



RESEARCH ARTICLE

Analysis of Consumer Acceptance Behavior of BSI Mobile Using the Modified Unified Theory of Acceptance and Use Technology2 (UTAUT2) Model at BSI Regional Office 6 Bandung

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ABSTRACT

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This study aims to analyze the factors that influence the acceptance of BSI Mobile by utilizing the Unified Theory of Acceptance and Use of Technology (UTAUT) 2 framework, which has been modified to include trust, content, and safety and security as external variables. These additional variables are considered relevant in the context of digital banking services. This study used quantitative methods with data collected through a survey of 400 BSI Mobile users in Region 6 Bandung. Data analysis was conducted using Structural Equation Modeling (SEM) to evaluate the relationship between the main variables: performance expectations, effort expectations, social influence, and facilitating conditions, as well as their impact on usage intentions and the actual use of BSI Mobile. The findings indicate that the level of acceptance of digital banking technology, specially the BSI Mobile application, is rated as "Good" based on descriptive analysis. Performance expectations, content, trust, and security were found to significantly influence the intention to use mobile banking. However, effort expectancy, social influence, and facilitating conditions had little impact on users' intention to use BSI Mobile. This study shows that BSI Should continue to improve the realibility of it's mobile banking servies. Given the positive levels of user intententions and trust identified in this study, the potential for future adoption of BSI Mobile users is enormous. This positions BSI Mobile to compete effectively with mobile banking services from more established banks.

INTRODUCTION

The Indonesian banking industry marked a significant milestone with the establishment of PT Bank Syariah Indonesia Tbk (BSI), which was officially inaugurated on February 1, 2021, coinciding with 19 Jumadil Akhir 1442 AH. The launch of the largest Islamic bank in Indonesia was officiated by President Joko Widodo at the State Palace. Digital banking services in Indonesia were first introduced with internet banking in September 1998 by Bank Indonesia. Internet banking can be accessed through a banking website using the customer's bank account, enabling financial transactions, and providing access to banking information, products, and services (Yu, Baji & Khong, 2015). Furthermore, the emergence of smartphones in Indonesia brought transformative changes to the banking sector, delivering digital services through mobile commerce applications. These applications allow users to conduct banking transactions online using a mobile device, such as a personal digital assistant (PDA), mobile phone, or smartphone, validated by a financial institution or bank (Baabdullah, Alalwan, Rana, Kizgin, & Patil, 2019).

This study uses the modified United Theory of Acceptance and Use of Technology (UTAUT) 2 to examine behavioral intentions towards the use of BSI Mobile among BSI customers in the Bandung Region. UTAUT is a model widely used to analyze the adoption of information technology or information systems in a consumer context (Madan & Yadav, 2016). The UTAUT framework includes four main constructs to evaluate or predict technology use in an organizational context: Performance Expectations, Effort Expectations, Social Influences, and Facility Conditions (Venkatesh et al., 2012). In this study, the UTAUT model has been modified by adding three new constructs: Content, Trust, and Safety and Security. This study aims to identify factors that influence the adoption of BSI Mobile in Bandung and surrounding areas. Specifically it seeks to analyze the factors influencing the acceptance of BSI Mobile using a modified UTAUT2 approach, which incorporates trust, content, and safety and security as external variables due to their relevance in the context of digital banking services.

The results of this study are expected to provide information related to consumer behavior in using Mobile Banking applications and services, in this case BSI Mobile and also provide information to companies to be able to design or analyze new programs that are more directed and productive. For example, by understanding the Content factor, companies try to create content that is more acceptable to all groups, or by understanding the trust factor of customers or users, they can increase their level of trust in applications and services by making service programs in applications that are more convenient, and by understanding the comfort and security factors, companies can continue to increase the security level of the application much higher and avoid disturbances that can affect user comfort and security.

This research focuses that it is very important to understand the factors that encourage and influence people's intention to use BSI Mobile Banking services. This research is not only useful for the community as users, but for companies as makers and providers of Mobile Banking services to be able to continue to improve all services and security. Based on this review, this research is entitled "Analysis of Factors Affecting Acceptance of BSI Mobile Using Modified Integrated Technology Acceptance and Use Theory 2".

1. LITERATURE REVIEW

2.1 Digital Marketing

According to Chaffey and Chadwick (2016:11), digital marketing is the application of the internet and digital technology combined with traditional communication methods to achieve marketing goals. Digital marketing aims to improve consumer understanding, including their profiles, behaviour, values and loyalty, while integrating targeted communications and online services based on individual needs. Purwana & Aditya (2017: 2) further explains that digital marketing is a marketing activity that utilises various digital media via the internet, such as websites, social media, e-mail, databases, mobile/wireless devices, and digital TV. This approach seeks to increase consumer engagement and gain insight into consumer profiles and behaviour to achieve marketing goals. In this case, digital marketing is carried out by Bank Syariah Indonesia, one of which is through BSI Mobile.

2.2 Definition of Mobile Banking

Mobile banking is a banking service that functions as a means for customers to conduct transactions through mobile devices using application-based communication features (Wulandari & Moeliono, 2017). Mobile banking provides various financial and banking services through features that utilize information and communication technology as network access (Sitorus & Govindaraju, 2019). Mobile banking can be widely adopted and used on smartphones or cell phones (Anderson, 2009). Most countries have utilized mobile banking products as the latest form of e-banking implementation (Shirali-Shahreza & Shirali-Shahreza, 2007).

2.3 UTAUT (Unified Theory of Acceptance and Use of Technology)

The Unified Theory of Acceptance and Use of Technology (UTAUT) is a conceptual framework developed by Venkatesh et al. (2003). The model is rooted in social cognitive theory and integrates eight major theories used in information technology acceptance studies (Taiwo & Downe, 2013). Research has shown that UTAUT exhibits higher explanatory power compared to the previous eight theoretical models, as it can explain up to 70% of the variation in user acceptance of technology (Taiwo & Downe, 2013; Nasir, 2013). The UTAUT model has undergone modifications with the addition of several variables in its latest version (Venkatesh et al., 2012). Recent research tends to develop UTAUT by adding additional variables to answer different research needs. For example, research by Rila Anggraeni et al. (2021) adopted UTAUT2 with additional variables such as hedonic motivation, price value, and habits. The study found that the habit factor has a significant influence on the acceptance of digital banking services.

Another study by Suma Vally et al. (2020) reduced the social influence variable in the UTAUT model to adjust the context of their research on digital bank acceptance in Hyderabad, India. This study shows that factors such as performance expectations, effort expectations, and habits affect user acceptance of digital banking services.

Meanwhile, Kusumawati & Rinaldi (2020). research added the trust factor in the UTAUT2 model to evaluate its influence on the acceptance of digital banking services in Indonesia. Their results show that trust has a significant influence on performance expectations, effort expectations, and user acceptance to adopt digital banking technology.

The UTAUT model emphasizes that these factors play a theoretical and empirical role in shaping individuals' intention to use technology (behavioral intention). Furthermore, this intention, along with facilitating conditions, can predict user behavior in utilizing the technology (use behavior). In addition to these four main constructs, UTAUT incorporates additional variables such as gender, age, and experience. These variables explain the different influence of facilitating conditions, habits, and perceived value on an individual's intention to adopt a particular technology.

The authors use a modified UTAUT2 model by including additional variables such as Content, Trust, and Safety & Security to improve the analysis of technology acceptance in a consumer context. This model offers advantages in predicting user acceptance as it integrates various factors from previous theories while adapting to a more specific and empirical context. The model shows significant improvement in explaining behavioral intention (increased from 56% to 74%) and usage behavior (increased from 40% to 52%). By incorporating additional variables such as content, security and trust, the model is expected to provide deeper insights into user acceptance across different technological contexts.

Many previous studies have used the UTAUT Model in the context of technology adoption. Some modifications have been made in this study for various reasons. One example is replacing the Behavioral Intention variable with Continuance Desire and removing the Usage Behavior variable because the focus of the study is oriented towards consumers' continuance intention to adopt BSIMobile, in line with the study by Xu (2014).

2.4 Factor Analysis

This study analyzes the three main factors that influence consumer intention to use BSI Mobile Banking applications and services which are content, trust and safety & security which are added to the UTAUT2 Theory (Unified Theory of Acceptance and Use of Technology)

Variables used in this model:

1. Performance Expectations

This Performance Expectations describe the extent to which consumers believe that BSIMobile will assist in completing a particular task or transaction. (Loureiro et al. (2018) and Mustaqim et al. (2018). This variable serves as the main predictor of user intention to adopt the technology.

2. Expected Effort

Describes the level of ease associated with using BSIMobile and how this ease reduces the effort required by users to use the service (Venkatesh et al. (2003) and Ghalandari, 2012)

3. Social Influence

Describes the extent to which the social environment (family, friends, colleagues) influences consumers' intention to adopt Mobile Banking (Alalwan et al., 2016).

4. Facilitating Conditions

The belief that organizational and technical infrastructure is available to support the use of BSIMobile (Kasse et al., 2015).

5. Content

Describes the information available through digital media such as the internet, used in transactions or services offered by Mobile Banking in the current study is BSIMobile (Finy F. Basarah & Gustina).

6. Trust

The level of consumer trust in BSIMobile is based on their experience and perceptions of the honesty and security offered (Roca et al., 2009 and Hanafizadeh et al. (2014).

7. Convenience and Security

Security factors related to freedom from the risk of harm or misuse of information in financial transactions.

8. Behavioral Intention

The level of an individual intention to continue using BSIMobile in the long term based on their satisfaction (Venkatesh et al., 2012).

9. Usage Behavior

Consumer behavior show through the frequency of use of BSIMobile

Table 1 : Previous Studies on the Theory of Acceptance Technology.

Author	Focus	Methodology	Findings
Venkatesh et al. (2012)	Price value in the UTAUT2 model.	UTAUT2	Price value influences behavioral intention when the

			perceived benefits outweigh the costs.
Alalwan, AA, Dwivedi, YK, & Rana, NP (2017)	Factors influencing behavioral intention and adoption of mobile banking.	1. Quantitative UTAUT-2 Questionnaire 2. 3.	Behavioral intention is significantly and positively influenced by performance expectancy, effort expectancy, hedonic motivation, price value, and trust.
Indrawati and D. A. Putri (2018)	Factors affecting the continuance intention of E-payment adoption using a modified UTAUT2 model.	1. Quantitative 2. UTAUT-2 3. Questionnaire	Factors significantly influencing the continuance intention to use Go-Pay E-payment include habit, trust, social influence, price-saving orientation, hedonic motivation, and performance expectancy.
Chang et al. (2019)	Impact of hedonic motivation on the adoption of new technology.	UTAUT2	Hedonic motivation is positively related to technology adoption.
Shankar, A., Jebrajkirthi, C., & Asaduzman, M. (2020)	eWOM using the Elaboration Likelihood Model (ELM).	1. Quantitative Elaboration Likelihood Model (ELM) 2.	The study found that eWOM variables such as argument quality, valence, and consistency significantly influence the intention to adopt mobile banking.

Previous studies as shown in Table 1 provide in-depth insights into various factors influencing user acceptance and intention to adopt technology, particularly in the context of mobile banking and E-payment. These five studies employed a quantitative approach and theoretical frameworks such as UTAUT2 to analyze the relationships between specific factors and technology adoption.

1. Key Factors Influencing Intention and Usage Behavior Several important factors identified in these studies include :

- **Trust:** A key element in technology adoption, especially in mobile banking and E-payment, where users need to feel confident in the security and reliability of the system.
- **Hedonic Motivation:** Enjoyment or emotional satisfaction when using technology has been shown to drive intention and usage behavior.
- **Performance and Effort Expectancy:** The perception that technology provides clear benefits and is easy to use.
- **Price Value:** Users' decisions to adopt technology are often influenced by the comparison between perceived benefits and associated costs.
- **Habit and Social Influence:** These play a crucial role in sustaining technology usage after initial adoption.

○ **Variation in Research Contexts**

- The study by Venkatesh et al. (2012) and Chang et al. (2019) focused on theoretical elements such as price value and hedonic motivation in technology acceptance in general.
- Research by Alalwan et al. (2017) and Shankar et al. (2020) highlighted practical aspects of mobile banking adoption, including the role of eWOM and trust factors.
- The study by Indrawati and Putri (2018) provided insights into the continuance intention of E-payment usage, with habit and social influence as the main determinants.

2. METHODOLOGY AND APPROACH

All studies employed a quantitative approach, collecting data through questionnaires, which were then analyzed using theoretical frameworks such as UTAUT2 and ELM. This method allowed for the identification of strong relationships between determining factors and user intention or behavior.

These studies emphasize the importance of combining technical, psychological, and social factors in influencing user intention and behavior toward technology adoption. To enhance the adoption and sustained use of technology, particularly mobile banking and E-payment, it is crucial to focus on improving user trust, emotional experience, and strengthening the perceived benefits of technology relative to its costs.

2.5 RESEARCH HYPOTHESES

Based on previous studies, the researcher proposes several interconnected and influencing hypotheses for this study. The Figure 1 is the proposed hypothesis framework:

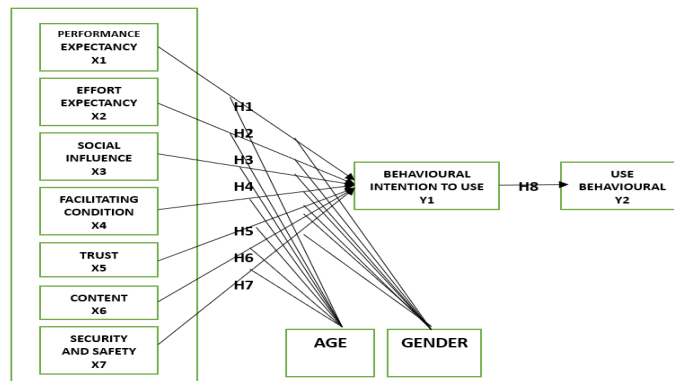


Figure 1: Source of Research Framework Using the Modified UTAUT2 Method Venkatesh et al. (2003), modified by the Author*

The hypotheses in this study are based on the UTAUT2 model from the original framework of Venkatesh et al. (2003), which has been extended and modified by the author to include additional factors tailored to the needs and application in BSI Mobile Banking by Bank Syariah Indonesia, which is content, trust, and safety and security.

The hypothesis in this research :

1. **H1:** Performance expectancy has a positive and significant effect on the intention to use BSI Mobile services.
2. **H2:** Effort expectancy has a positive and significant effect on the intention to use BSI Mobile services.
3. **H3:** Social influence has a positive and significant effect on the intention to use BSI Mobile services.
4. **H4:** Facilitating conditions have a positive and significant effect on the intention to use BSI Mobile services.
5. **H5:** Trust has a positive and significant effect on the intention to use BSI Mobile services.
6. **H6:** Content has a positive and significant effect on the intention to use BSI Mobile services.
7. **H7:** Security and reliability have a positive and significant effect on the intention to use BSI Mobile services.
8. **H8:** User intention has a positive and significant effect on user behavior.

2. RESEARCH METHODS

This research uses a quantitative approach. According to Samsu (2017), quantitative research is a research method that uses numerical data as a tool to create and understand the variables being investigated. Meanwhile, Emzir (2010) defines the quantitative approach as a research method that emphasises measurement, observation, and hypothesis testing. According to Indrawati (2015), quantitative research is a research method based on positivist philosophy. This approach focuses on phenomena that are constant, measurable, concrete, and observable. The relationship between variables is investigated based on cause-and-effect patterns in a particular population or sample. Data is collected using research instruments, analysed statistically, and aims to test previously formulated hypotheses. Abdillah (2018:7) emphasises that in the quantitative paradigm, theory testing is carried out by measuring research variables using statistical methods. Indrawati (2015:12) notes that research variables are related to elements that have certain values. These values can differ in their level of significance depending on the object under study and the context. In this study, the authors defined research variables and parameters related to the research problem, research objectives, and the theoretical framework used. Kerlinger (1973) asserts that variables are structures or characteristics that can be studied. Meanwhile, Kidder (1981) states that variables are qualities that can lead to conclusions. Indrawati (2018: 39) defines research variables as attributes, properties, or values of individuals, objects, or activities that show certain variations, selected for investigation and drawing conclusions. Indrawati (2015: 12) has stated, operational variables refer to the process of reducing variables that exist in research problems into smaller and more manageable parts to facilitate the research process. Variable operationalization helps researchers understand and measure the concepts being studied. According to Indrawati (2015), the measurement scale is a standard agreement used as a reference to determine the range of intervals available from the measuring instrument, which allows the use of the tool. This instrument produces quantitative data based on the response of each item on a Likert scale. In this study, the authors used a Likert scale measuring instrument, which according to Silalahi (2017: 38), is a method of providing a measurement scale to identify the attitudes, opinions, or perspectives of individuals or groups involved in the research subject, using a rating scale in research. According to Indrawati (2015), population refers to a group of individuals who are the subject of analysis in a study. In this study, the population studied consisted

of customers of PT Bank Syariah Indonesia Tbk Bandung Regional Office (BSI Kanwil Bandung). Based on the data, the population of this study includes 169,199 customers who use BSI Mobile Banking services in the Bandung Regional Office area. This represents approximately 1.2% of the total BSI Mobile Banking users nationwide. The sample is part of the population selected to participate in the research through observation or by filling out questionnaires related to the research. Based on the previously mentioned population, the authors determined the sample size to be 400 respondents. The sample size was calculated using the Slovin formula, based on the population of the Bandung Regional Office. This sample is specifically focused on BSI customers who actively use mobile

Validity and reliability testing is carried out on this measurement model to ensure that the instruments used in this study are valid and reliable. Data processing was carried out through validity and reliability tests to ensure the accuracy and consistency of the research instruments. Data analysis uses multiple linear regression techniques by utilizing Smart PLS version 4 software.

3. RESULT

This study aims to analyse the factors that influence BSI Mobile research by utilising the modified Unified Theory of Acceptance of Use of Technology (UTAUT)² framework by including trust, content, and Security and safety factors as external variables. This study uses quantitative validity and reliability tests with additional moderating effect analyses of Gender and Age. The results of this study show that of the seven factors analyzed, such as performance expectancy, effort expectancy, social influence, facilitating condition, trust, content and safety and security. Partially, only four variables had a significant effect on behavior intention, namely performance expectancy, trust, content, and secure and safety, while effort expectancy, social influence, and facilitating condition were declared to have no significant effect.

4.1 Validity and Rentability Test

4.1.1. Validity Test

The validity test was carried out to measure the accuracy and accuracy of the research instrument on the concept being studied. The validity testing process aims to ensure that each item in a questionnaire or other instrument represents the research variable appropriately and in accordance with a predetermined theoretical framework. The parameters used are convergent validity and discriminant validity. Convergent Validity refers to the level of correlation between indicators and alternative indicators in one construct. Convergent validity is considered achieved if:

1. Factor Loading: All indicators have a value > 0.5 or more ideally > 0.7
2. AVE: AVE value for each construct ≥ 0.5 .
3. CR: CR value ≥ 0.7 to indicate construct reliability.
4. Statistical Significance: T-value of factor loading is significant at a certain level of probability ($p < 0.05$)

Based on the results of the analysis in this study, all indicators have an outer loading value above 0.7, which means that all indicators in this study are declared valid. A high outer loading value indicates that the indicator is explained by its construct. An indicator is considered valid if its outer loading value is more than 0.7 and the average variance extracted (AVE) value exceeds 0.5 (Sholihin & Ratmono, 2020).

Another approach to testing convergent validity is to calculate AVE (Average Variant Extracted), which is the average squared loading value of the indicators in each construct (Sholihin & Ratmono, 2020). AVE is considered valid if the value is more than 0.5 (Hartono et al., 2009). An AVE value of more than 0.5 indicates that a construct can explain more than half of the variance of its indicators (Sholihin &

Ratmono, 2020). The results of the analysis in this study indicate that all constructs have an AVE value above 0.5, so they are declared valid.

4.1.2 Discriminant Validity

Discriminant validity measures the extent to which a construct is different from other constructs (Sholihin & Ratmono, 2020). This validity can be tested by comparing the AVE (Average Variance Extracted) square root of a construct with the correlation between other constructs. If the square root of the AVE is greater than the correlation with other constructs, then discriminant validity is considered valid (Fornell & Larcker, 1981). Based on the analysis in this study, all constructs have adequate discriminant validity, with a value greater than 0.7 and higher than the correlation with other constructs. Therefore, all constructs in this study are valid.

4.1.3 Coefficient of Determination (R-Square)

The Coefficient of Determination (R-Square) describes how much variance in endogenous variables is explained by exogenous variables. R-Square is used to measure the predictive power of the model, with strong (0.75), moderate (0.50), and weak (0.25) categories (Hair et al., 2017). The results of the analysis in this study show an R-Square value of 0.572 for the Behavioral Intention variable and 0.562 for the Use Behavioral variable, which means that the predictive power of the model is moderate (Sholihin & Ratmono, 2020).

4.1.4 Hypothesis Test Results

Hypotheses are temporary statements that are based on assumptions and supported by empirical research data. This statement is usually formulated based on the theory underlying the design of the research conceptual model (Indrawati, 2015: 93).

Abdillah and Jogiyanto (2015) and Hartono (2008) explain that to test the hypothesis, the t-statistic and t-table values can be used. If the t-statistic value is greater than the t-table value, the hypothesis can be considered supported. Determination of whether the hypothesis is accepted or rejected is carried out using a significance level of 5% and a one-sided hypothesis, with the following conditions:

If t-statistic \geq 1.6, then H0 is rejected and H1 is accepted
 If t-statistic $<$ 1.6, then H0 is accepted and H1 is rejected

Hypothesis testing is carried out to determine the significance of the influence between variables, based on the P-value. If the P-value $<$ 0.05, then the variable relationship is significant and the hypothesis is accepted; if the P-value $>$ 0.05, the relationship is not significant and the hypothesis is rejected (Sholihin & Ratmono, 2020).

If the P-value $<$ 0.05, then the relationship between the significant variable and the hypothesis is accepted

If the P-value $>$ 0.05, then the relationship is insignificant and the hypothesis is rejected

Table 2: Hypothesis Testing of the Influence of Performance Expectancy, Effort Expectancy, Social Influence, Facilitating Conditions, Trust, Content, Safety and Security on Behavioral Intention and Use Behavior.

Hypothesis	Relationship	Original Sample	T-Statistics	P-Values	Information
H1	PE -> BI	0.187	2.160	0.031	Accepted

H2	EE -> BI	0.149	1.872	0.061	Rejected
H3	SI -> BI	-0.098	1.035	0.301	Rejected
H4	FC -> BI	-0.049	0.622	0.534	Rejected
H5	TR -> BI	0.147	1.993	0.046	Accepted
H6	C -> BI	0.317	4.259	0.000	Accepted
H7	SS -> BI	0.200	3.122	0.002	Accepted
H8	BI -> UB	0.750	24.676	0.000	Accepted

Calculation results using Smart PLS

The results of the hypothesis test (Table 2) show that the effect of performance expectancy on behaviour intention (H1), the effect of trust on behaviour intention (H5), the effect of content on behaviour intention (H6), the effect of security and safety on behaviour intention (H7), and the effect of behaviour intention on use behaviour (H8) are accepted, while other hypotheses are rejected. Here we convey in more detail the relationship between some of these variables: H1. (PE->BI) The Relationship between Performance Expectancy and Behavioral Intentio. The results of the analysis show that Performance Expectancy has a positive and significant effect on Behaviour Intention to Use with a coefficient value of 0.187, T-Statistics 2.160, and P-Value 0.031. These findings indicate that consumer expectations of BSI, especially Regional 6 Bandung, on the performance of the BSI Mobile application have an important role in shaping their intention to use it. If consumers believe that BSI Mobile can increase the efficiency of banking activities such as transfers, payments, and balance checking, then their intention to use it will be greater.

H2. (EE->BI) The relationship between Effort Expectancy and Behavioral Intention The test results show that Effort Expectancy does not have a significant effect on Behaviour Intention to Use with a coefficient value of 0.149, T-Statistics 1.872, and P-Value 0.061. Although the ease of use of the application has a positive perception, its effect is not significant in influencing consumer intention to use BSI Mobile. This may be due to the high level of consumer digital literacy, which causes the convenience factor not to be a major concern.

H3. (SI->BI) The relationship between Social Influence and Behavioral Intention

The test results do not show a significant effect of Social Intention on Behaviour Intention to Use with a coefficient value of -0.098, T-Statistics 1.035, and P-Value 0.301. This indicates that social influences, such as recommendations from family, friends, or colleagues, do not have a strong influence on consumer intention to use this application. The decision to use BSI Mobile depends more on personal experience and preference than social factors.

H4. (FC->BI) The relationship between Facilitating Condition and Behavioral Intention The results of the analysis show that Facilitating Conditions do not have a significant effect on Behaviour Intention to Use with a coefficient value of -0.049, T-Statistics 0.622, and P-Value 0.534. This indicates that access to supporting facilities is not the main factor influencing user intention at BSI Regional 6 Bandung to use BSI Mobile. Access to infrastructure in this region tends to be adequate, so it is not an obstacle.

H5. (TR->BI) The relationship between Trus and Behavioral Intention

The analysis results show that Trust has a positive and significant effect on Behavior Intention to Use (BI) with a coefficient value of 0.147, T-Statistics 1.993, and P-Value 0.046. This shows that consumer confidence in the security and integrity of data in the BSI Mobile application is a key factor that encourages user intention to use it. Consumers at BSI Regional 6 Bandung are more encouraged to use BSI Mobile when they believe their data is safe.

H6. (C->BI) The relationship between Content and Behavioral Intention

The results of the analysis show that Content has a positive and significant influence on Behaviour Intention to Use with a coefficient value of 0.317, T-Statistics 4.259, and P-Value 0.000. This indicates that the quality of content in BSI Mobile, such as service information, features, and ease of navigation, is an important factor in shaping user intention to use it. Consumers are more likely to use BSI Mobile if they find the content relevant and useful.

H7. (SS->BI) The relationship between Safety and Security and Behavioral Intention The results of the analysis show that Safety and Security has a positive and significant influence on Behaviour Intention to Use with a coefficient value of 0.200, T-Statistics 3.122, and P-Value 0.002. This finding confirms that security and protection of personal data is a major concern for consumers at BSI Regional 6 Bandung. When consumers believe that BSI Mobile can protect their data, they have a stronger motivation to use it.

H8. (BI->UB) The relationship between Behaviour Intention and Use Behaviour The results of the analysis show that Behaviour Intention to Use has a significant positive effect on Use Behaviour with a coefficient value of 0.750, T-Statistics 24.676, and P-value 0.000. This shows that the intention of consumers at BSI Regional 6 Bandung to use the BSI Mobile application is the main predictor of application usage behavior. The higher a person's intention to use it, the more likely it is to actively use this mobile banking service.

4.2. Moderation Effect Analysis

Moderation describes changes in the relationship between two variables based on the value of the moderator variable (Sholihin & Ratmono, 2020). In this context, moderation analysis is carried out to evaluate whether moderator variables can strengthen or weaken the relationship between the factors being tested. In this study, researchers used age and gender moderation as moderating factors for the relationship between variables.

3.2.1 Effects of Age Moderation

The moderating effect occurs when the relationship between two variables (independent and dependent) is influenced by another variable (moderator). In this case, age is considered a moderator variable that can strengthen, weaken, or change the direction of the relationship between variables. In this study, the age variable is divided into five categories based on the demographic characteristics of the respondents, namely 17-21, 22-25, 26-30, 31-35, and more than 35 years.

Table 3 Relationship between Research Hypotheses and the Moderating Effect of Age

Hypothesis	Relationship	Original Sample	T-Statistics	P-Values	Information
H1.a	M1. Age Moderating X1.PE -> Y.BI	-0.048	0.470	0.638	Rejected
H2.a	M1. Age Moderating X2.EE -> Y.BI	0.099	1.130	0.258	Rejected
H3.a	M1. Age Moderating X3.SI -> Y.BI	-0.036	0.462	0.644	Rejected
H4.a	M1. Age Moderating X4. FC -> Y.BI	0.012	0.136	0.892	Rejected
H5.a	M1. Age Moderating X5.TR -> Y.BI	-0.005	0.060	0.952	Rejected

H6.a	M1. Age Moderating X6. C-> Y.BI	-0.049	0.530	0.596	Rejected
H7.a	M1. Age Moderating X7.SS -> Y.BI	-0.054	0.724	0.469	Rejected

Calculation results with SmartPLS 9

The results of the calculation of the moderating effect of age on all variables (Table 3) show the T Statistic number <1.6 and P-Values> 0.05, it can be concluded that the relationship between work expectations, business expectations, facility conditions, social influence, content, trust and security with behavioral intentions with age moderation shows no effect. In other words, the effect of performance expectations, business expectations, social influence, facility conditions, trust, content and security and comfort in the BSI Mobile application on its usage intention is not influenced by age. Both young and old users have similar perceptions of the effect of application performance on their intention to use it.

3.2.2 Effects of Gender Moderation

As a moderating variable, gender provides deeper insight into behavioral differences based on gender. This is based on the understanding that men and women often have different perceptions, preferences or levels of sensitivity to various factors that influence their decisions. Thus, including gender as a moderating factor in the study allows researchers to explore significant differences that may arise between these groups.

The moderating effect of gender is explored to understand the extent to which the relationship between certain variables, such as perceived usefulness, trust, and ease of use to usage intention or behavior, may be influenced by gender differences. The results of the moderation analysis are expected to provide relevant strategic insights in product or service development, especially in creating approaches that are more inclusive and suited to the specific needs of each gender group.

Table 4 : Research Hypothesis Relationship to Gender Moderation Effect

Hypothesis	Relationship	Original Sample	T-Statistics	P-Values	Information
H1.b	M2. Gender Moderation X1.PE -> Y.BI	0.144	0.787	0.431	Rejected
H2.b	M2. Gender Moderation X2.EE -> Y.BI	-0.201	1.103	0.270	Rejected
H3.b	M2. Gender Moderation X3.SI -> Y.BI	-0.148	0.863	0.388	Rejected
H4.b	M2. Gender Moderation X4.FC -> Y.BI	0.118	0.644	0.520	Rejected
H5.b	M2. Gender Moderation X5.TR -> Y.BI	0.098	0.663	0.507	Rejected
H6.b	M2. Gender Moderation X6.C -> Y.BI	-0.002	0.014	0.989	Rejected
H7.b	M2. Gender Moderation X7.SS -> Y.BI	0.004	0.026	0.979	Rejected

Source : Data processing with SmartPLS9

The results (Table 4) show that the T Statistic number <1.6 and P-Values >0.05 , it can be concluded that Gender has no influence on strengthening or weakening the relationship of the variables Effort Expectancy, Performance Expectancy, Social Influence, Facilitating Conditions, Trust, Content and Secure and Safety on user intention to use the BSI Mobile platform. These results provide interesting implications that the perceptions and behaviours studied tend to be universal and do not differ substantially between men and women. Thus, these findings indicate that the approaches applied in research or product/service development need not be differentiated based on gender. Although the moderating effect of gender did not affect the proposed hypotheses, these results still make important contributions, both theoretically and practically. Theoretically, the findings reinforce the argument that the relationships between the variables tested are generalised and stable across different gender groups. Practically, these results may help in designing strategies that are more focussed and not necessarily segmented by gender, thereby improving efficiency in the implementation of business strategies or policies.

4. DISCUSSION

The results of this study focus on an in-depth analysis of the findings relating to the theory of consumer acceptance in the use of mobile banking. This theory provides an important framework for understanding the factors that influence consumers' adoption of Bank Syariah Indonesia's Mobile Banking technology. In the context of mobile banking, the results of this study attempt to explain the extent to which variables such as performance expectancy, content, trust, and safety & security influence consumers' intentions and behavior in adopting BSI Mobile services. The results or findings show that performance expectancy, content, trust, and safety & security have a significant effect on the intention to use BSI Mobile services.

5.1 Performance Expectancy

Performance expectancy in this study has a very significant influence on people's intention to use BSI mobile banking services. Performance expectancy is one of the key factors that greatly influences customers' willingness to use mobile banking services. This factor reflects the extent to which customers believe that using mobile banking services will increase efficiency, productivity, and ease of conducting financial transactions. Previous research shows that performance expectations are often the strongest predictor in influencing a person's intention to adopt new technology (Venkatesh et al., 2003).

In the context of this research, people tend to consider whether these services can meet their needs, such as shortening transaction time, accessing services at any time, and providing more practical solutions than traditional methods. High performance expectations are directly proportional to increased trust and willingness to use the service, such as research conducted by Martins et al. (2014), the perception of direct benefits obtained from using mobile banking is one of the main reasons for the adoption of this financial technology by consumers. Thus, understanding the significant role of performance expectancy not only helps service designers to improve feature quality, but also helps financial institutions, in this case Bank Syariah Indonesia, to improve marketing strategies to attract more customers to use mobile banking services.

Bank Syariah Indonesia can continue to improve the performance of its application with a variety of programs or other ways that will make other bank mobile banking users switch to BSI Mobile or BSI Mobile users become more comfortable and do not want to switch to another application. For example, by creating a reward point program for each transaction and these points can be exchanged for various kinds of goods online or get electronic discounts at dining merchants or others that can be used anywhere. Another thing is that the BSI Mobile application is improved in quality so that the application responds quickly to each transaction so that it takes a short time to transact safely and comfortably with BSI Mobile.

5.2 Content

Content is one of the factors that have a significant influence on users' intention to use Mobile BSI in their daily transactions. Content provided by mobile banking services is one of the important factors that influence customers' willingness to use these services. Content that is relevant, informative, easy to understand, and appropriate to the customer's needs can significantly improve the user experience. This includes information on available features, promotions, usage guides, as well as clearly explained security measures.

According to research by Loureiro et al. (2018), the quality of content in mobile banking applications affects the perceived value of these services, which in turn has an impact on customers' decisions to adopt this technology. In addition, Mustaqim et al. (2018) emphasized that interesting and useful content can increase user trust in mobile banking services, especially if accompanied by transparency and easy access to information.

This content factor can also be an input for Bank Syariah Indonesia by providing quality content that can not only attract the attention of new customers but also maintain the trust and loyalty of existing customers. Therefore, focusing on developing content that matches customer preferences and needs is an important strategy to encourage wider adoption of mobile banking services:

- Content Personalization, e.g. recommendations for financial services or products based on user's habits and profiles, such as savings, investments, or loan promotions.
- Digital Financial Education, e.g. by adding articles or short videos on financial tips, investment, or daily expense management or using a gaming approach, such as savings challenges or financial target achievement, to increase user engagement.

- Lifestyle integration, for example by offering promotions or cashback in collaboration with online shopping platforms or adding features to purchase travel tickets, concerts, or hotel reservations directly from the app.
- Modern Visual Display for example by adding a dark mode for the user's visual convenience.
- Multilingual support, for example, by providing content in multiple languages, especially local languages, to reach more users.
- Collaboration with other Technologies e.g. by adding artificial intelligence-based features to analyze expenses or recommend financial products

5.3. Trust

Trust in this study is a factor that greatly influences the willingness of customers to use Bank Syariah Indonesia mobile banking services. High trust in BSI Mobile users can encourage customers to be more active and loyal in using BSI Mobile services, while distrust can hinder the use of these services.

According to research by Gefen et al. (2003), trust in the context of e-commerce and digital services including mobile banking is related to user confidence in the service provider's ability to maintain the confidentiality of their personal and transaction data. In this case, customers tend to prefer services that provide a sense of security against risks that may arise, such as data leakage and fraud threats. In addition, convenience in using mobile banking applications is also an important factor that strengthens customer trust.

The implications for Bank Syariah Indonesia are that the results of this study can provide practical insights that are useful for BSI Mobile service providers to increase customer trust levels, for example by implementing the following policies: Increased Security and Data Protection

- Transparency and Clear Communication
- Simplification of the Usage Process
- Strengthening the Bank's Reputation and Credibility
- Utilization of the Latest Technology
- Building Trust Through Consistent User Experience

5.4 Safety and Security

Safety and security in this study is one of the factors that greatly influences customer decisions to use BSI Mobile services. In the world of digital banking, customers rely heavily on security systems to protect their personal data and transactions from threats such as hacking, identity theft and fraud. Effective security builds customers' trust in the service provider, which in turn encourages them to be more active in using mobile banking services. As digital technology evolves and cyber threats become more complex, banks and financial institutions need to emphasize strong security aspects in their mobile banking applications. The use of data encryption, multi-factor authentication, and transparent privacy policies are crucial measures to ensure that customer transactions are well protected. High security not only increases customer convenience, but also strengthens their trust in the integrity of the service. According to research conducted by Yoo & Park (2004), information security factor is one of the important elements that influence customers' decision to adopt mobile banking services. They

argue that if customers feel that their personal information and transactions are secure, then they will be more likely to use and continue to trust mobile banking services. On the other hand, Chen et al. (2008) added that unsolved security issues can lead to distrust, and even cause a decrease in the adoption of new financial technologies by customers. The implications of this research .BSI continues to improve security in mobile banking services is not just about data protection, but also about building lasting and trusting relationships between customers and banking service providers. Some suggestions and input for Bank Syariah Indonesia, especially in BSI Mobile services:

- Layered Security Implementation
- End-to-End Data Encryption
- Real-Time Threat Monitoring and Detection
- App Security and Regular Updates
- Network and Infrastructure Security
- Guaranteed User Privacy
- Rapid Response to Security Incidents

With this research, the authors hope that Bank Syariah Indonesia can create a safer and more reliable environment for customers using mobile banking services. Strong security will not only protect customers' data and transactions, but will also increase their satisfaction and loyalty to digital banking services.

5. Summary

This study examines and analyzes the factors that influence the intention or desire of users to use the Bank Syariah Mobile Banking application or BSI Mobile in their daily financial transactions. Of the several factors analyzed such as performance expectations, business expectations, supporting facilities, social influence, trust, content and security and protection, it turns out that there are four factors that are very influential, namely performance expectations, content, trust and security, comfort and protection and the rest, namely business expectations, social influence, and supporting facilities have no effect on users' intention or desire to use BSI Mobile. The four factors that influence the desire to use BSI Mobile show the behavior of users of mobile banking services in terms of finance or banking in Indonesia. That the level of trust is an influential factor that users consider because they need to feel comfortable and not at risk. Performance expectations are also one of the considerations, this shows that users also see and compare their personal experience experiences related to daily financial transactions. Content is also a consideration for today, because in today's technological era, all services compete to upgrade systems and technology to be able to attract as many users or customers as possible. Do not forget also the last factor that is a factor of user consideration, namely security and protection is of great concern to users, because users definitely want services that are very safe, not complicated and guaranteed security and protection because what is transacted here is money. This study aims to explore the influence of demographic factors, such as age and gender, on users' intention to use or switch to another mobile banking service. Although age and gender are often considered as moderating variables that can influence technology adoption, the findings of this study show that both factors do not have a significant influence on customers' decision to adopt or switch from one mobile banking service to another. Age, as one of the demographic factors often associated with differences in how users interact with technology, is generally expected to influence an individual's comfort and propensity to use mobile banking. However, in the context of this study, age did not prove to be a

significant moderating variable in influencing users' intention to switch between mobile banking services. Similarly, gender, which is often associated with differences in technology preferences and usage patterns, was not found to have a significant influence on users' intention or desire to use BSI Mobile or switch users from other mobile banking to BSI Mobile. Although some previous studies have shown differences in technology adoption patterns between men and women, the results of this study suggest that, in the context of mobile banking, factors more related to security, convenience, and trust in the service are more influential than gender factors.

The results of the research and analysis of moderating factors Age and gender are associated with the relationship between the factors of performance expectations, effort expectations, supporting facilities, social influence, trust, content and security and protection the results are There is no significant effect.

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