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| **The Effect of Perceived Usefulness and Perceived Convenience on Customer Decision in Using BSI Mobile**  **Lidia Desiana1, Bunga Mar’atush Shalihah2, Fernando Africano3, Asri Dinanti4**  1Universitas Islam Negeri Raden Fatah Palembang, email: [lidiadesiana\_uin@radenfatah.ac.id](mailto:lidiadesiana_uin@radenfatah.ac.id)  2 Universitas Islam Negeri Raden Fatah Palembang, email: [bungamaratushshalihah\_uin@radenfatah.ac.id](mailto:bungamaratushshalihah_uin@radenfatah.ac.id) (corresponding)  3Politeknik Negeri Sriwijaya, email: [fernando.africano@polsri.ac.id](mailto:fernando.africano@polsri.ac.id)  4Universitas Islam Negeri Raden Fatah Palembang, email: [asridinanti29@gmail.com](mailto:asridinanti29@gmail.com) |
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| |  |  | | --- | --- | | **Abstract**  *Customer decisions are very important for a bank, meaning that a bank must maintain a good reputation in order to create a positive perception for society and customers. Mobile banking is one of the services provided by banking companies to make it easier for customers to make transactions. In using mobile banking, of course it is based on the customer's perception of a service, therefore there are several things that are measured in determining the customer decision, namely perceived usefulness and perceived convenience*.  *This study aims to determine the effect of perceived usefulness and perceived convenience on customer decisions in using BSI Mobile. Collection of customer questionnaires measured using a Likert scale is a data collection method in this study. The population of customers who use BSI Mobile in this study is 6,701 people with the characteristics of active customers who use BSI Mobile in their daily transactions, and the number of samples in this study is 100 people who are determined from the sampling technique, namely purposive sampling.*  *The results obtained using the t test (partial) show that perceived usefulness and perceived convenience have a positive and significant effect on customer decisions in using BSI Mobile.* | **Keywords:**  Perceived Usefulness, Perceived Convenience, Customer Decision  **JEL Classifications:**  B26, C83, C93, E21, G21 |   Received: May 22, 2024; Revised: August 23, 2024; Accepted: August 26, 2024; Available online: August 30, 2024 |

# Introduction

The banking industry is an industrial company that always goes hand in hand with advances in information technology. By using the supporting power of information technology, service companies such as banks can display their advantages such as offering complete services and making things easier for customers (Desiana et al., 2021). Banking services always take advantage of advances in information technology. Islamic banks or sharia banks are financial companies where all operations are regulated according to Islamic law. In Islamic banks, every transaction carried out must avoid interest which is considered usury. Therefore, sharia banking was established which uses an interest-free banking mechanism. With the existence of sharia banking, theoretical models can be built that are free from interest and can increase economic growth.

Bank Syariah Indonesia was founded on February 1 202 and was the result of a merger of Bank Syariah Mandiri, BNI Syariah, and BRI Syariah. The main role of Sharia Banks is to act as an intermediary in economic activities in halal industrial centers. In Indonesia, the Sharia Banking industry itself has experienced significant progress and development both in terms of product updates, increasing services, and developing networks which show increasing average growth from year to year.

PT. Bank Syariah Indonesia is spread throughout Indonesia with 1,200 branch offices (*Bank Syariah Indonesia*, 2023). The branch offices of Bank Syariah Indonesia in Palembang are BSI KC Palembang Sudirman and BSI KC Palembang Demang. In this research, the object chosen was BSI KC Palembang Demang, which is a branch office with a total of 7,378 customers and 6,701 BSI Mobile users. 7 With the number of BSI Mobile users reaching 90.8% of the total number of customers, this is the reason the researchers chose this object. Maintaining customers' consistency in decision making is a challenge in itself for sharia banking companies. Promoting and disseminating BSI KC Palembang Demang services needs to be done in order to create loyal customers. BSI Mobile is a service from a technological perspective that supports customer transaction activities in sharia banking. The increase in the number of BSI Mobile users at the Palembang Demang Branch Office will also increase drastically in 2023. This phenomenon of increasing BSI Mobile users is the reference for researchers to study what factors influence the increase in the number of BSI Mobile users, especially at BSI KC Palembang Demang.

# Literature Review

# B.1. Theoretical Framework

*Theory of Reasoned Action (TRA)*

The theory of reasoned action (TRA) was first introduced by Martin Fishbein and Ajzen. This theory is used to study human behavior. TRA shows that attitudes and social norms as well as changes in an individual's desire to do something, whether planned or just happening, are influenced by a belief (Ajzen, 1987).

This theory examines several factors that influence a person's behavior as well as the relationship between beliefs, attitudes, subjective norms, intentions and individual behavior. Here is part of The Theory of Reasoned Action (TRA).

* 1. Service

Service in the linguistic sense is an activity that aims to provide offerings for community needs. Meanwhile, the definition of service according to the term is activities to meet needs directly through the activities of other individuals. According to Kotler, an offer made by one party to another party in the form of an action or activity, which is generally intangible and does not result in any ownership, is called a service(Arifin, 2009).

* 1. Islamic Services

Islamic services are services provided based on Islamic law based on the Al-Qur'an and hadith, as exemplified by the Prophet Muhammad SAW regarding trade principles. The door to goodness will be open to people who provide service to the best of their ability to fellow human beings (Arifin, 2009).

*Perceived Convenience*

According to Davis (1989) A technology is easy to learn and operate so that when someone wants to do a job the job will feel easier because the use of the system is also included. Customers will feel comfortable using a system if the system is enjoyable to use, and the emergence of perceived convenience will have a positive impact on the use of the system (Almalis, 2017). According to Davis, there are several indicators of perceived convenience, namely:

* + - 1. Happiness (Pleasure)
      2. The pleasure a person gets from using a service is determined by how interesting it is to use the service.
      3. Joy (Comfort)
      4. Considering comfort is one of the important things to improve customer decisions to use existing services.
      5. Fun (Like)
      6. Creating someone's liking will increase someone's interest in using services that they will use in the long term.

*Customer Decisions*

A customer decision is a decision that has been taken when buying a product by considering the advantages of the product (Ambarwati, 2019). Several indicators of customer decisions according to Umar (2014):

Easy to operate

The use of technology that is easy to operate will help users feel happy when making purchasing decisions at the company.

Profitable

Buyers or customers are interested in using the services offered because this technology can benefit the buyer or customer.

Adapt to needs

Customer decisions are based on what the service offers so they want to use this technology to make their work easier.

User fees are more economical

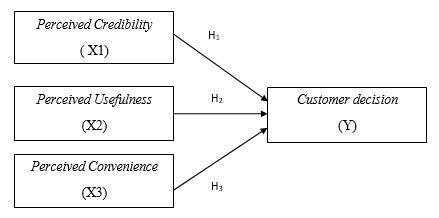
One example of a more economical use is reducing costs incurred as usual by using a company's technology or services (Pribadi & Gunawan, 2020).

*BSI Mobile*

The mobile banking service offered by Bank Syariah Indonesia is BSI Mobile, this application is designed specifically for its customers. This m-banking application can access customer accounts so that banking transactions can be carried out via mobile devices. BSI mobile has several service features available to their customers, some of these features make it easier for customers to carry out transactions. Some of the benefits of the BSI mobile feature are checking account balances, money transfers, QRIS, cash withdrawals, sharia services, online account opening, sharing, and many other benefits. To make it easier for researchers to determine the sample, researchers used several conditions for BSI Mobile users. The following are some of the user conditions that will be measured, namely:

1. Actively use BSI Mobile
2. Carry out various transactions on BSI Mobile
3. Understand how to use BSI Mobile

**B.2. Hypothesis Development**



**Figure 1. Research Hypothesis**

*H1= It is suspected that perceived usefulness has a positive effect on customer*

*decisions.*

*H2= It is suspected that perceived convenience has a positive effect on customer*

*decisions.*

1. **Research Methodology**

This research was conducted at one of the sharia banks in the city of Palembang, namely BSI KC Palembang Demang which is located on Jalan Demang Lebar Daun No. 2311 Ex. Demang Lebar Daun, Kec. Ilir Barat I, Palembang City, South Sumatra. The research was carried out in May 2023 until completion. This research uses a type of quantitative research where data processing uses data processing applications with statistical techniques and the data used is numerical. The purpose of this research is to find out whether there is an influence of perceived usefulness and perceived convenience on customer decisions in using BSI mobile. For this reason, the data obtained from the questionnaire will be used as a research sample and then processed using the SPSS 26 computer program.

**Table 1. Variable Operational Definition**

|  |  |  |
| --- | --- | --- |
| Variables | Definitions | Indicators |
| Perceived Usefulness (X1) | A User’s subjective perception on evaluation of the capabilities received by th etechnology | * 1. Helpful   2. Make Work Easier   3. Effectiveness   4. Increase Productivity   5. Speed Up Work   6. Job Performance   (Desmayanti, 2012) |
| Perceived Convenience (X2) | A State where an individual uses technology in carrying out his activities and is considered for him/herself | * + - 1. Fun       2. Comfort       3. Like   (Davis, 1989) |
| Customer Decision (Y) | A Decision in using a product/service that has previously considered what are the advantages of the product/service | Easy to Operate  Profitable  Adjust to Your Needs  More Economical User Costs  (Umar, 2014) |
|  |  |  |
| *Notes: Collected from various sources* | | |

Regression model writing uses the equation format and is accompanied by numbers as shown in the following example (Africano, 2020).

Where:

Y : Dependent Variable (Customer Decision)

: Regression Coefficient

X1 : Perceived Usefulness

X2 : Perceived Convenience

: Regression Coefficient between X1 and Y

: Regression Coefficient between X2 and Y

: Standard error

1. **Result & Discussion**

**Tabel 2. Hasil Uji Validitas dan Uji Reliabilitas**

| Variabel | Item Pertanyaan | Total Corelation | rtabel | Cronbach Alpha | Description |
| --- | --- | --- | --- | --- | --- |
| Perceived Usefulness | Perceived Usefulness 1 | .677 | .1966 | .910 | Valid and Reliable |
| Perceived Usefulness 2 | .598 | .1966 | Valid and Reliable |
| Perceived Usefulness 3 | .562 | .1966 | Valid and Reliable |
| Perceived Usefulness 4 | .662 | .1966 | Valid and Reliable |
| Perceived Usefulness 5 | .686 | .1966 | Valid and Reliable |
| Perceived Usefulness 6 | .693 | .1966 | Valid and Reliable |
| Perceived Usefulness 7 | .605 | .1966 | Valid and Reliable |
| Perceived Usefulness 8 | .648 | .1966 | Valid and Reliable |
| Perceived Usefulness 9 | .650 | .1966 | Valid and Reliable |
| Perceived Usefulness 10 | .743 | .1966 | Valid and Reliable |
| Perceived Usefulness 11 | .588 | .1966 | Valid and Reliable |
| Perceived Usefulness 12 | .619 | .1966 | Valid and Reliable |
| Perceived Convenience | Perceived Convenience 1 | .606 | .1966 | .802 | Valid and Reliable |
| Perceived Convenience 2 | .485 | .1966 | Valid and Reliable |
| Perceived Convenience 3 | .435 | .1966 | Valid and Reliable |
| Perceived Convenience 4 | .668 | .1966 | Valid and Reliable |
| Perceived Convenience 5 | .616 | .1966 | Valid and Reliable |
| Perceived Convenience 6 | .580 | .1966 | Valid and Reliable |
| Customer Decision | Customer Decision 1 | .547 | .1966 | .882 | Valid and Reliable |
| Customer Decision 2 | .676 | .1966 | Valid and Reliable |
| Customer Decision 3 | .688 | .1966 | Valid and Reliable |
| Customer Decision 4 | .601 | .1966 | Valid and Reliable |
| Customer Decision 5 | .655 | .1966 | Valid and Reliable |
| Customer Decision 6 | .737 | .1966 | Valid and Reliable |
| Customer Decision 7 | .619 | .1966 | Valid and Reliable |
| Customer Decision 8 | .693 | .1966 | Valid and Reliable |

Based on the results of the validity test and reliability test, it is found that all statement items on the perceived usefulness, perceived convenience and customer decision variables are valid.

**Table 3. Normality Test Results**

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In the Klomogrov-Smirnov test, the Asymp.Sig value = 0.072, meaning that the significant value is> 0.05. It can be concluded that the residual data is declared normally distributed and the assumption of normality has been met.

**Table 4. Multicollinearity Test Results **

The perceived usefulness and perceived convenience variables have a VIF value < 10 with a tolerance value> 0.1. So it can be concluded that there is no multicollinearity in these independent variables.

**Table 5. Heteroscedasticity Test Results**

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It can be concluded from the results of the heteroscedasticity test, the perceived usefulness and perceived convenience variables have a significant value> 0.05 so it can be said that there is no heteroscedasticity.

**Table 6. Linearity Test Results**

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The linearity test shows that all data has a sig. linearity value of 0.000 <0.05, meaning that linear regression has been fulfilled so that it can identify the influence between customer decision variables with perceived usefulness and perceived convenience.

**Table 7. T Test Results (partial)**

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The conclusions for each variable are as follows:

* 1. *Effect of Perceived Usefulness on Customer Decision*

The perceived usefulness variable with tcount = 7.493 and sig value 0.000. Because 7.493> 1.985 with a significance value of 0.000 <0.05, perceived usefulness is stated to have a positive and significant effect on customer decisions.

* 1. *Effect of Perceived Convenience on Customer Decision*

The perceived convenience variable with tcount = 2.846 with a sig value of 0.000. Because 2.846> 1.985 with a significance value of 0.005 <0.05, perceived usefulness is stated to have a positive and significant effect on customer decisions.

**Table 8. F Test Results (simultaneous)**

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Based on the f test, it shows that the calculation results of Fcount> Ftable with a value of 165.022> 2.70 and a significant level value of 0.000 <0.05. So that perceived usefulness and perceived convenience have a simultaneous and significant influence on customer decisions.

**Table 9. Coefficient Determination (R2)**

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The coefficient of determination obtained is 0.768, indicating that the independent variables, namely perceived usefulness and perceived convenience, have a contribution to the dependent variable, namely customer decision, which is 76.8%. And 23.2% is influenced by other variables.

*Perceived Usefulness affects Customer Decision in Using BSI Mobile*

Perceived usefulness has a significant positive effect on customer decisions in using BSI Mobile. Associated with Theory of Reasoned Action (TRA), that before taking action using BSI Mobile, individuals already know what things are beneficial to them, meaning that by using BSI Mobile individuals feel that this service has advantages because of its usefulness which can help their transaction activities in real-time.

*Perceived Convenience affects Customer Decision in Using BSI Mobile*

Perceived convenience has a significant positive effect on customer decisions in using BSI Mobile. One of the individual factors in taking an action is the existence of behavior beliefs and motivation to comply, meaning that if it is related to BSI mobile used by customers that someone will decide to use a transaction service application if it is in accordance with their beliefs and encouragement from other individuals regarding this application which makes the perception of fun in using BSI Mobile.

# Conclusions & Policy Recommendation

**E.1 Conclusions**

1. Perceived Usefulness has a positive and significant effect on customer decisions in using BSI Mobil.
2. Perceived Convenience has a positive and significant effect on customer decisions in using BSI Mobile.

**E.2 Policy Recommendation**

* 1. Banks can socialize the advantages of BSI Mobile that have been provided to customers so that customers are increasingly interested in switching to digital technology to carry out banking activities online To encourage the development of Islamic banks in the future.
  2. The quality and security of the application provided is expected to be improved so that customers have a good perception of the online service. So that it can give confidence to customers.

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