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# GENERATION Z's INTEREST IN ISLAMIC MOBILE BANKING: A STUDY ON THE BYOND BY BSI APPLICATION

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***Abstract***

This study examines the influence of sharia service quality and technological ease of use on the interest in using the BYOND by BSI application, with customer satisfaction as a moderating variable. Employing a quantitative approach with purposive sampling, the research involved 120 Generation Z customers of Bank Syariah Indonesia in Yogyakarta. Data were analyzed using Partial Least Squares Structural Equation Modeling (PLS-SEM) via SmartPLS 4.0. Findings reveal that both sharia service quality and ease of use significantly and positively affect user interest in the application. Customer satisfaction also has a positive impact on interest. However, satisfaction does not moderate the relationship between the independent variables and user interest. This indicates that satisfaction neither strengthens nor weakens the effect of service quality and ease of use on user interest. The results suggest that for Generation Z users of Islamic mobile banking, ease of use and adherence to sharia principles are primary determinants of interest, regardless of satisfaction levels. Therefore, mobile banking development should emphasize user convenience and the consistent integration of Islamic features. Future research is encouraged to explore additional variables such as perception, security, and trust as potential mediators or moderators, and to expand the respondent base beyond Yogyakarta with a larger sample size.

***Keywords : Sharia Service Quality, Ease of Use, Interest, Satisfaction, Mobile Banking.***

## INTRODUCTION

### A. Baground

Banks are now developing marketing strategies to increase customer interest in electronic banking services, especially mobile banking applications. According to Mukhtisar, Tarigan, & Evriyenni, (2021), mobile banking is a technological innovation that allows financial transactions to be carried out digitally, quickly and easily. Bank Syariah Indonesia (BSI) responded to this need by launching the BYOND by BSI application on October 26, 2024. This application has advantages in a modern and intuitive design, complete transaction features, and Islamic services that are more comprehensive than the previous BSI Mobile application (Bank Syariah Indonesia, 2024).

This research was conducted to determine public interest, especially the people of the Special Region of Yogyakarta, in using a technology service, namely BYOND By BSI mobile banking. Based on data collected by BSI, it can be seen that more than 55% of active users of BYOND by BSI come from generation Z. This condition is in line with the concept of the BYOND application which is designed not only as a banking service, but also as a platform that supports financial, social, and spiritual aspects Afifa, (2025). However, the various benefits and conveniences offered by BYOND mobile banking can easily attract interest among the public, especially young people to use it, considering that there are other factors that influence every community, especially the people of the Special Region of Yogyakarta, making people prefer to use the mobile banking service or not.

Factors that influence the community used as independent variables in this study are the quality of sharia services and the ease of use of technology that will be faced by the community from using mobile banking services. According to Rafidah & Lasika, (2019) sharia service quality is the customer's evaluation of the presentation of all features provided by the bank in the form of services and products that rely on moral values and Islamic law in every activity. Ease of Use of Technology according to David Stillman dan Jonah Stillman, (2017) is the level of someone believing that using information technology is easy and does not require effort.

In this study, the use of moderation variables as a differentiator between previous research. This variable is also called the second independent variable. The moderating variable used in this study is satisfaction. In research conducted by Suryani & Rosalina, (2019), it is explained that the satisfaction variable can moderate the relationship between service quality and usage decisions. The results of this study are not in line with research conducted by Dewi & Rahadhini, (2019), which explains that it is not proven that satisfaction moderates the effect of quality on decisions. So this research was conducted to analyze the effect of Sharia Service Quality and Ease of Use of Technology on interest in using BYOND By BSI mobile banking with satisfaction as a moderating variable (study on Generation Z in the Special Region of Yogyakarta).

Research conducted by Tolabi, Aziz, & Doumbouya, 2021) (Tolabi, Aziz, & Doumbouya, (2021) explains that Sharia Service Quality has a significant positive effect on interest in using Mobile Banking. However, the results of this study are not in line with research conducted by Kurniawansyah, Suryanto, & Noviarita, (2020), which shows that Sharia Service Quality has a negative and insignificant effect on interest in using Mobile Banking. In research conducted by Nirwana, (2021) Ease of Use of Technology has a positive and significant effect on interest in using Mobile Banking services. Meanwhile, research conducted by Nurdin, Musyawarah, Nurfitriani, & Jalil, (2020) Ease of Use of Technology has an insignificant effect on interest in using Mobile Banking.

Based on this background, it is said that the quality of sharia services and ease of use of technology are inconsistent in influencing a person's interest in using mobile banking. This research can also add insight into the company to be able to maintain what has been achieved. Due to differences in time, objects from previous studies and the addition of moderating variables, researchers are interested in conducting this study which aims to determine whether the quality of sharia services and ease of use of technology on interest in using the BYOND by BSI application with satisfaction as a moderating variable for generation-z BSI customers in D.I Yogyakarta.

### B. Problem Formulation

The problem formulation in this study is as follows:

1. Does sharia service quality have a significant effect on interest in using the BYOND by BSI application?
2. Does the ease of use of technology have a significant effect on interest in using the BYOND by BSI application?
3. Does customer satisfaction have a significant effect on interest in using the BYOND by BSI application?
4. Does satisfaction moderate the effect of sharia service quality on interest in using the BYOND by BSI application?
5. Does satisfaction moderate the effect of ease of use of technology on interest in using the BYOND by BSI application?

## LITERATURE REVIEW

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

The Unified Theory of Acceptance and Use of Technology (UTAUT) developed by Venkatesh, Morris, Gordon, & Fred, (2003) is a theory that explains the factors that influence the acceptance and use of technology by individuals. This theory integrates eight technology acceptance models into four main constructs, namely performance expectancy, effort expectancy, social influence, and facilitating conditions. In the context of this study, ease of use of technology reflects effort expectancy, which is the perception that the application is easy to use without heavy effort, while interest in using the application reflects behavioral intention. Thus, UTAUT is a relevant theoretical basis to explain how perceptions of the ease of technology can influence the interest in using the BYOND by BSI application by generation Z.

**Theory Model E-Service Quality (E- SERVQUAL)**

The E-Servqual model is a development of Service Quality (Servqual) theory adapted to the context of digital-based services. This theory was proposed by Parasuraman, Zeithamil, & Berry, (1988) and is used to assess the extent to which the quality of electronic services is able to meet user expectations in online transactions. There are seven main dimensions in E-Servqual, namely efficiency, which reflects the ease and speed of access to services; reliability, which is the consistency and reliability of the system in carrying out its functions; fullfillment, which refers to the extent to which the service fulfills the promise or expectations of users; privacy, which emphasizes the protection of users' personal data and information; responsiveness, which is the ability of service providers to respond to user needs or complaints; compensation, which is a form of responsibility for service disruptions or errors; and contact, which is the ease for users to contact the service provider when needed. These seven dimensions are the basis for evaluating the quality of digital sharia services, such as the BYOND by BSI application.

**Sharia Service Quality**

In the Islamic view, service is defined as good deeds towards fellow human beings with the aim of providing satisfaction for them. According to Tolabi et al., (2021) Sharia Service Quality is a form of service process carried out on a product, service and service with the aim of satisfying customer needs based on Islamic provisions.

**Ease of Use of Technology**

Ease of Use of Technology is a person's confidence in using a system with its operation without requiring great effort. Although everyone's efforts are not the same, it can be used to avoid rejection from users of the system that has been developed, so the system must be easy for users to apply and facilitate interaction between users (Fatah & Andayani, 2021).

## RESEARCH METHODS

The type of research used applies a quantitative research approach. This study uses a form of survey research because the data sources obtained come from samples by taking from a population. The sample method used in this study was purposive sampling, namely 120 z-generation customers who use Bank Syariah Indonesia mobile banking in the Special Region of Yogyakarta Province. The data collection method used was a questionnaire using a Likert scale of 1 to 5. In this study the software used was Smart PLS 4.0. The use of PLS-SEM is also effective when using a limited sample size even though it can be applied well to large samples (Hair, Risher, Sarstedt, & Ringle, 2019). The types of tests used are outer model and inner model tests.

## RESULTS

### 1. Outer Model

The outer model measurement in this study was carried out from the validity test and reliability test as follows:

#### a. Uji Convergent Validity

**Tabel 1. 1 Hasil Uji Convergent Validity**

| | M | X1 | X2 | Y | M x X1 | M x X2 |
|---|---|---|---|---|---|---|
| X1P1 | | 0.838 | | | | |
| X1P2 | | 0.765 | | | | |
| X1P3 | | 0.827 | | | | |
| X1P4 | | 0.851 | | | | |
| X1P5 | | 0.860 | | | | |
| X1P6 | | 0.783 | | | | |
| X1P7 | | 0.837 | | | | |
| X1P8 | | 0.845 | | | | |
| X1P9 | | 0.727 | | | | |
| X1P10 | | 0.735 | | | | |
| X2P1 | | | 0.822 | | | |
| X2P2 | | | 0.896 | | | |

| | | | | | | |
|---|---|---|---|---|---|---|
| X2P3 | | | 0.889 | | | |
| X2P4 | | | 0.899 | | | |
| X2P5 | | | 0.913 | | | |
| X2P6 | | | 0.884 | | | |
| X2P7 | | | 0.801 | | | |
| X2P8 | | | 0.798 | | | |
| Y1P1 | | | | 0.867 | | |
| Y1P2 | | | | 0.832 | | |
| Y1P3 | | | | 0.754 | | |
| Y1P4 | | | | 0.790 | | |
| Y1P5 | | | | 0.704 | | |
| Y1P6 | | | | 0.818 | | |
| Y1P7 | | | | 0.603 | | |
| M1P1 | 0.737 | | | | | |
| M1P2 | 0.914 | | | | | |
| M1P3 | 0.827 | | | | | |
| M1P4 | 0.821 | | | | | |
| M1P5 | 0.835 | | | | | |
| M1P6 | 0.729 | | | | | |
| M x X1 | | | | | 1.000 | |
| M x X2 | | | | | | 1.000 |

Based on the table above, it can be seen that each indicator of the research variable has a lot of outer loading> 0.60, meaning that it can be concluded that the above statements are feasible or valid for research use and can be used for further analysis.

### b. Uji Discriminant Validity

**Tabel 1. 2 Hasil Uji Discriminant Validity**

| Var | X1 | X2 | Y | M | M x X1 | M x X2 |
|---|---|---|---|---|---|---|
| X1P1 | 0.838 | 0.437 | 0.564 | 0.305 | -0.264 | -0.364 |
| X1P2 | 0.765 | 0.474 | 0.537 | 0.365 | -0.285 | -0.340 |
| X1P3 | 0.827 | 0.305 | 0.494 | 0.277 | -0.094 | -0.088 |
| X1P4 | 0.851 | 0.311 | 0.460 | 0.325 | -0.170 | -0.153 |
| X1P5 | 0.860 | 0.381 | 0.486 | 0.292 | -0.170 | -0.130 |
| X1P6 | 0.783 | 0.389 | 0.519 | 0.315 | -0.125 | -0.243 |
| X1P7 | 0.837 | 0.318 | 0.476 | 0.353 | 0.092 | 0.016 |
| X1P8 | 0.845 | 0.496 | 0.453 | 0.327 | 0.001 | -0.217 |
| X1P9 | 0.727 | 0.604 | 0.487 | 0.472 | -0.411 | -0.498 |
| X1P10 | 0.735 | 0.509 | 0.399 | 0.377 | -0.130 | -0.293 |
| X2P1 | 0.466 | 0.697 | 0.581 | 0.575 | -0.181 | -0.417 |
| X2P2 | 0.475 | 0.762 | 0.625 | 0.529 | 0.027 | -0.440 |

| | | | | | | |
|---|---|---|---|---|---|---|
| X2P3 | 0.509 | 0.836 | 0.577 | 0.639 | -0.354 | -0.645 |
| X2P4 | 0.355 | 0.873 | 0.543 | 0.549 | -0.366 | -0.634 |
| X2P5 | 0.351 | 0.922 | 0.587 | 0.619 | -0.366 | -0.771 |
| X2P6 | 0.394 | 0.824 | 0.478 | 0.511 | -0.450 | -0.608 |
| X2P7 | 0.444 | 0.803 | 0.576 | 0.500 | -0.292 | -0.482 |
| X2P8 | 0.401 | 0.809 | 0.649 | 0.396 | 0.050 | -0.437 |
| Y1P1 | 0.410 | 0.583 | 0.832 | 0.475 | -0.275 | -0.385 |
| Y1P2 | 0.445 | 0.451 | 0.774 | 0.381 | -0.124 | -0.299 |
| Y1P3 | 0.300 | 0.546 | 0.730 | 0.332 | -0.069 | -0.329 |
| Y1P4 | 0.536 | 0.445 | 0.863 | 0.374 | 0.067 | -0.163 |
| Y1P5 | 0.452 | 0.327 | 0.774 | 0.467 | 0.001 | -0.087 |
| Y1P6 | 0.549 | 0.764 | 0.848 | 0.546 | -0.070 | -0.564 |
| Y1P7 | 0.563 | 0.632 | 0.648 | 0.606 | -0.282 | -0.562 |
| M1P1 | 0.310 | 0.560 | 0.568 | 0.737 | -0.259 | -0.498 |
| M1P2 | 0.383 | 0.604 | 0.465 | 0.914 | -0.162 | -0.329 |
| M1P3 | 0.306 | 0.570 | 0.489 | 0.827 | -0.198 | -0.396 |
| M1P4 | 0.363 | 0.462 | 0.408 | 0.821 | -0.154 | -0.204 |
| M1P5 | 0.333 | 0.430 | 0.449 | 0.835 | -0.132 | -0.203 |
| M1P6 | 0.353 | 0.551 | 0.491 | 0.729 | -0.299 | -0.359 |
| M x X1 | -0.199 | -0.281 | -0.150 | -0.254 | 1.000 | 0.599 |
| M x X2 | -0.290 | -0.675 | -0.472 | -0.423 | 0.599 | 1.000 |

Based on the table above, it can be seen from the cross loading results that the correlation value of the construct with its indicator is greater than the correlation value with other constructs. Thus all constructs already have good discriminant validity in compiling their respective variables.

### c. Uji Reliability Construct dan Average Variance Extrated (AVE)

**Tabel 1. 3 Hasil Uji Reliability Construct dan Average Variance Extrated (AVE)**

| Variabel | *Cronbach's alpha* | *Composite reliability* | *AVE* |
|---|---|---|---|
| X1 | 0.941 | 0.943 | 0.653 |
| X2 | 0.928 | 0.930 | 0.669 |
| Y | 0.895 | 0.905 | 0.615 |
| M | 0.896 | 0.897 | 0.661 |

The reliability test results show that all variables have Cronbach's alpha values above 0.7, indicating good internal consistency. The composite reliability value for all variables also exceeds the 0.7 threshold, thus meeting the construct reliability criteria. In addition, the Average Variance Extracted (AVE) value of the four variables is above 0.50, which means that each construct has sufficient convergent validity.

## 2. Inner Model

### a. Uji R-Square

**Tabel 1. 4 Hasil Uji R-Square**

| Variabel | R-square |
|---|---|
| **Minat (Y)** | 0.683 |

Based on the table of analysis results above, the R-Square value for the interest variable obtained a value of 0.683 so that the model is considered moderate. So it can be concluded that 68.3% of interest variables can be influenced by Sharia Service Quality and Ease of Use of Technology, while 12.7% is influenced by other variables outside those studied.

### b. Uji Hipotesis

**Tabel 1. 5 Hasil Uji Hipotesis**

| Variabel | *Original sample* | *T statistics* | *P values* | Ket. |
|---|---|---|---|---|
| (X1) -> (Y) | 0.179 | 2.063 | 0.039 | Supported |
| (X2) -> (Y) | 0.371 | 3.732 | 0.000 | Supported |
| (M) -> (Y) | 0.400 | 3.897 | 0.000 | Supported |
| (M) x (X1) ->(Y) | -0.063 | 0.848 | 0.397 | *Not Supported* |

Hypothesis testing was carried out using SmartPLS 4.0 by comparing the t-statistic value to the critical value of 1.96 at the 5% (0.05) significance level. The results show that:

- Islamic service quality has a significant positive effect on interest ($t = 2.063$; $p = 0.039 < 0.05$).
- Ease of use of technology has a significant positive effect on interest ($t = 3.732$; $p = 0.000 < 0.05$).
- Satisfaction has a significant positive effect on interest ($t = 3.897$; $p = 0.000 < 0.05$).

In contrast, satisfaction is not proven to moderate:

- The relationship between Islamic service quality and interest ($t = 0.848$; $p = 0.397 > 0.05$).
- The relationship between ease of use of technology and interest ($t = 0.212$; $p = 0.832 > 0.05$).

Thus, only the direct effect of the three variables is significant on interest, while the role of satisfaction as a moderating variable is not statistically proven.

## DISCUSSION

### 1. Effect of Sharia Service Quality (X1) on Interest (Y)

The results of the analysis show that sharia service quality has a positive and significant effect on interest ($t = 2.063$; $p = 0.039 < 0.05$). The coefficient value of 0.179 indicates that respondents' perceptions of services that comply with sharia principles encourage their interest in continuing to use the BYOND by BSI application. This is reinforced by E-Servqual dimensions such as reliability and responsiveness which are reflected in respondents' responses that the application can be used stably, easily accessible, and responsive to user needs. Most respondents also stated that the security and privacy aspects in the application were well maintained, strengthening the privacy dimension in the theory. Thus, service quality based on Islamic values contributes to increased interest in use among Generation Z.

### 2. Ease of Use of Technology (X2) on Interest (Y)

Ease of use of technology has a significant positive effect on interest ($t = 3.732$; $p = 0.000 < 0.05$), with a coefficient of 0.371. This shows that respondents' perceptions of the ease of navigation, access speed, and user-friendly application interface are important factors in encouraging the use of the BYOND application. These results are in line with UTAUT theory, specifically the effort expectancy construct, where users feel that the application does not require great effort to understand and use. Positive responses from respondents regarding the ease of accessing transaction features and information in the application indicate that technological convenience is a crucial aspect in shaping behavioral intention.

3. **Effect of Satisfaction (M) on Interest (Y)**

Satisfaction has a significant positive effect on interest ($t = 3.897$; $p = 0.000 < 0.05$), with a coefficient value of 0.400. This finding confirms that the more satisfied respondents are with the app's performance, the higher their interest in continuing to use it. Based on respondents' responses, satisfaction is driven by transaction convenience, reliability of Islamic features, and time efficiency in using the application. This refers to the theory of Tjiptono (1997) which states that satisfaction is influenced by performance and reliability. Applications that are responsive, secure, and easy to use create a positive experience for users which ultimately increases loyalty and continued interest.

4. **The effect of Sharia Service Quality (X1) on Interest (Y) moderated by Satisfaction (M).**

Satisfaction is unable to moderate the relationship between sharia service quality and interest ($t = 0.848$; $p = 0.397 > 0.05$). Although the service quality was rated positively, the respondents' results show that the desire to use the application is more influenced by direct perceptions of the service quality itself, not because of the level of satisfaction felt. This indicates that Generation Z tends to assess and decide on the use of technology directly based on its functional benefits, without the significant role of satisfaction as an intermediary variable. In this context, users remain interested in using the application even though their satisfaction does not strengthen the effect of sharia services.

5. **The Effect of Ease of Use of Technology (X2) on Interest (Y) Moderated by Satisfaction (M).**

Similarly, satisfaction does not moderate the relationship between ease of use of technology and interest ($t = 0.212$; $p = 0.832 > 0.05$). The results of respondents' answers show that direct ease of use is strong enough to drive interest, regardless of whether users are satisfied or not. Respondents appreciated the intuitive UI/UX, quick access, and full features, which directly influenced their behavior without the need to be mediated by satisfaction. This suggests that in digital-native groups such as generation Z, ease of access has a direct force on technology usage intention, as described in the UTAUT framework.

## CONCLUSIONS AND SUGGESTIONS

This research provides a theoretical contribution in strengthening the relevance of the Unified Theory of Acceptance and Use of Technology (UTAUT) and the E-Servqual model in the context of sharia-based financial technology adoption among Generation Z. The findings show that sharia service quality and ease of use of technology are important determinants in driving interest in using the BYOND by BSI application, while satisfaction acts as an independent variable that also strengthens interest, but is unable to moderate the influence of the two main variables. This indicates that in digital native groups such as Generation Z, direct experience of application services and features plays a more dominant role than reflective perceptions of satisfaction.

Practically, these results provide strategic input for Bank Syariah Indonesia in developing and marketing the BYOND application. The focus of improvement should be on strengthening efficient user experience, intuitive interface design, and sharia value-based services that are easily accessible and understood by young users. On the other hand, customer satisfaction remains important as a foundation for loyalty, but it is not enough to increase effectiveness if it is not accompanied by real innovation in application features and functions.

The scientific contribution of this study lies in re-mapping the role of the satisfaction variable in the framework of sharia technology adoption, which in this case does not always act as a moderator.

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