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Analysis of Driving and Inhibiting Factors of Interest and Decision Making in Adopting Sharia Mobile Banking Amidst Data Security Issues

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Abstract

This study analyzes the influence of trust, security, and convenience on customer interest and decision-making in transacting using mobile applications. BYOND banking Bank Syariah Indonesia (BSI), with interest as an intervening variable. Mobile banking is crucial in modern transactions because of access to financial services anywhere, in line with a fast lifestyle and increasing financial inclusion. However, its development is accompanied by security challenges such as fraud cases and data leaks, which require increased user awareness of cyber. This study uses a quantitative approach with field studies. The study population is BSI customers who use BYOND in Banten Province, with 100 respondents selected through purposive sampling. Primary data were obtained from questionnaires, while secondary data were from relevant journals and books. Data analysis used path analysis analysis) with SPSS 25. The empirical findings indicate that trust exerts a positive and statistically significant influence on user interest. In contrast, the variables of security and convenience do not exhibit a statistically significant impact on interest. Moreover, trust, security, and convenience are not found to have a direct and significant effect on decision-making behavior. Conversely, interest demonstrates a positive and significant effect on decision making, serving as a mediating variable that facilitates the indirect effects of trust and convenience on

	decision outcomes. Interest does not mediate the effect of security on decision making. The implication is that Bank Syariah Indonesia needs to improve the performance of BYOND services to build user trust and interest.
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INTRODUCTION

The development of technology and changes in people's lifestyles have placed mobile banking as a crucial element in modern financial transactions, driven by its ability to provide access to financial services anywhere, in line with today's fast-paced lifestyle, while increasing financial inclusion for underserved communities in remote areas (Behera et al., 2025; Fida et al., 2020; Huy et al., 2023; Mwafise & Stapleton, 2012) . Mobile adoption banking is further accelerated by technological advances, such as increased internet speeds and the development of advanced applications, as well as the integration of artificial intelligence (AI) and data mining that are revolutionizing security with real- time fraud detection. (Bwalya & Phiri, 2023; Odeh et al., 2024; Santhiya & Radhika, 2019; Vishnuvardhan et al., 2020) . Economically, mobile banking also offers significant cost efficiencies for financial institutions and contributes to economic growth through financial inclusion (Behera et al., 2025; Huy et al., 2023). However, the urgency of its use is also accompanied by security challenges, such as increasing cases of fraud, which requires the implementation of security measures and increased user awareness of cybersecurity (Alrababah et al., 2024; Bwalya & Phiri, 2023; Chen & Lai, 2023; Odeh et al., 2024). Factors such as reliability and ease of use greatly influence user satisfaction and adoption, although barriers such as lack of awareness and technical issues still need to be overcome (Chen & Lai, 2023; Fida et al., 2020; Huy et al., 2023). Going forward, mobile banking is projected to be a major driver towards a cashless economy and is anticipated to integrate blockchain technology to improve security and user experience (Behera et al., 2025; Gatti et al., 2024; Panduro-Ramirez et al., 2023).

Although advances in information technology, especially the internet, have brought significant conveniences to human life, such as accelerating communication, facilitating access to information, and supporting economic activities through digital financial transactions, these conveniences also come with major challenges, especially in terms of data security and privacy. One real example that highlights the importance of this issue is the alleged data leak incident of Bank Syariah Indonesia (BSI) customers, which shocked the public. This case shows that behind the convenience and efficiency offered by digital technology, there are serious risks that can harm the wider community if the cybersecurity system is not managed optimally (Alfarizi, 2023).

The banking sector, as the guardian of highly sensitive financial information, has a great responsibility in maintaining customer trust. This trust can only be maintained if the bank is able to guarantee that customers' personal data and financial transactions are protected from access by unauthorized parties. Therefore, the implementation of technology should not only focus on ease of access and efficiency of services, but must also pay serious attention to aspects of digital security. This includes investment in security infrastructure, increasing awareness and education for users, and compliance with personal data protection regulations.

In behavioral economics and financial technology theory, it can be emphasized that customer interest is a fundamental predictor in determining the level of adoption and use of *mobile services. banking* . This interest is not a single entity, but rather a multidimensional construct that is significantly influenced by a number of perceptual factors. First, perceived usefulness (*perceived usefulness*) refers to the extent to which customers view *mobile banking* is able to provide concrete benefits, such as time efficiency, ease of transaction accessibility, and comprehensive features. The higher the perception of usefulness, the greater the customer's interest in integrating this service into their personal financial management. Second, the perceived ease of use (*perceived ease of use*) also plays a crucial role. An intuitive interface, simple processes, and minimal technical barriers directly correlate positively with increased adoption interest. Conversely, complexity or technical barriers can substantially hinder this interest. Furthermore, the trust factor *is* the main foundation in the context of digital financial services. Customers must have strong confidence in the security of their personal data and financial transactions, as well as the integrity of banking institutions. Cybersecurity incidents, such as data leaks, can erode trust and drastically reduce interest in using services. In addition, perceived risk *(risk*) associated with potential fraud or transaction errors also influences interest, where low risk perceptions will encourage adoption. Finally, social influence (*social influence*), such as recommendations from social circles or positive reviews, can also be a catalyst for customer interest. This finding is consistently supported by international academic literature. Various empirical studies, often applying frameworks such as *the Technology Acceptance Model* (TAM) and *the Unified Theory of Acceptance and Use of Technology* (UTAUT), has confirmed the central role of customer interest. For example, the study (Akhter et al., 2020)extensively discusses the factors of *mobile adoption intention banking* in developing countries. Chaouali et al. (2019) highlighted the impact of app design aesthetics on usage intention, while (Muñoz-Leiva et al., 2017) applied an extended TAM model to identify determinants of customer intention. The study (Singh & Srivastava, 2020) also provides insights into *mobile adoption banking* among *online users* existing *banking , and a systematic review by* (Uddin & Nasrin, 2023) summarizes the factors of satisfaction and intention to use mobile financial services.

Bank Syariah Indonesia (BSI) represents one of the financial institutions that has adopted mobile banking services to enhance the efficiency and accessibility of financial transactions. Established through the consolidation of three state-owned Islamic banks Bank Syariah Mandiri, Bank BRI Syariah, and Bank BNI Syariah BSI commenced its operational activities on February 1, 2021. The presence of BSI has a positive impact on the banking world, especially in terms of efficiency and business competitiveness (economies of scale), expansion of business diversification, as well as increasing financing capacity and financial performance. (Wiyono, 2021) . BSI provides *Mobile banking* services for customers through the BYOND application. BYOND By BSI is a service through the Bank's electronic distribution channel to access accounts held by customers at the Bank through a communication network using a mobile phone or tablet computer (BSI, 2024) . Data shows a significant increase of 40% month-to-date in BYOND transaction volume between February and March 2025, reaching more than 36 million transactions. This growth is correlated with the increase in the user base to more than 3.6 million (Octaviano, 2025) .

Several previous studies concluded that trust has a positive and significant influence on interest in using *mobile banking.* (Rahayu & others, 2019; Rozi & Ziyad, 2019; Wang et al., 2015) . These studies show that user interest in using *Mobile banking* is greatly influenced by customer trust factors, which play an active role in transaction decisions. However, there are also studies that show different results. Farina (2016) explained that trust has no effect on interest. Likewise, regarding the influence of trust on transaction decisions through *Mobile banking* , Wardani (2021) found that trust has a positive and significant effect on decisions, while Farina (2016) stated that trust has no effect. Regarding the relationship between security and interest, previous studies have shown mixed results. Several studies have shown that security has no effect on customer interest in using *Mobile banking* (Afghani & Yulianti, 2016; Mukhtisar et al., 2021) , while others found that security has a positive and significant effect on interest (Ahmad & Pambudi, 2013) . Regarding the relationship between security and the decision to transact using *Mobile banking* , there is also inconsistency. Jayantari & Seminari (2018) and Kurniaputra (2017) concluded that security had no effect on the decision, while Kristianti & Pambudi (2017) found that security had a positive effect on the decision to transact via *Mobile banking* . Similarly, previous studies related to the effect of convenience on interest in using *Mobile banking* also gave varying results. Tirtana & Sari (2014) concluded that convenience had a positive and significant effect on interest, but Hadi & Novi (2015) and Ahmad & Pambudi (2013) stated that convenience had no effect on interest. Furthermore, regarding the relationship between convenience and the decision to transact via *Mobile banking* , Wardani (2021) stated that convenience has a positive and significant effect on the decision. On the other hand, Hadi & Novi (2015) and Nurdin et al. (2021) found that convenience had no effect on the decision to transact using *Mobile banking* .

Based on various previous research results that show inconsistencies, this study attempts to develop further by combining several of these variables. We will use the path method. analysis to analyze the direct and indirect influence of trust, security, and convenience variables on decision making to transact via BYOND, with interest as an intervening variable .

METHOD

This study adopts a quantitative descriptive approach with a field study design. A quantitative descriptive approach involves systematically collecting numerical data to describe characteristics of a population or phenomenon. This approach is particularly useful when the research theme has not been extensively explored, allowing researchers to gather baseline data and open avenues for deeper investigation (Debout, 2012). Quantitative methodologies assume that social phenomena can be measured and quantified, typically involving larger sample sizes to enable nuanced statistical analysis (Alford & Teater, 2025). This approach focuses on answering "what" and "how many" questions about a situation, providing a detailed snapshot without delving into causal relationships (Sciberras & Dingli, 2023). The population for this study comprises all Bank Syariah Indonesia (BSI) customers who utilize BYOND. The sampling technique employed is purposive sampling, whereby a sample of 100 respondents is meticulously selected based on specific criteria established by the researchers. These criteria stipulate that respondents must be BSI customers using BYOND who are domiciled in Banten Province. Data collection for this study involves two primary sources: primary data and secondary data. Primary data are directly obtained from the respondents through questionnaires specifically designed to measure the key variables under investigation. Concurrently, secondary data are compiled from various scholarly sources, including academic journals and relevant books, serving to complement and corroborate the primary data, while also providing a robust theoretical foundation for the analysis. Subsequent to data collection, the gathered information is processed using path analysis. Path analysis is a statistical technique used to understand the direct and indirect relationships between variables. It was first developed by Sewall Wright in 1918 and is an extension of multiple regression analysis (Wooldredge, 2021). This method decomposes the total correlation between two variables into direct and indirect effects, allowing for the analysis of more complex models involving multiple dependent variables and chains of influence (Streiner, 2005). This method is particularly suitable for rigorously testing hypotheses regarding the direct and indirect influences between variables such as trust, security, ease of use, interest, and decision-making. The entire statistical analysis process is facilitated by SPSS version 25, a widely utilized statistical software package for quantitative data analysis. The application of SPSS 25 ensures the precision and efficiency of statistical computations, ranging from descriptive analysis to the complex testing of the proposed path model.

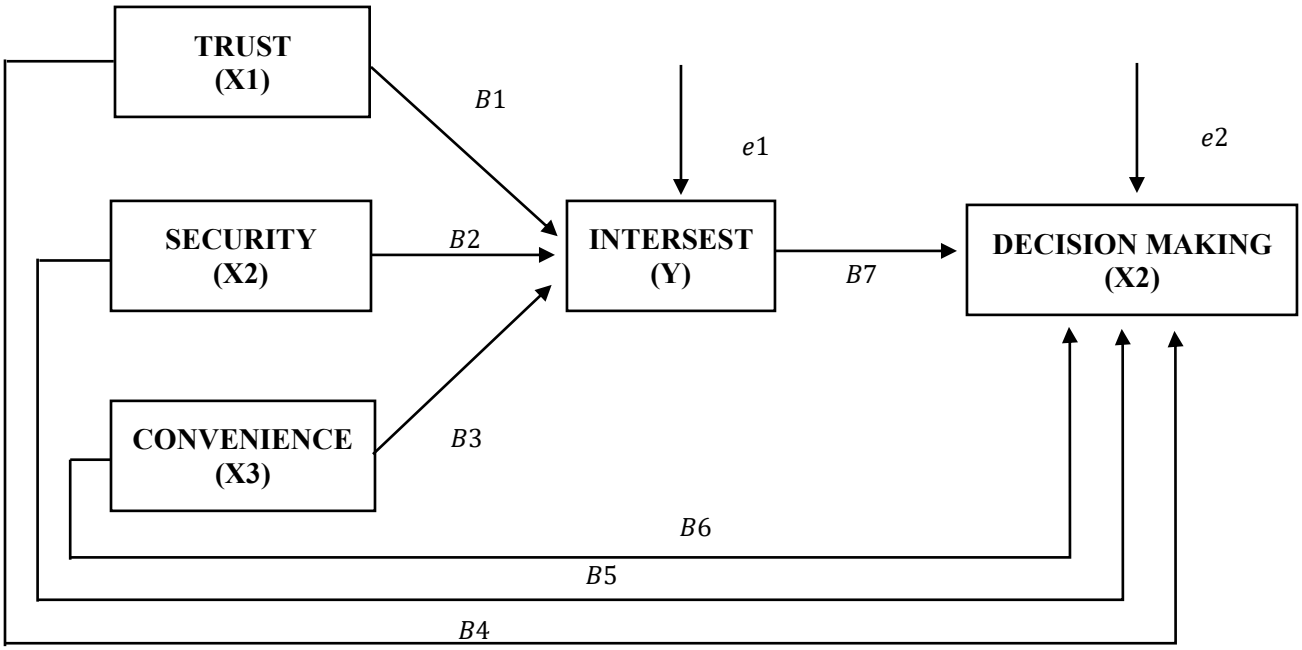

Figure 1. Operational Variable Framework
Source: Processed Data (202)

Path analysis is employed to evaluate the magnitude of the contributions, as represented by path coefficients, within the causal framework linking the independent variables (X1, X2, and X3) to the intermediate variable (Y), and subsequently assessing their indirect and direct effects on the dependent variable (Z).

RESULT AND DISCUSSION

The research data has gone through descriptive statistical tests and classical assumption tests. The test results show that the model proposed in this study passes the classical assumption deviation.

Multiple Linear Regression Analysis

Regression analysis is a statistical method used to examine the relationship between a dependent variable and one or more independent variables, with the objective of estimating or predicting the mean value of the population based on the known independent variables. In this study, a multiple regression model was employed to elucidate both direct and indirect effects among the independent, dependent, and mediating variables. The results of the data analysis are presented in Tables 2 and 3.

Table 2. Results of Interest Regression Test

Model	Unstandardized Coefficients		Standardized Coefficients		
	B	Std . Error	Beta	t	Sig .
(Constant)	-2,787	2.31		-1,207	0.231
Trust	0.687	0.107	0.634	6,413	0,000
Security	0.128	0.228	0.061	0.563	0.575
Convenience	0.228	0.137	0.148	1.67	0.98

a. Dependent Variable : Interest

Source: Processed Data (2022)

Based on Table 2, the multiple linear regression equation for the Interest variable (Y) is as follows: Y=−2.787+0.687 Trust+0.128 Security+0.228 Convenience

The regression analysis reveals a constant value of -2.787, which signifies the baseline level of customer interest in transacting through BYOND when all independent variables namely trust, perceived security, and convenience are assumed to be zero. While this scenario is theoretical and unlikely in practical terms, the negative constant indicates that in the complete absence of these influencing factors, the model predicts a low baseline level of interest. The regression coefficient for trust is 0.687, implying that a one-unit increase in customer trust, while holding other variables constant, leads to a 0.687-unit increase in interest in using BYOND. This demonstrates that trust exerts a substantial and positive influence on customers' willingness to engage with the platform, underscoring its role as a critical determinant of adoption. The security coefficient is measured at 0.128, suggesting that each one-unit increase in perceived security, ceteris paribus, contributes to a 0.128 increase in customer interest. Although smaller in magnitude than trust, this positive relationship affirms that enhanced perceptions of security moderately reinforce customers' confidence and willingness to transact through the platform. Lastly, the regression coefficient for convenience stands at 0.228, indicating that a one-unit rise in the ease of using BYOND leads to a 0.228 increase in customer interest, assuming other factors remain unchanged. This finding highlights that user-friendly features and seamless navigation also play an important role in fostering user engagement and adoption. Collectively, these results emphasize that trust exerts the strongest influence on customer interest, followed by convenience and perceived security. Strengthening these three dimensions could significantly enhance user adoption of the BYOND platform.

Table 3. Results of Decision Making Regression Test

Model	Unstandardized Coefficients		Standardized Coefficients		
	B	Std . Error	Beta	t	Sig .
(Constant)	3,555	1,339		2,656	0.009
Trust	0.095	0.076	0.138	1,251	0.214
Security	0.093	0.14	-0.07	-0.661	0.510
Convenience	0.066	0.086	0.07	0.77	0.443
Interest	0.457	0.059	0.705	7,686	0,000

Based on Table 3, the multiple linear regression equation for the Decision Making variable (Z) is as follows:

Z=3.555+0.095 Trust+0.093 Security+0.066 Convenience+0.457 Interest

The regression analysis yields a constant value of 3.555, which represents the baseline level of customer decision-making in the absence of all independent variables namely trust, perceived security, convenience, and interest. In practical terms, while the complete absence of these factors is improbable, this constant provides a theoretical intercept that serves as a reference point for interpreting the impact of the explanatory variables. The trust variable exhibits a regression coefficient of 0.095, indicating that a one-unit increase in customer trust, while controlling for other variables, results in a 0.095-unit increase in the decision to transact through BYOND. This suggests that trust has a positive yet relatively modest effect on decision-making behavior. Similarly, the security variable is associated with a coefficient of 0.093. This implies that for every additional unit in perceived security, and assuming all other variables remain constant, the customer's decision-making score increases by 0.093. The positive direction of the coefficient highlights that improved perceptions of platform security contribute, albeit marginally, to greater transaction-related decision-making. The convenience variable, with a coefficient of 0.066, suggests that each unit increase in perceived ease of use corresponds to a 0.066-unit rise in the likelihood of making a transaction decision through BYOND, holding other variables constant. Although this effect is relatively smaller, it remains statistically relevant in explaining customer behavior. Notably, the interest variable exerts the strongest influence, with a regression coefficient of 0.457. This indicates that a one-unit increase in customer interest significantly enhances the probability of making a transaction decision by 0.457 units, assuming all other factors are held constant. The magnitude of this coefficient underscores the pivotal role of interest as a mediating factor that translates perceptions (trust, security, and convenience) into actionable decision-making. Taken together, the findings reveal that among the four predictors, customer interest is the most influential determinant in shaping transactional

decision-making through the BYOND platform. These results imply that efforts to increase trust, enhance security, and simplify the platform interface should ultimately aim to cultivate user interest, which in turn drives actual decision-making behavior.

Coefficient of Determination (R^2)

The coefficient of determination (R^2) serves as a statistical measure to assess the proportion of variance in the dependent variable that can be explained by the independent variables included in the regression model. This value ranges between 0 and 1, where a value approaching 1 signifies a high explanatory power of the model, indicating that the independent variables account for most of the variability in the dependent variable. Conversely, a value near 0 implies that the model fails to capture the variation in the dependent variable, suggesting limited predictive capability. Based on the results of statistical estimation, the correlation coefficient (R) for the Interest variable is 0.782, signifying a strong positive relationship between the independent variables trust, perceived security, and convenience and the level of customer interest in using the BYOND platform. The corresponding Adjusted R^2 value of 0.599 implies that approximately 59.9% of the variability in customer interest can be attributed to the aforementioned predictors, while the remaining 40.1% is explained by other factors not incorporated in this regression model. In the case of the Decision-Making variable, the model yields an R value of 0.811, which indicates a very strong correlation between the independent variables trust, security, convenience, and interest and the dependent variable, namely customer decision-making in relation to transacting through BYOND. The Adjusted R^2 value of 0.643 suggests that 64.3% of the variation in decision-making behavior is accounted for by the included predictors. The residual 35.7% of unexplained variance may be influenced by external factors or latent variables not captured within the scope of this study. These findings highlight the substantial explanatory power of the models used, particularly with regard to the role of interest as a mediating variable in the relationship between trust, security, convenience, and decision-making. However, the presence of unexplained variance underscores the potential value of future research incorporating additional constructs such as user experience, digital literacy, social influence, or marketing exposure to further enhance the predictive accuracy and theoretical depth of the model.

Model Feasibility Test (F Test)

The F-test is employed to assess the joint significance of all independent variables in explaining the variation of the dependent variable within a regression model. Specifically, it tests whether the independent variables, when considered collectively, exert a statistically significant influence on the dependent variable. A regression model is deemed valid or statistically significant if the F probability value is less than the predetermined significance level, commonly set at 0.05. If the F probability < 0.05, it indicates that the null hypothesis (H_o), which posits that

the independent variables have no joint effect on the dependent variable, should be rejected in favor of the alternative hypothesis (H_a), which asserts that the independent variables collectively influence the outcome variable. In the regression model designed to predict Interest, the F-test yields a calculated F-value of 50.370, which substantially exceeds the critical F-value from the F-table (2.70). Additionally, the significance value (p-value) is 0.000, well below the 0.05 threshold. These results provide strong statistical evidence to reject H_o and accept H_a, thereby confirming that the model is statistically feasible. Consequently, the variables of trust, perceived security, and convenience are shown to exert a positive and significant simultaneous effect on the level of customer interest in transacting through the BYOND platform. Similarly, in the regression model predicting Decision-Making, the analysis reveals a calculated F-value of 45.632, which again exceeds the critical F-table value of 2.47, accompanied by a significance level of 0.000. These findings reaffirm the statistical validity of the model and lead to the rejection of the null hypothesis. It can thus be concluded that the independent variables trust, security, convenience, and interest collectively have a positive and statistically significant impact on customer decision-making. Overall, the results of the F-tests across both models substantiate the feasibility and robustness of the regression frameworks. The joint significance of the explanatory variables underscores their importance in influencing key behavioral constructs namely interest and decision-making in the context of customer engagement with the BYOND platform.

Partial Hypothesis Test Results

The results of the partial test (t-test) provide insights into the individual contributions of each independent variable to the dependent variables within the regression models. The analysis reveals that trust exerts a positive and statistically significant effect on customer interest in transacting through the BYOND platform. This conclusion is supported by a t-statistic of 6.413, which exceeds the critical t-table value of 1.984, and a significance level of 0.000, which is well below the conventional 0.05 threshold. Accordingly, Hypothesis 1 is accepted, affirming the role of trust as a key determinant in influencing customer interest. Conversely, the variable security does not exhibit a significant effect on interest. The corresponding t-statistic of 0.563 is less than the t-table value, and the p-value of 0.575 exceeds 0.05. These results indicate that Hypothesis 2 is rejected, suggesting that perceived security does not significantly influence customer interest within the context of this study. Similarly, the convenience variable does not show a statistically significant effect on interest. Although its relationship is positive, the t-value of 1.670 falls short of the critical threshold, and the significance value of 0.098 exceeds the 0.05 benchmark. As a result, Hypothesis 3 is rejected, indicating that convenience, in this case, does not independently explain variations in customer interest. In the second regression model, which assesses the determinants of decision-making, the influence of trust is again found to be statistically insignificant. The t-statistic of 1.251 is below the critical value of 1.985, and the significance level of 0.214 surpasses the 0.05 cut-off. Therefore, Hypothesis 4 is rejected, suggesting that trust does

not significantly predict decision-making when other factors are considered. The security variable similarly fails to demonstrate a significant effect on decision-making. The t-statistic is -0.661 (absolute value 0.661), which is below the threshold, and the p-value is 0.510, leading to the rejection of Hypothesis 5. This result indicates that customers' perception of security does not significantly influence their decision to transact. In line with previous findings, convenience also shows no significant impact on decision-making. The t-statistic of 0.770 is below the critical value, and the significance level of 0.443 is higher than 0.05. Consequently, Hypothesis 6 is rejected, implying that ease of use, while intuitively relevant, does not statistically influence decision-making in this model. However, the variable interest is found to have a strong positive and statistically significant effect on decision-making. The t-value of 7.686, which is well above the critical threshold of 1.985, and a significance level of 0.000, confirm that Hypothesis 7 is accepted. This finding underscores the critical mediating role of interest, which effectively translates perceptions such as trust, security, and convenience into concrete decision-making behavior. Taken together, these results suggest that while trust plays a pivotal role in shaping customer interest, and interest significantly influences decision-making, neither security nor convenience independently contributes to either outcome in a statistically significant manner within the scope of this study.

Path Analysis

To test the intervening variables, the path analysis method is used . analysis). Path analysis is an extension of multiple regression analysis, namely the use of regression analysis to estimate the causal relationship between variables (causal models) that have been determined based on theory (Jung & Lee, 2020). Based on the results presented in Tables 2 and 3, and referring to the path analysis framework, the t-value has been entered into Figure 2.

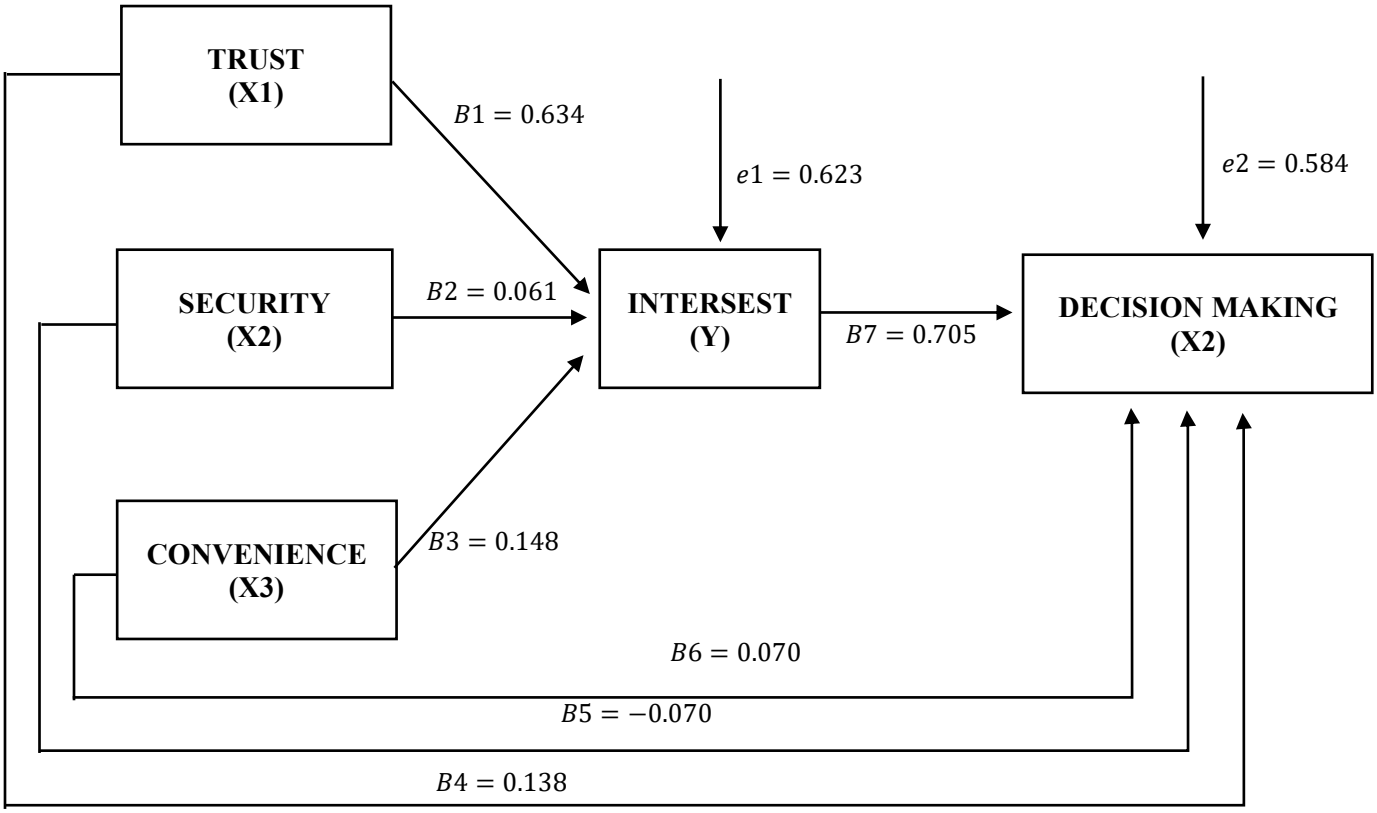

Figure 2. Path Analysis

Source: Processed Data (2025)

From the path model in Figure 2, the indirect influence of the variables Trust, Security, and Ease on Decision Making through Interest can be analyzed as follows:

a. The Influence of Trust through Interest on Decision Making

Table 4. Results of the Indirect Influence Test of Trust through Interest on Decision Making

Hypothesis	Beta Coefficient	Hypothesis Results
X1 → Y	B1 = 0.634	Proven
Y → Z	B2 = 0.705	
X1 → Z	B3 = 0.138	
X1 → Y → Z	B4 = B1 x B2 = 0.634 x 0.705 = 0.447	

Source: Processed Data (2025)

Based on Table 4, the magnitude of the indirect influence coefficient (B4 value = 0.447) is greater than the direct influence coefficient (B3 value = 0.138). This shows that there is a significant influence between trust and decision making through interest. Thus, it can be proven that trust mediated by interest has an effect on decision making.

b. The Influence of Security through Interest on Decision Making

Table 5. Results of the Indirect Effect Test of Security through Interest on Decision Making

Hypothesis	Beta Coefficient	Hypothesis Results
X2 → Y	B1 = 0.061	Proven
Y → Z	B2 = 0.705	
X2 → Z	B3 = -0.070	
X2 → Y → Z	B4 = B1 x B2 = 0.061 x 0.705 = 0.043	

Source: Processed Data (2025)

Based on Table 5, there is an error in the calculation of the indirect influence coefficient (B4). With the correct calculation, the B4 value should be 0.043 (0.061 x 0.705). After correction, it can be seen that the indirect influence coefficient (B4 value = 0.043) is smaller than the direct influence coefficient (B3 value = -0.070, when viewed from its absolute value, 0.043 < 0.070). This shows that there is no significant influence between security and decision making through interest. The formulation of the problem whether security through interest influences decision making cannot be proven.

c. The Effect of Convenience Through Interest on Decision Making

Table 6. Results of the Indirect Effect Test of Ease through Interest on Decision Making

Hypothesis	Beta Coefficient	Hypothesis Results
X3 → Y	B1 = 0.148	Proven
Y → Z	B2 = 0.705	
X3 → Z	B3 = 0.070	
X3 → Y → Z	B4 = B1 x B2 = 0.148 x 0.705 = 0.104	

Source: Processed Data (2025)

Based on Table 6, the value of the indirect influence coefficient (B4 value = 0.104) is greater than the direct influence coefficient (B3 value = 0.070). Therefore, it can be said that there is a significant influence between ease and decision making through interest. Thus, it can be proven that ease mediated by interest has an effect on decision making.

Discussion

The Effect of Trust on Interest

Based on the results of the t-test in Table 2, it was found that trust has a positive and significant effect on customer interest in transacting through BYOND (t-count > t-table, so H1 is

accepted). This result is consistent with studies (Melasari et al., 2018; Rozi & Ziyad, 2019; Tirtana & Sari, 2014) which also prove the positive effect of trust on interest in using *Mobile banking* . This finding indicates that the higher the customer's trust in using BYOND, the greater their interest in transacting. Trust is indeed one of the main driving factors that plays a very active role in consumer decisions to use *Mobile banking* . Questionnaire data from Bank Syariah Indonesia customers using BYOND in Banten Province is also in line with this, showing that interest in using BYOND is driven by a sense of trust in Bank Syariah Indonesia.

The Influence of Security on Interest

The results of the t-test in Table 2 show that security has no positive and insignificant effect on customer interest (t-count <t-table, so H2 is rejected). This finding is in line with research (Mukhtisar et al., 2021) which states that security does not affect customer interest in transacting using Bank Syariah Mandiri *Mobile banking , as well as a study* (Afghani & Yulianti, 2016) which found that security perceptions were not significant for the adoption of e- banking services . Thus, these results imply that increasing the security of *Mobile banking services* does not necessarily directly increase customer interest in using BYOND. In contrast to this finding, research (Ahmad & Pambudi, 2013) shows that security perceptions have a positive and significant effect on repeat interest in using *Mobile banking services* . Bank Syariah Indonesia should be able to convince its customers that data security and confidentiality are guaranteed, and payment transactions via BYOND are safe. If customers are sure of this, this condition can be an attraction for potential customers to transact via BYOND.

The Effect of Convenience on Interest

Based on the results of the t-test in Table 2, it was found that convenience did not have a positive and insignificant effect on customer interest in using BYOND (t-count < t-table, so H3 was rejected). This result is in line with research (Ahmad & Pambudi, 2013; Hadi & Novi, 2015) which also showed that ease of use did not significantly affect interest in *Mobile banking* . This finding is different from the study (Tirtana & Sari, 2014) which stated that perceived convenience had a positive effect on the use of *Mobile banking* , with the argument that applications that are easy to learn, use, and understand will increase customer productivity and performance. However, the results of our study indicate that customers do not really care about the ease of use factor of BYOND. In current conditions, customers generally already have adequate knowledge regarding technology and consider *Mobile banking* easy to use along with rapid technological developments. Therefore, the level of ease of the BYOND system does not significantly affect customer interest in using the service.

The Influence of Trust on Decision Making

The results of the t-test showed that trust had no positive and insignificant effect on decision making (t-count <t-table, so H4 was rejected). This finding indicates that the level of customer trust in making transaction decisions via *Mobile banking* is still low, which means that customers have not fully placed their trust in the digital services provided by the bank. In contrast to this finding, research (Wardani, 2021)shows that trust has a positive and significant effect on attitudes towards the decision to use *Mobile banking* , reflecting customer expectations of the bank. Thus, it can be concluded that trust is a crucial aspect that needs to be built strongly in order to influence potential customers in making decisions to use BYOND.

The Influence of Security on Decision Making

Based on the results of the t-test, it was found that security did not have a positive and insignificant effect on decision making (t-count <t-table, so H5 was rejected). This result is in line with research (Kurniaputra, 2017)which also showed an insignificant effect between security perception and decisions, mostly due to customer perceptions of the high risk of using *Mobile banking services* . However, the results of this study differ from (Kristianti & Pambudi, 2017)which found that the perception of the level of security influenced the use of *Mobile banking* , where respondents assumed that the bank guaranteed security in every *Mobile banking transaction* . Our findings imply that customer concerns regarding security, such as the potential for data leakage or fraud, are still an obstacle to making transaction decisions, even though security features are available. Based on the results of the questionnaire, Bank Syariah Indonesia customers felt that there was a potential risk when transacting via BYOND. Therefore, Islamic banks must continue to implement a comprehensive risk mitigation strategy.

The Effect of Convenience on Decision Making

Based on the results of the t-test in Table 3, it was found that convenience did not have a positive and insignificant effect on decision making (t-count <t-table, so H6 was rejected). This finding is in line with research (Hadi & Novi, 2015; Nurdin et al., 2021) which also showed that the perception of convenience did not significantly influence the use of *Mobile banking* and usage decisions. This phenomenon can be explained because the majority of *Mobile banking users* are in the young age category who tend to be more adaptable to technological developments. Therefore, for them, the level of ease of use of BYOND is no longer the main determining factor in making transaction decisions. Bank Syariah Indonesia customers assume that they have mastered the use of digital technology, so the ease of use of BYOND does not significantly influence their decisions.

The Influence of Interest on Decision Making

The results of the t-test in Table 3 show that interest has a positive and significant effect on decision making (t-count > t-table, so H7 is accepted). This finding is consistent with research

(Setyaningsih, 2017; Sumantri, 2014) which also explains that customer interest has a positive effect on decision making. This indicates that the higher the customer's interest in BYOND, the greater their decision to transact through the application. Interest itself is a form of attention or tendency towards something. If someone has a high interest in using BYOND, their desire to make a decision to transact through the application will increase. Iriani's research (2019) confirms this, explaining that customer interest in using *Mobile banking* in Islamic banks is driven by several reasons: ease of financial transactions only with a smartphone , efficiency because there is no need to come to the bank, and services that facilitate transactions without going through a teller or ATM.

The Influence of Trust, Security, and Convenience on Decision Making through Interest as an Intervening Variable

Based on the results of the path analysis in Table 4, the indirect influence coefficient of the trust variable (0.447) is greater than the direct influence coefficient (0.138). This shows that interest is able to mediate the influence of trust on decision making. This means that interest acts as an intervening variable in the indirect relationship between trust and decision making. This indicates that customer trust in BYOND tends to be indirectly related to the decision to transact through the intermediary of interest. In other words, customers will make decisions to transact through BYOND by considering interest which is preceded by a sense of trust.

Referring to the results of the path analysis in Table 5 (after calculation correction), the coefficient of the indirect influence of the security variable (0.043) is smaller than the absolute value of the coefficient of the direct influence (-0.070). This means that interest is unable to mediate the influence of security on decision making. Thus, even though there is an influence of security, interest does not act as a significant intervening variable in the indirect relationship between security and decision making. This indicates that security tends to have a direct relationship or no significant relationship with transaction decisions, without being mediated by interest.

Based on the results of the path analysis in Table 6, the indirect influence coefficient of the convenience variable (0.104) is greater than the direct influence coefficient (0.070). This shows that interest is able to mediate the influence of convenience on decision making. This means that interest acts as an intervening variable in the indirect relationship between convenience and decision making. This indicates that the ease of using BYOND is more indirectly related to the decision to transact through an intermediary of interest. In other words, customers will make decisions to transact through BYOND by considering interest which is preceded by the perception of ease of using BYOND.

CONCLUSION

This study concludes that trust positively and significantly influences the intention to use BYOND, because customer trust plays an active role in the decision to use *Mobile banking* . On the other hand, security and convenience do not significantly influence interest, because young customers tend to consider risks to be manageable and are already familiar with digital technology. Furthermore, trust, security, and convenience do not significantly affect decision making directly. Trust needs to be built strongly, while young users prioritize the need and adaptation of technology over security or direct convenience. However, interest is proven to have a positive and significant effect on decision making, where high interest drives the decision to transact. Interest also functions as an intervening variable that mediates the indirect relationship between trust, security, and convenience on decision making. The implication for Bank Syariah Indonesia is the need to improve the performance of BYOND services to increase user trust and interest. This model is limited, but further research can explore other factors or different locations.

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