

ABSTRACT

The use of Mobile Banking continues to rise alongside advancements in technology and changes in consumer behavior toward accessing financial services, including in Islamic banking. One example is the digital banking service provided by Bank Syariah Indonesia (BSI) through its BSI Mobile application. However, optimal adoption levels have not yet been fully achieved, particularly among certain user groups.

This study aims to analyze the factors influencing the acceptance of BSI Mobile using the Unified Theory of Acceptance and Use of Technology (UTAUT) 2 framework, modified to include trust, content, and safety and security as external variables. These additional variables are considered relevant in the context of digital banking services. The research adopts a quantitative method, collecting data through a survey of 400 BSI Mobile users in Region 6 Bandung. Data analysis was conducted using Structural Equation Modeling (SEM) to evaluate the relationships between key variables: performance expectancy, effort expectancy, social influence, and facilitating conditions, as well as their impact on the intention to use and actual use of BSI Mobile.

The findings indicate that the acceptance level of digital banking technology, particularly the BSI Mobile application, is rated as "Good" based on descriptive analysis. Performance expectancy, content, trust, and security were found to significantly influence the intention to use mobile banking. However, effort expectancy, social influence, and facilitating conditions showed minimal impact on users' intention to use BSI Mobile.

This study suggests that BSI should continue enhancing the reliability of its mobile banking services. Given the positive levels of intention and trust identified in this research, the potential for future adoption of BSI Mobile is substantial. This positions BSI Mobile to compete effectively with the mobile banking services offered by more established banks.

Keywords: mobile banking, UTAUT, content, trust, security, technology acceptance