

Knowledge, Service Features, Benefits, Convenience and Their Influence on Customer Interest: Evidence on BSI Mojopahit 2 Mojokerto City, Indonesia

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Abstract: This study investigates the influence of customer knowledge, service features, perceived benefits, and convenience on user interest in adopting BSI Mobile Banking at Mojopahit 2 Branch, Mojokerto City, Indonesia. Using a quantitative approach with a purposive sample of 100 active users, the study employed multiple linear regression analysis through SPSS. Results demonstrate that all four variables significantly affect customer interest, both individually and simultaneously, with perceived benefit emerging as the most dominant factor influencing user adoption. This study contributes to the growing body of research on Islamic digital banking by highlighting how cognitive and experiential factors drive mobile banking adoption in emerging economies with large Muslim populations. Unlike many conventional studies, this research emphasizes the unique feature set of Islamic mobile banking—such as zakah calculators and Qibla direction services—that align with faith-based financial behaviors. The findings provide actionable insights for Islamic financial institutions aiming to expand digital financial inclusion while preserving Shariah compliance. Future international studies can build on this model by comparing adoption dynamics across Islamic banking systems, examining the role of religious values in fintech usability, or integrating behavioral economics into Islamic digital finance frameworks.

Keywords: Islamic Mobile Banking; Customer Knowledge; Service Features; Digital Banking; Fintech Adoption

Introduction

The development of technology and information is growing so rapidly that it brings a big transformation for the success of an organization. So it cannot be denied that technology and information have brought about a major transformation for the success of an organization. The positive impact on the community is that it is faster and easier to get the information needed.¹ Based on data from a survey conducted by the Association of Indonesian Internet Service Providers (APJII) regarding the percentage of the Internet in Indonesia, which was released in June 2022, it was stated that the number of Internet users in the 2018–2022 range has increased, which was affected by the COVID-19 pandemic.² It can be seen in Figure 1.1 that internet penetration in Indonesia in 2021-2022 reached 77.02%. It shows an increase from the previous year. Based on the latest APJII survey, before the pandemic, the number of internet users in Indonesia was 175 million, while currently, it has reached 220 million people.

Banking is a financial institution that plays an important role in encouraging economic growth in a country.³ Banks must be able to provide services that follow customer needs and desires,⁴ such as offering fast, safe and comfortable transactions through technology and information in today's modern era.⁵ One of the services in the current digital era that is developing is mobile banking. Mobile banking is an innovation launched by banks to make transactions easier with applications via mobile phones, so that customers do not need to come to the bank office. One of the banks that carry out digital transformation and innovation is Bank Syariah Indonesia (BSI).

Bank Syariah Indonesia is an institution resulting from a business merger or the result of a merger of state-owned subsidiaries in the banking sector,⁶ namely BRI Syariah, Bank Syariah Mandiri and BNI Syariah. Indonesia has the largest Muslim population in the world, but the market share growth of Islamic banks in Indonesia is still far behind that of conventional banks. Islamic banking is expected to be able to continue to grow and innovate by strengthening digital services so that they become more and more competitive in the market. PT Bank

¹Ana Toni Roby Candra Yudha and Akmalur Rijal, "Seminar Nasional Dan Call for Paper: Manajemen, Akuntansi Dan Perbankan 2018 | 1090" (2018): 1090–1104.

²Ana Toni Roby Candra Yudha and Abdullah Kafabih, "Halal Industry During the COVID-19 Pandemic Is The Hidden Blessing: Industri Halal Selama Pandemi COVID-19 Adalah Berkah Tersembunyi," *El-Qist: Journal of Islamic Economics and Business* 11, no. 1 (2021): 17–32, <http://jurnalfebi.uinsby.ac.id/index.php/elqist/article/view/406>.

³Muhammad Vadly et al., "Analisis Minat Nasabah Pada Penggunaan Aplikasi Bsi Mobile Dalam Upaya Meningkatkan Loyalitas Pelanggan Pada Bank BSI KCP Rantauprapat" (Universitas Sumatera Utara, 2021).

⁴Ana Toni Roby Candra Yudha and Nyda Dusturiya, "Model Pengembangan Kewirausahaan Sosial Berbasis Mahasiswa Pada Lembaga Amil Zakat," *el-Qist* 8, no. 1 (2018): 1618–1637.

⁵Margaretha Oktavia Pranoto and R. Gunawan Setianegara, "Analisis Pengaruh Persepsi Manfaat, Persepsi Kemudahan, Dan Keamanan Terhadap Minat Nasabah Menggunakan Mobile Banking," *Keunis* 8, no. 1 (2020): 1.

⁶Ajeng Tita Nawangsari et al., "Performance Index and Operating Ratio: Effects Islamic On Sharia Profitability In Indonesia," *Jurnal Riset Akuntansi Kontemporer* 14, no. 2 (2022): 175–188, <https://journal.unpas.ac.id/index.php/jrak/index>.

Syariah Indonesia Tbk. One Islamic bank in East Java is Bank Syariah Indonesia Mojopahit 2 Branch Office (KCP), Mojokerto City.

BSI mobile banking users at Bank Syariah Indonesia KCP Mojopahit 2 Mojokerto City in 2021 amounted to 1096 customers. The mobile banking application is a bank innovation to increase competitiveness and develop in the digital era. However, there are still many customers who need to learn and understand about its use. In addition, people also have limitations in using smartphones for transactions, so they prefer to come directly to the bank. Service features in mobile banking are also a consideration for using a system. It will impact consumer behaviour; the higher one's perception of the ease of a system, the higher the perceived usefulness will also increase. Based on previous research, there are also differences in results related to the influence of customer interest in using mobile banking. Of course, it is very interesting to be tested again, especially since BSI mobile banking is still new, so only a few researchers have explored it.

Based on the description above, the purpose of the study is to find out whether knowledge, service features, benefits and conveniences partially have a significant effect on customer interest in using the BSI mobile banking application and find out whether knowledge, service features, benefits and conveniences simultaneously have a significant effect on customer interest. In using the BSI mobile banking application and knowing what variables are the most dominant influence between knowledge, service features, benefits and convenience to customer interest in using the BSI mobile banking application.

Research Methods

The type of research used is descriptive research with a quantitative approach. The quantitative approach is to design research using numbers, and the instruments used in quantitative research usually use a questionnaire/questionnaire. The location of this research was conducted at Bank Syariah Indonesia KCP Mojopahit 2, Mojokerto City, which is located on Jl. Mojopahit No. 456 Mojokerto City. The population in this study are BSI KCP Mojopahit 2 Mojokerto City customers who used mobile banking services in 2021, totalling 1096 customers. The sampling technique in this research is non-probability sampling with a purposive sampling method.

Purposive sampling is a technique with certain considerations according to the expected criteria. The criteria referred to in this study are Bank Syariah Indonesia customers KCP Mojopahit 2 Mojokerto City who use BSI Mobile banking, Bank Syariah Indonesia KCP Mojopahit 2 Mojokerto City customers who are still active in using BSI Mobile banking. According to Roscoe in the book *Research Methods For Business* (1982, p.253) in Sugiyono (2012, p.129), the sample size feasible in research is between 30 to 500. The number of samples used in this study was 100 respondents, and then this research has been included in the criteria so that it is feasible to study.

Analysis of the data used in this study is multiple linear regression analysis. Before data analysis, validity and reliability tests were conducted to test whether each instrument was valid and to measure the consistency of respondents' answers to the questionnaire. Then proceed with the classical assumption test consisting of a normality test, multicollinearity test, and heteroscedasticity test. After that, test the hypothesis to prove the researcher's hypothesis, consisting of a T-test (partial) and an F-test (simultaneous). After that, test the coefficient of determination (R²) to determine the influence of the independent variable on the dependent variable.

Result

Mobile Banking

Mobile banking is one of the services provided by banks with the aim that customers can carry out their financial activities at any time without having to come directly to the bank.⁷ The convenience of using mobile banking can only work if it is supported by a cellphone and an internet network. Everyone with a cell phone and mobile banking can use this service anywhere and anytime.

It can reduce one's effort by saving time and effort. Indirectly someone has followed the development of this increasingly advanced technology so that it is not only used for communication but can better utilize cellphones as a medium for transactions or business. The features available in mobile banking include information services, including balance checking information, account mutations, credit card bills, information on the location of the nearest branch and others. In addition, transaction services are available, including fund transfers, bill payments, topping up pulses, making deposits and various other features.⁸

Syariah Banking

A bank is a financial institution whose main activities are collecting and channelling public funds and providing other banking services. Funds from the public are collected in the form of savings and channelled in the form of credit, loans, and financing in order to improve the standard of living of the common people. Article 1 in Law, no. 21 of 2008 concerning Islamic banking explains that Islamic banks are institutions that collect public funds and channel funds to the community, whose operating system is according to Islamic Law, namely under the Al-Qur'an and Al-Hadith. According to Islamic Law, there are prohibitions in Islamic banking operations, namely the prohibition of usury, *gharār*, *maysīr*, unjust, and other unlawful objects. As Allah's word about usury is already listed in Al-Imran verse 130, which reads as follows:

⁷Nurdin et al., "Pengaruh Manfaat, Kepercayaan Dan Kemudahan Penggunaan Terhadap Minat Nasabah Menggunakan Mobile Banking Di Bank Mega Syariah Cabang Palu," *Jurnal Ilmu Perbankan dan Keuangan Syariah* 3, no. 1 (2021): 30–45.

⁸Vadly et al., "Analisis Minat Nasabah Pada Penggunaan Aplikasi Bsi Mobile Dalam Upaya Meningkatkan Loyalitas Pelanggan Pada Bank BSI KCP Rantauprapat."

“O you who believe, do not eat usury multiplied and fear Allah that you may be successful.”

Knowledge

The word science comes from the Arabic *'Ilm* (*'alima-ya'lamu-'ilm*) which means knowledge (*al-Ma'rifah*), in Indonesian *'ilm* is defined as 'science' or 'science'. Then knowledge is developed into something that can be understood and understood in depth. From an Islamic perspective, knowledge is in-depth knowledge of the results of the earnest efforts of Muslim scholars (*ulamā*) on worldly and hereafter issues with sources from God's revelation. Knowledge in the holy book of the Qur'an also contains direct and indirect verses that contain the development of knowledge and scientific activity, such as humans are ordered to reason, think, contemplate, understand and so on.⁹

Understanding knowledge is the result of understanding or the result of someone's sensing an object through their senses, namely the senses of the eye, nose, ears and so on. With the five senses, one can get knowledge from the results of understood and understood information.¹⁰ According to Notoatmodjo sufficient knowledge in the cognitive domain has indicators as follows: knowing, understanding, application, analysis, synthesis and evaluation.¹¹

Service Features

According to the Big Indonesian Dictionary, features are special characteristics that exist in a device (cellphone, television and so on) and a special capability, function or design contained in software or hardware. According to Schmitt features are characteristics as support in the functions that exist in a product or service offered by a service and product.¹² Consumers consider This feature important as a basis for making decisions in using a product. Service features can be superior products when they can cover the needs of consumers so that consumers will feel satisfied and comfortable when using these products. Several indicators are used to measure service features: ease of access to information about products and services, diversity of transaction services, diversity of features, and product innovation.¹³

⁹Muhammad Kosim, “Ilmu Pengetahuan Dalam Islam (Perspektif Filosofis-Historis) Mohammad Kosim,” *Ilmu Pengetahuan Dalam Islam* 3, no. 2 (2008): 122–140.

¹⁰Soekidjo Notoadmodjo, *Metode Penelitian Kesehatan, Edisi Revisi* (Jakarta: Rinneka Cipta, 2010).

¹¹Muhammad Nasir, Mukhlis Mukhlis, and Miskarina Miskarina, “Pengetahuan Masyarakat Umum Dan Masyarakat Santri Terhadap Bank Syariah,” *E-Mabis: Jurnal Ekonomi Manajemen dan Bisnis* 17, no. 1 (2017): 43–60.

¹²Karina Widianingrum, “Pengaruh Manfaat, Kemudahan Dan Fitur Layanan Terhadap Minat Nasabah Menggunakan Mobile Banking Bank Syariah Dan Dampaknya Terhadap Kepuasan Nasabah” (UIN Syarif Hidayatullah Jakarta, 2021).

¹³Poon, “User Adoption of E – Banking Services : The Malaysian Perspective,” *Journal of Business and Industrial Marketing* 23, no. 1 (2008): 59 –69.

Convenience

Ease of use of a system in information technology when it is said to be easy, where a person believes in the technology that is free from errors and easy to use so that it does not require great effort.¹⁴ As contained in the Al-Qur'an Surah Al-Insyirah verses 5, which reads:

“Because actually, after the difficulty, there is ease.”

The verse explains that Allah has promised His servants who experience difficulties in their lives there must be eased behind all that. Its relationship with the development of today's era, namely the use of information technology that can make it easier for someone to do their job. The sophistication of existing technology can reduce a person's efforts, which is more efficient and flexible in carrying out their activities anywhere and anytime.

There are several indicators of ease of use of information technology, namely easy to learn, controllable, clear and understandable, skilled, flexible, and easy to use.¹⁵

Benefit

Perceived benefit is being able to use it profitably, meaning something that is used to benefit someone so that they can feel the benefits when using it.¹⁶ Perceived benefits are defined as a level where a person believes that using a particular technology will improve a person's performance at work, which means that the use of technology will increase the productivity of the performance of someone who uses the facility.¹⁷ There are several indicators in the perception of the usefulness of using information technology, namely, making it easier, increasing productivity, increasing effectiveness and influencing one's level of performance.¹⁸

Interest

According to Kotler, interest is a feeling of a person's interest that arises when he gets a stimulus from a product he knows and then tries it, which eventually creates a desire to use or buy in order to have the product. For example, the use of information systems such as mobile banking, if according to someone, mobile banking is interesting and makes someone feel useful or valuable, of course, and someone tends to be interested in using it. There are several indicators

¹⁴F.D Davis, “Perceived Usefulness, Perceived Ease of Use, and User Acceptance of Information Technology,” *MIS Quarterly* 13, no. 5 (1989): 319–339.

¹⁵Ibid.

¹⁶Rudy Fachrudin & M. Fadhli, “Pengaruh Persepsi Nasabah Atas Rsisiko, Kpercayaan, Manfaat, Dan Kemudahan Penggunaan Terhadap Penggunaan Internet Banking,” *Jurnal Ilmiah Mahasiswa Ekonomi Akuntansi (JIMEKA)* 1, no. 2 (2016): 264–276.

¹⁷Davis, “Perceived Usefulness, Perceived Ease of Use, and User Acceptance of Information Technology.”

¹⁸Nurdin et al., “Pengaruh Manfaat, Kepercayaan Dan Kemudahan Penggunaan Terhadap Minat Nasabah Menggunakan Mobile Banking Di Bank Mega Syariah Cabang Palu.”

of interest in use, namely, transactional interest, referential interest, preferential interest, and explorative interest.¹⁹

Test Instrument Data

1. Validity test

The validity test aims to measure whether or not a questionnaire is valid. If the significance level is below 0.05, it is valid and compares the calculated r-value with the r-table value. The results of processing the validity test data can be seen in Table 1.

Table 1. Validity Test Results

Variable	No Item Question	R count	R table	Description
Knowledge (X1)	1	0,863	0,1966	Valid
	2	0,804	0,1966	Valid
	3	0,866	0,1966	Valid
	4	0,540	0,1966	Valid
	5	0,580	0,1966	Valid
	6	0,601	0,1966	Valid
Service features (X2)	7	0,829	0,1966	Valid
	8	0,841	0,1966	Valid
	9	0,807	0,1966	Valid
	10	0,786	0,1966	Valid
Benefit (X3)	11	0,858	0,1966	Valid
	12	0,834	0,1966	Valid
	13	0,776	0,1966	Valid
	14	0,802	0,1966	Valid
Convenience (X4)	15	0,726	0,1966	Valid
	16	0,725	0,1966	Valid
	17	0,694	0,1966	Valid
	18	0,408	0,1966	Valid
	19	0,578	0,1966	Valid
	20	0,644	0,1966	Valid
Interest (Y)	21	0,864	0,1966	Valid
	22	0,844	0,1966	Valid
	23	0,796	0,1966	Valid
	25	0,688	0,1966	Valid

Source: Processed SPSS 24 Output (2022)

Based on the table above, it can be seen that each question has a correlation coefficient r arithmetic greater than r table results r arithmetic > 0.1966. Therefore, it is certain that each item used in all the variables in this study can be

¹⁹Widianingrum, "Pengaruh Manfaat, Kemudahan Dan Fitur Layanan Terhadap Minat Nasabah Menggunakan Mobile Banking Bank Syariah Dan Dampaknya Terhadap Kepuasan Nasabah."

declared valid. It means that each question item in the questionnaire can measure something that will be measured on each variable.

2. Reliability Test

The reliability test aims to determine the extent to which the measurement results of the dependent and independent variables on the existing influence are relatively consistent when re-measurement the measuring instrument used. The reliability value is known using the calculation of the instrument reliability coefficient (Cronbach alpha) value. If the value of the Cronbach alpha coefficient can be above 0.60, the measuring instrument or question used can be said to be reliable or consistent. The results of the reliability test data processing can be seen in Table 2.

Table 2. Reliability Test Results

Cronbach's Alpha	N of items
.917	24

Source: SPSS 24 (2022) Output Results

Based on the output results above, Cronbach's Alpha value for the 24 questionnaire statement items obtained a value of 0.956. Therefore, it can be concluded that Cronbach's Alpha value is greater than 0.60, indicating that all of these items can be declared reliable and reliable because the answers to the questions on the variable are stable.

Classic Assumption Test

1. Normality Test

The normality test aims to test whether the regression model is seen from the confounding variable or whether the residual value is normally distributed or not. Normality test using the Kolmogorov-Smirnov method. If the value of Asymp. Sig > 0.05, it is said to be normally distributed. The results of normality test data processing can be seen in Table 3.

Table 3. Normality Test Results

One-Sample Kolmogorov-Smirnov Test		
		Unstandardized Residual
N		100
Normal Parameters ^b	Mean	.0000000
	Std. Deviation	1.54959840
Most Extreme Differences	Absolute	.068
	Positive	.054
	Negative	-.068
Test Statistic		.068
Asymp. Sig. (2-tailed)		.200 ^{c,d}

Source: SPSS 24 (2022) Output Results

Based on the above output results, it can be seen that the normality test using Kolmogrov-Smirnov shows the significance value or Asymp. Sig. (2-tailed) of $0.200 > 0.05$, it can be concluded that all variables are normally distributed.

2. Multicollinearity test

The multicollinearity test aims to test whether there is a correlation between the independent variables (Independent) in the regression model. The process of detecting multicollinearity can be seen from the VIF (Variant Inflation Factor) and tolerance values. The model is multicollinearity-free if the VIF value is < 10 and the tolerance value is > 0.10 . The results of the multicollinearity test data processing can be seen in Table 4.

Table 4. Multicollinearity Test Results

Model	Collinearity Statistics	
	Tolerance	VIF
1. Constant		
Knowledge	.685	1.459
Service Features	.443	2.258
Benefit	.393	2.445
Convenience	.660	1.515

Source: SPSS 24 (2022) Output Results

The results of the multicollinearity test output above in the collinearity statistics section show that the VIF value is smaller than ten from each independent variable, and the tolerance value is greater than 0.10. So, there is no symptom of multicollinearity between the dependent and other independent variables in the regression model.

3. Heteroscedasticity Test

The heteroscedasticity test aims to test whether the regression model has an inequality of variance from one residual observation to another. The test used is the Glejser test, where the basis for making this test decision is if the significance value is > 0.05 , then there is no heteroscedasticity symptom and vice versa. If the significance value is < 0.05 , then heteroscedasticity occurs. The results of the heteroscedasticity test data processing can be seen in Table 5.

Table 5. Heteroscedasticity Test Results

Model	T	Sig.
1. Constant	2.124	.036
Knowledge	-.853	.396
Service Features	-.420	.676
Benefit	.682	.497
Convenience	-.278	.781

Source: SPSS 24 (2022) Output Results

Based on the output results above, it can be seen that the heteroscedasticity test using the Glejser test shows that from each independent variable, a significant value is found to be more than 0.05 so that it can be concluded that there are no symptoms of heteroscedasticity.

Multiple Linear Regression Test

Multiple linear regression analysis aims to determine whether there is an influence of each independent variable on the dependent variable. The results of multiple linear equations can be seen in Table 6.

Table 6. Multiple Linear Regression Test Results

Model	Unstandardized Coefficients		Standardized Coefficients	T	Sig.
	B	Std. Error	Beta		
1. Constant	1.433	1.384		1.035	.303
Knowledge	.175	.052	.263	3.378	.001
Service Features	.184	.082	.218	2.249	.027
Benefit	.219	.085	.266	2.585	.011
Convenience	.191	.066	.231	2.906	.005

Source: SPSS 24 (2022) Output Results

Based on Table 4.11, the following multiple linear regression equation is obtained:

$$Y = \alpha + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \beta_4 X_4 + e$$

$$Y = 1,433 + 0,175 X_1 + 0,184 X_2 + 0,219 X_3 + 0,191 X_4 + e$$

Based on the output of multiple linear regression analysis in the table above, it can be concluded as follows:

- 1) The constant value obtained is 1.433, indicating that the value is positive. It shows that if the independent variables, namely knowledge (X1), service features (X2), benefits (X3) and convenience (X4), are considered constant, the value of customer interest in using BSI mobile banking (Y) is 1.433.
- 2) The value of the multiple linear regression coefficients of the knowledge variable (X1) of 0.175 indicates a positive effect. It means that if the knowledge variable (X1) increases by 1 unit and the service feature variable (X2), benefits (X3) and convenience (X4) are considered constant, the interest in using the BSI mobile banking application will increase by 0.175 units.
- 3) The value of the multiple linear regression coefficients of the service feature variable (X2) of 0.184 indicates a positive effect. It means that if the service feature variable (X2) increases by 1 unit and the knowledge variable (X1), benefits (X3) and convenience (X4) are considered constant, the interest in using the BSI mobile banking application will increase by 0.184 units.
- 4) The value of the multiple linear regression coefficients of the benefit variable (X3) of 0.219 indicates a positive effect. It means that if the benefit variable (X3) increases by 1 unit and the knowledge variable (X1), service features (X2) and convenience (X4) are considered constant, the interest in using the BSI mobile banking application will increase by 0.219 units.

- 5) The value of the multiple linear regression coefficients of the convenience variable (X4) of 0.191 indicates a positive effect. It means that if the convenience variable (X4) increases by 1 unit and the knowledge variable (X1), service features (X2) and benefits (X3) are considered constant, the interest in using the BSI mobile banking application will decrease by 0.191 units.

Hypothesis Testing

1. T-test (partial)

The T-test aims to determine the effect of each independent variable partially or individually on the dependent variable. The T-test (partial) results can be seen in Table 7.

Table 7. Results of t-test (partial)

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1. Constant	1.433	1.384		1.035	.303
Knowledge	.175	.052	.263	3.378	.001
Service Features	.184	.082	.218	2.249	.027
Benefit	.219	.085	.266	2.585	.011
Convenience	.191	.066	.231	2.906	.005

Source: SPSS 24 (2022) Output Results

Based on Table 7, the results of the T-test can be analyzed as follows:

- 1) It can be seen that the significance value of the knowledge variable (X1) is 0.01, and the value in the t table ($\alpha/2$; $n-k-1 = t(0.05/2; 100-4-1) = (0.025; 95) = 1.985$). This means that the significance value is less than 0.05 ($0.01 < 0.05$) and t count is greater than t table ($3.378 > 1.985$), then H_0 is rejected, and H_1 is accepted. It can be concluded that there is a significant effect between knowledge of the interest of BSI Mojopahit 2 Mojokerto customers in using the BSI mobile banking application.
- 2) It can be seen that the significance value of the service feature variable (X2) is 0.027, and the value in the t table ($\alpha/2$; $n-k-1 = t(0.05/2; 100-4-1) = (0.025; 95) = 1.985$). It means that if the significance value is less than 0.05 ($0.027 < 0.05$) and the t count is greater than the t table ($2.249 > 1.985$), then H_0 is rejected, and H_1 is accepted. It can be concluded that partially there is a significant influence between service features on BSI Mojopahit 2 Mojokerto City customer's interest in using the BSI mobile banking application.
- 3) It can be seen that the significance value of the benefit variable (X3) is 0.011, and the value in table t ($\alpha/2$; $n-k-1 = t(0.05/2; 100-4-1) = (0.025; 95)$

= 1.985. It means the significance value is less than 0.05 ($0.011 < 0.05$), and the t count is greater than the t table ($2.585 > 1.985$), then H_0 is rejected, and H_1 is accepted. It can be concluded that partially there is a significant effect between benefits on customer interest BSI Mojopahit 2 Mojokerto City in using the BSI mobile banking application.

- 4) It can be seen that the significance value of the convenience variable (X_4) is 0.005 and the value in table t ($\alpha/2; n-k-1 = t(0.05/2; 100-4-1) = (0.025; 95) = 1.985$). It means the significance value is less than 0.05 ($0.005 < 0.05$), and the t count is greater than the t table ($2.906 > 1.985$), then H_0 is rejected, and H_1 is accepted. It can be concluded that partially there is a significant influence between convenience on customer interest BSI Mojopahit 2 Mojokerto City in using the BSI mobile banking application.

2. F-test (Simultaneous)

The F-test aims to determine whether there is an effect of the independent variables simultaneously or together on the dependent variable. The T-test (partial) results can be seen in Table 8.

Table 8. F Test Results (Simultaneous)

Model	Sum of Squares	df	Mean Square	F	Sig.
1. Regression	363.316	4	90.579	36.197	.000 ^b
Residual	237.724	95	2.502		
Total	600.040	99			

Source: SPSS 24 (2022) Output Results

Based on Table 4.12, the calculated F is 36,197. With a significance level of 5%, $df_1 = 4$, and $df_2 = 95$. So, the results of the F test above are known that the calculated F value $>$ F table with a value of $36.197 > 2.47$ and a significant level value of $0.000 < 0.05$. So, there is a significant influence between the variables of knowledge, service features, benefits and convenience simultaneously on the interest of BSI KCP Mojopahit 2 Mojokerto City customers in using the BSI mobile banking application.

Coefficient Of Determination Test

The coefficient of determination test aims to calculate the magnitude of the independent variable on the dependent variable. The results of the coefficient of determination test can be seen in Table 9.

Table 9. Results of the Coefficient of Determination

Model	R	R square	Adjusted R square	Std. Error of the Estimate
1	.777 ^a	.604	.587	1.582

Source: SPSS 24 (2022) Output Results

Table 4.14 above shows that the R Square value is 0.604 or equal to 60.4%. It means that the knowledge variable (X_1), service features variable (X_2), benefits

variable (X3) and convenience variable (X4) contribute 60.4% to customer interest in using BSI Mobile banking (Y). At the same time, the remaining 39.6% is influenced by other variables not examined by researchers in this study.

Discussion

The Effect of Knowledge on the Interest of BSI Customers at Mojopahit 2 Mojokerto City in Using BSI Mobile Banking Partially

Based on Table 7, the results of the research through the results of the t-test indicate that the knowledge variable significantly influences the interest of BSI KCP Mojopahit 2 Mojokerto City customers in using BSI mobile banking. Knowledge is something that is known regarding what information is received, seen or heard through the senses it has throughout its life²⁰. Submitting information on bank products and services must comply with Bank Indonesia Regulation No. 7/6/PBI/2005 concerning transparency of bank product information and using customers' personal data. In this case, customer service plays an important role in service to customers, one of which is mobile banking services.

Knowledge is considered important for someone in deciding to use a service. If the knowledge received by a person can be used properly, it will positively impact various aspects of his life. Knowledge can change a person's behaviour but comes back from each individual, whether the knowledge obtained is used for good things too. As is the case, if you become a customer, you need to know about the characteristics of the service product, such as the product's name, the types of products, the product's benefits, how to use it and so on. The results of this study are supported by previous research conducted by Febriani in 2020, which states that knowledge has a positive and significant effect on the interest of students of the Faculty of Economics and Islamic Business in using Islamic bank mobile banking.²¹ In line with other research conducted by Rizky in 2018 shows that knowledge has a positive effect on interest in using E-Banking in transactions with MSMEs in Buleleng District.²² Thus, the interest of BSI KCP Mojopahit 2 Mojokerto City customers is influenced by knowledge. It has been sorted and selected based on research beforehand, whether from social media or information already circulating in the community.

Effect Of Service Features on Customer Interest In BSI KCP Mojopahit 2 Mojokerto City In Using BSI Mobile Banking Partially

Based on Table 7, the results of the research through the results of the t-test indicate that the service feature variable significantly influences the interest of BSI KCP Mojopahit 2 Mojokerto City customers in using BSI mobile banking. The results of this study are in line with previous research conducted by Rithmaya in 2016, which states that service features have a significant influence on customer

²⁰Notoadmodjo, *Metode Penelitian Kesehatan, Edisi Revisi*.

²¹Else Wili Febriani, "Pengaruh Pengetahuan, Persepsi, Manfaat, Keamanan Terhadap Minat Mahasiswa Menggunakan Mobile Banking Syariah (Studi Pada Mahasiswa Jurusan Perbankan Syariah Fakultas Ekonomi Dan Bisnis Islam IAIN Tulungagung)" (UIN Satu Tulungagung, 2020).

²²Nina Rizky, "Pengaruh Persepsi Kemudahan Penggunaan, Kepercayaan, Dan Pengetahuan Terhadap Minat Menggunakan E-Banking Dalam Bertransaksi Pada Umkm Di Kecamatan Buleleng," *JIMAT (Jurnal Ilmiah Mahasiswa Akuntansi) Universitas Pendidikan Ganesha* 9, no. 2 (2018): 191–202.

re-interest in using mobile banking²³. In line with the research of Risma in 2021, the results show that service features and convenience significantly affect interest in using mobile banking in Rasau Village, Berbak District.²⁴

In addition, these results are also reinforced by theories related to service features according to Pavlou, the trust factor and customer interest in e-commerce if they can carry out online transactions on an ongoing basis and complete service features so that they match the expected customer needs²⁵. One of them is in the services provided by the BSI Mobile banking service, which distinguishes it from other mobile banking, namely, it has advantages and characteristics that lie in the presence of Islamic service info features such as *Juz Amma*, *Qibla* direction, *zakah* calculator, prayer reminders and others. It is also following the concept of Sharia economic theory, namely the factors and norms that are summarized in the Sharia order and become decision tools such as the prohibition of *ribāwī* transactions and the obligation to care for society through *zakah*, *zakat*, *waqf* and *infaq*. With this complete service feature, of course, it will provide benefits to the community apart from helping financially where later the community will not be suffocated by high bank interest but also socially, which can avoid commotion with neighbours over accounts payable or financial and spiritual matters that can make life calmer without any burden or more pressure.

The effect of benefits on the interest of BSI KCP Mojopahit 2 Mojokerto City customers in using BSI Mobile banking Partially

Based on Table 7, the results of the study through the results of the t-test show that the benefits variable significantly influences the interest of BSI KCP Mojopahit 2 Mojokerto City customers in using BSI mobile banking. Usefulness is defined as a level where a person believes that the use of a particular technology will improve a person's performance at work, which means that the use of technology will increase the productivity of the performance of someone who uses the facility.²⁶ This research is in line with previous research conducted by Afifah in 2017, which states that the benefits have an impact on the use of Mandiri Islamic Bank mobile banking²⁷. It is also in line with research of Kurniaputra & Nurhadi in 2018, which shows that perceived benefits significantly positively affect customers' decisions to use BRI mobile banking in Surabaya.²⁸

In the concept of Islamic economics, in carrying out its operations, it is not only about getting profits but prioritizing benefits, blessings, and obtaining reasonable profits and being blessed by Allah. It aligns with the study of Islamic

²³Chitra Laksmi Rithmaya, "Pengaruh Kemudahan Penggunaan, Kemanfaatan, Sikap, Risiko Dan Fitur Layanan Terhadap Minat Ulang Nasabah Bank Bca Dalam Menggunakan Ininternet Banking," *Jurnal Riset Ekonomi dan Manajemen* 16, no. 1 (2016): 160.

²⁴Risma, "Pengaruh Fitur Layanan Dan Kemudahan Terhadap Minat Menggunakan Mobile Banking," *Skripsi Fakultas Ekonomi dan Bisnis Islam Universitas Islam Negeri* (2021).

²⁵Paul Pavlou, *Integrating Trust in Electronic Commerce with The Technology Acceptance Model Development and Validation* (America: Amcis Proceedings, 2001).

²⁶Davis, "Perceived Usefulness, Perceived Ease of Use, and User Acceptance of Information Technology."

²⁷Risma Afifah, "Pengaruh Manfaat, Kemudahan, Kepercayaan Dan Ketersediaan Fitur Terhadap Penggunaan Mobile Banking Bank Syariah Mandiri" (Universitas Islam Negeri Syarif Hidayatullah Jakarta, 2017).

²⁸Adria Yudi Kurniaputra and Mochamad Nurhadi, "Pengaruh Persepsi Kemudahan, Risiko Dan Manfaat Terhadap Keputusan Nasabah Menggunakan Mobile Banking Bri Di Surabaya," *Journal of Business & Banking* 8, no. 1 (2018): 109–120.

Law in the concept of *maṣlahah*. *Maṣlahah* is everything that is good according to reason to realize the benefit and avoid *ḥaram*, which aligns with *Syar'i* goals in spreading Law. Of course, transactions using this Sharia-based mobile banking application, namely BSI mobile banking, if you use it, are a form of technological convenience in this online money transaction system. Because BSI mobile banking provides convenience in digital services to meet daily needs; namely, it can help with PPOB payments or support social life for money transfers or virtual accounts that can be used for online shopping payments.

The effect of convenience on the interest of BSI KCP Mojopahit 2 Mojokerto City customers in using BSI Mobile Banking Partially

Based on Table 7, the results of the study through the results of the t-test show that the convenience variable significantly influences the interest of BSI KCP Mojopahit 2 Mojokerto City customers in using BSI mobile banking. When a system in information technology is said to be easy, the level at which a person believes that the use of an information system is error-free and easy to use so that it does not require much effort.²⁹ The results of this study are also in line with previous research, which states that perceived ease of use has a positive effect on interest in using E-Banking in transactions with MSMEs in Buleleng Regency³⁰. In addition, it was supported by the research of Maula in 2021, which suggests that convenience has a positive effect. It means that increasing convenience will improve customer attitudes in using BSI Syariah KCP Ponorogo mobile banking.³¹

Perceived convenience is in line with benefits, where the easier the system, the higher the level of perceived usefulness. The use of mobile banking has beneficial properties, which means it can make it easier for people to make transactions; along with the current pandemic that is sweeping the world, people are used to doing various things online, one of which is online transactions. At BSI KCP Mojokerto 2 itself, there has been a decline in terms of offline services because a pandemic caused it and people who are afraid of the dangers of Covid-19. However, online transactions have increased dramatically because people make transactions at home due to reducing physical contact with the outside world. As long as there is no element of fraud and deception and it benefits the *ummah*, mobile banking is permissible.

The Influence of Knowledge, Service Features, Benefits and Ease of Interest on BSI KCP Mojopahit 2 Mojokerto City customers in using BSI Mobile Banking (Together)

The results showed that there was a significant influence between knowledge, service features, benefits and convenience simultaneously on the interest of customers of BSI KCP Mojopahit 2 Mojokerto City in using BSI Mobile banking. Based on the results of the F-test (simultaneous) calculation in Table 8, it is found that the value of $f_{count} > f_{table}$ is $36,197 > 2.47$ and obtains a significance value of 0.000, which means a significance value of $0.000 < 0.005$. So it can be concluded that simultaneously the variables of knowledge, service features, benefits, and convenience have a significant influence on the interest of customers

²⁹Davis, "Perceived Usefulness, Perceived Ease of Use, and User Acceptance of Information Technology."

³⁰Rizky, "Pengaruh Persepsi Kemudahan Penggunaan, Kepercayaan, Dan Pengetahuan Terhadap Minat Menggunakan E-Banking Dalam Bertransaksi Pada Umkm Di Kecamatan Buleleng."

³¹Ngizaul Fatul Maula, "Pengaruh Manfaat Dan Kemudahan Terhadap Minat Penggunaan Mobile Banking Dengan Sikap Sebagai Variabel Intervening" (Institut Agama Islam Negeri Ponorogo, 2021).

of BSI KCP Mojopahit 2 Mojokerto City in using BSI mobile banking. It means that knowledge, service features, benefits and convenience influence customer interest in using BSI Mobile.

Dominant Test

To determine the variable that has the most dominant influence, it can be seen from the standardized coefficients of the regression model. The greater the beta value, it indicates that this variable has the most dominant influence. Based on the results of the SPSS output in the Multiple Linear Regression Test table 4.11, it is known that the benefit variable (X₃) has the largest beta value compared to the other variables, which is equal to 0.266. It means that the benefit variable has a more dominant influence on the interest of KCP BSI Mojopahit 2 Kota Mojokerto customers in using BSI mobile banking.

Conclusion

The conclusion based on the partial test (T-test) that has been done can be concluded that the variables of knowledge, service features, benefits and convenience partially have a significant effect on the interest of BSI KCP Mojopahit 2 Mojokerto City customers in using BSI Mobile banking. The results of the simultaneous test (F-test) that has been carried out can be concluded that the variables of knowledge, service features, benefits and convenience simultaneously have a significant effect on the interest of BSI KCP Mojopahit 2 Mojokerto City customers in using BSI Mobile banking. The results of the partial test (T-test) show that the benefits variable (X₃) has the greatest beta value compared to the other variables, equal to 0.266. It means that the benefits variable has a more dominant influence on the interest of KCP BSI Mojopahit 2 Kota Mojokerto customers in using BSI Mobile banking.

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