2028	0,000		Valid
	4	0.725	0.2028	0,000		Valid
	5	0.770	0.2028	0,000		Valid
	6	0.728	0.2028	0,000		Valid
	7	0.710	0.2028	0,000		Valid
	8	0.597	0.2028	0,000		Valid
	9	0.630	0.2028	0,000		Valid
	10	0.635	0.2028	0,000		Valid
Risk (X3)	1	0.786	0.2028	0,000	1. Psig < 0.05 then the instrument is said to be valid. 2. rcount > rtable then the instrument is said to be valid.	Valid
	2	0.686	0.2028	0,000		Valid
	3	0.736	0.2028	0,000		Valid
	4	0.780	0.2028	0,000		Valid
	5	0.267	0.2028	0,000		Valid
	6	0.485	0.2028	0,000		Valid
	7	0.589	0.2028	0,000		Valid
	8	0.643	0.2028	0,000		Valid

Variables	Items	Rcalculate SPSS	R table	Significant	Decision Criteria	Information
Trust (X4)	9	0.207	0.2028	0,000	1. Psig < 0.05 then the instrument is said to be valid. 2. rcount > rtable then the instrument is said to be valid.	Valid
	10	0.220	0.2028	0,000		Valid
	1	0.838	0.2028	0,000		Valid
	2	0.785	0.2028	0,000		Valid
	3	0.797	0.2028	0,000		Valid
	4	0.811	0.2028	0,000		Valid
	5	0.763	0.2028	0,000		Valid
	6	0.708	0.2028	0,000		Valid
	7	0.641	0.2028	0,000		Valid
	8	0.642	0.2028	0,000		Valid
	9	0.656	0.2028	0,000		Valid
	10	0.789	0.2028	0,000		Valid
	1	0.580	0.2028	0,000		Valid
	2	0.651	0.2028	0,000		Valid
	3	0.701	0.2028	0,000		Valid
	4	0.760	0.2028	0,000		Valid
	5	0.630	0.2028	0,000		Valid
	6	0.787	0.2028	0,000		Valid
	7	0.602	0.2028	0,000		Valid
	8	0.707	0.2028	0,000		Valid
	9	0.721	0.2028	0,000		Valid
	10	0.672	0.2028	0,000		Valid

Source: Primary data processed, 2023

Based on the results of the validity test, it is stated that the independent and dependent variable question items are valid, because the calculated r for each question is more than the r in the table.

Reliability Test

Table 3 Reliability Results of SPSS Research Instruments

Variables	SPSS alpha value	Decision Criteria	Note.
Convenience (X1)	0.912	>0.6	Reliable
Benefits (X2)	0.874	>0.6	Reliable
Risk (X3)	0.755	>0.6	Reliable
Trust (X4)	0.906	>0.6	Reliable
Customer Interest (Y)	0.870	>0.6	Reliable

Source: SPSS Primary Data, 2023

Based on the results of the reliability test, it was found that the SPSS alpha value for each variable was greater than 0.6, so this means that the instrument in this research is reliable and adequate for use.

Normality test

Table 4. Normality Test

One-Sample Kolmogorov-Smirnov Test			
			Unstandardized Residuals
N			94
Normal Parameters, b	Mean		0.0000000
	Std. Deviation		2.25726823
Most Extreme Differences	Absolute		,088
	Positive		,042
	Negative		-.088
Statistical Tests			,088
Asymp. Sig. (2-tailed)			.067c

Source: processed SPSS 25.0

Based on the normality test results, it shows that based on the One-Sample Kolmogorov-Smirnov Test the Asymp value. Sig (2-tailed) of 0.067 is greater than 0.05. So it can be concluded that the data is normally distributed.

Multiple Linear Regression Analysis

Table 5 Results of Determination Coefficient

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	0.824	0.679	0.664	2,307
a. Predictors: (Constant), Trust, Risk, Benefits, Convenience				
b. Dependent Variable: Interest				

Source: processed SPSS 25.0

Based on the results of the coefficient of determination test (R^2), the Adjusted R Square value was 0.664 or 66.4%, which means that the variable Customer Interest in using mobile banking can be explained by the Ease, Benefits, Risk and Trust variables of 66.4%, while the remaining 33.6% is explained by other variables outside the research model.

Table 6 F Test Results

ANOVAa						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	1001,300	4	250,325	47,016	0,000b
	Residual	473,859	89	5,324		

Total	1475,160	93			
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a. Dependent Variable: Interest

b. Predictors: (Constant), Trust, Risk, Benefits, Convenience

Based on the results of the F test, a calculated F of 47.016 has a significance degree of $0.000 < 0.05$, so according to the basis of the decision in the F test, it can be concluded that the regression model in this study is declared good of fit.

Table 7 Regression Coefficients

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	5,730	2,138		2,680	0.009
	Convenience	0.074	0.076	0.087	0.977	0.331
	Benefit	0.411	0.072	0.500	5,721	0,000
	Risk	0.091	0.050	0.116	1,821	0.072
	Trust	0.281	0.070	0.305	3,996	0,000

a. Dependent Variable: Interest

Source: processed SPSS 25.0

From the results of the table above, the results of the t test can be interpreted as follows:

- Based on the t test results shown in the table above, it was found that Ease has a calculated t value of 0.977 with a significance degree of $0.331 > 0.05$. In this way, the First Hypothesis is rejected so it can be stated that Convenience has no effect on Customer Interest in using Mobile Banking.
- Based on the t test results shown in the table above, it was found that Benefits had a calculated t value of 5.721 with a significance level of $0.000 < 0.05$. In this way, the Second Hypothesis is accepted so that it can be interpreted that Benefits influence Customer Interest in using Mobile Banking.
- Based on the t test results shown in the table above, it is stated that Risk has a calculated t value of 1.821 with a significance level of $0.072 > 0.05$. In this way, the Third Hypothesis is rejected so that it can be stated that Risk has no effect on Customer Interest in using Mobile Banking.
- Based on the t test results shown in the table above, it was found that Trust has a calculated t value of 3.996 with a significance level of $0.000 < 0.05$. In this way, the Fourth Hypothesis is accepted so that it can be interpreted that Trust influences Customer Interest in using Mobile Banking.

DISCUSSION

1. The Effect of Convenience on BSI Customer Interest in Using Mobile Banking.

The research results show that convenience does not have a positive and significant influence on BSI customers' interest in using mobile banking at the Darussalam Islamic Institute. The results of the statistical tests that have been carried out show that the t_{count} value for the Convenience variable is 0.977 which is smaller than t_{table} 1.986 with a significance probability level of 0.331 which is greater than 0.05. So it can be seen that the convenience variable partially has no effect on customer interest. The results of this research are connected to the theory put forward by Hadi and Novi in Afifah (2017:34) which states that the perception of ease gives an indication that a system is designed not to make it difficult for users, but instead makes it easier for someone to complete their work. In other words, someone who uses a system will work more easily than someone who does not use a system or works manually.

From the results of this analysis it can be interpreted that convenience consists of easy to use, clear and understandable, very simple, easy to learn, very easy to operate, adds skills to the user, and easy to control. There is no influence on BSI customers' interest in using mobile banking.

2. The Influence of Benefits on BSI Customer Interest in Using Mobile Banking.

The research results show that Benefits have a positive and significant effect on BSI customers' interest in using mobile banking at the Darussalam Islamic Institute. The results of the statistical tests that have been carried out show the t value t_{count} of 5.721 which is greater than t_{table} 1.896 with a significant probability level of 0.000 which is smaller than 0.05. The results of this research are related to the theory of Finannafi'ah and Witono, 2022:175 that perceived benefits are able to realize customer beliefs in order to improve the performance of using technology in mobile banking. Using mobile banking services will certainly shorten activities and work related to banking transaction activities. The more customers feel that mobile banking provides many benefits, the more likely customers are to continue using it.

Based on the description above, it can be concluded that the benefit variable with the time-saving indicator determines how to complete tasks or work with a presentation value of 84.5% has a positive effect on BSI customers' interest in using mobile banking at the Darussalam Islamic Institute.

3. The Influence of Risk on BSI Customer Interest in Using Mobile Banking.

The research results show that risk has no effect positive and not significant towards BSI customers' interest in using mobile banking. Test

results The statistics that have been carried out show the t value_{count}risk variable 1.821 which is smaller than t_{table} 1.986 with a significance probability level of 0.072 which is greater than 0.05. This test proves that there is no influence on customer interest. In accordance with Bauer and Pavlou's theory in (Atieq and Nurpiani, 2022: 406) risk is uncertainty and consequences related to consumer actions. Consumer behavior researchers define perceived risk as a consumer's perception of uncertainty and adverse consequences due to purchasing a product or service.

4. The Influence of Trust on BSI Customers' Interest in Using Mobile Banking.

The research results show that the trust variable has a positive and significant effect on BSI customers' interest in using mobile banking at the Darussalam Islamic Institute. The results of the statistical tests that have been carried out show the t value_{count}Of 3.996 which is greater than t_{table} 1.896 with a significant probability level of 0.000 which is smaller than 0.05. The results of this research relate to Harlan's theory in (Ladesman, 2018) that trust is a belief from a certain party towards another party in the relationship between the two parties based on the belief that the party they trust will fulfill all obligations as expected.

Based on the description above, it can be concluded that the trust variable with reliability indicators determines how to complete tasks/work with a presentation value of 85.3% has a positive effect on BSI customers' interest in using mobile banking at the Darussalam Islamic Institute.

CONCLUSION

Based on the results of research and data analysis in the chapters that have been discussed previously, then the conclusions obtained from the Ease research (X1), Benefits (X2), Risks (X3) and Trust (X4) towards BSI Customer Interest (Y) in using mobile banking at the Darussalam Islamic Institute are: Convenience (X1), Benefits (X2), Risk (X3) and Trust (X4) together or simultaneously have a positive effect and significant impact on BSI Customer (Y) Interest in using mobile banking at the Darussalam Islamic Institute. This is known from the F test statistical coefficient value of $47.016 > 2.47$ and a significant value of $0.000 < 0.05$. And research results The coefficient of determination (R^2) shows that the four variables are independent namely (X1) convenience, Benefits (X2), Risk (X3) and Trust (X4) influence the dependent variable, namely Customer Interest (Y) is 0.679 or 67.9% which shows that there is an influence of the variables Convenience (X1), Benefits (X2), Risk (X3) and Trust (X4). While the remaining 32.1% influenced by other variables not explained in other studies.

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