

The Influence Of Knowledge, Benefits, And Security On The Decision Of Islamic Banking Students Uinfas Bengkulu To Use M-Banking Bank Syariah Indonesia

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ABSTRACT. The purpose of this study was to determine the effect of knowledge, benefits, and security on the decision of Uinfas Bengkulu Islamic Banking Students to use Bank Syariah Indonesia M-Banking. The research method used is quantitative with primary data collection techniques in the form of questionnaires distributed to 84 respondents. The data analysis technique was carried out using the Partial Least Square (PLS) method with the help of the SmartPLS 4.1.1.2 application. The results showed that simultaneously, based on the bootstrapping results and the coefficient of determination (R^2) value, it can be concluded that the independent variables in the model as a whole have a significant influence on the dependent variable. Two of the independent variables make a significant contribution, while one other variable has no significant effect. With an R^2 value of 0.657, the model is able to explain 65.7% of the variation in the dependent variable, so this model is good enough and feasible to proceed to the partial testing stage and further analysis. The knowledge variable partially has a positive and significant effect on the decision of UINFAS Bengkulu Islamic Banking students to use Bank Syariah Indonesia m-banking. This is indicated by the tcount value of 2.126 > from the t table of 1.96, it can be concluded that there is an influence between the knowledge variable on the decision of UINFAS Bengkulu Islamic Banking students to use Bank Syariah Indonesia m-banking, which is proven significant. The benefit variable partially has no effect on the decision of UINFAS Bengkulu Islamic Banking students to use Bank Syariah Indonesia m-banking. This is indicated by the tcount value of 1.920 < from the t table of 1.96, it can be concluded that there is no influence between the benefit variable on the decision of Islamic Banking students to use Bank Syariah Indonesia m-banking, which is proven to be insignificant. The security variable partially has a positive and significant effect on the decision of Islamic Banking students at UINFAS Bengkulu to use Bank Syariah Indonesia m-banking. This is indicated by the tcount value of 3.633 > from the t table of 1.96, it can be concluded that there is an influence between the security variable on the decision of Islamic Banking students to use Bank Syariah Indonesia m-banking which is proven to be significant. **Keywords:** Knowledge; Benefits; Security; Decisions of Islamic Banking Students of UINFAS Bengkulu Using M-Banking Bank Syariah Indonesia

INTRODUCTION

The Islamic economic system began in 1960 when the prohibition of usury (interest) became an issue that was widely discussed among the Muslim community. In 1990, the Islamic Bank Founding Initiative in Indonesia formed a working group to establish the Indonesian Islamic Bank which formed a working group to establish the Indonesian Islamic Bank on August 18-20, 1990 and held a workshop. Continued on August 22-25, 1990 discussing the national deliberation of MUI (Indonesian Ulema Council) which resulted in a mandate for the formation of a working group to establish an Islamic bank in Indonesia, on November 01, 1991 according to the deed of establishment contains PT. Bank Muamalat which is the first Islamic bank then since May 01, 1992 the bank officially operates.

Islamic banking is one of the financial institutions that has a major influence on the economy of society. A bank is an institution for people to save money and can also be a place to borrow money when people need it. Over time, banks have become a necessity of human life.

PT Bank Syariah Indonesia Tbk (hereinafter referred to as BSI) officially operated on February 1, 2021. BSI is the largest Islamic bank in Indonesia resulting from the merger of three Islamic banks from the Association of State-Owned Banks (Himbara), namely: PT Bank BRI Syariah (BRIS), PT Bank Syariah Mandiri (BSM), and PT Bank BNI Syariah (BNIS). The government's policy breakthrough to merge the three Islamic banks is expected to provide a new choice of financial institutions for the community as well as to boost the national economy.

In the banking world today, it has been enlivened by the existence of convenience facilities in conducting mobile transactions, this happens along with the demands in the availability of convenience which are increasing over time. Bank Syariah Indonesia is one of the banks in the banking industry that also provides m-banking services. BSI Mobile is Bank Syariah Indonesia's mobile banking facility for its customers. BSI Mobile has access to the customer's savings account so that it can be used to carry out various transactions online. This application can be accessed anytime and anywhere through mobile phones both Android and iOS. The features contained in the BSI Mobile application are more or less the same as using a Bank Syariah Indonesia ATM, including checking balances and account mutations, transferring balances, paying for daily necessities, and paying zakat and so on.

Transactions using this service certainly provide several obstacles, such as the fear of being deceived, the possibility of incurring large fees, proof of transactions sometimes sent to email sometimes not, error requests cannot be processed, sometimes checking balances becomes an error, as well as problems such as errors when accessing the service there are problems due to the provider's network being on a bad network, resulting in when transferring transactions not being sent or balances already debited. These various problems can lead to an attitude of distrust of customer data security when using these services. Security is very important in maintaining transaction continuity.

Customers who do not think modern, will discourage their interest in using mobile banking. So that customers prefer to go to the bank office concerned to queue at the bank rather than utilizing mobile banking services. This happens because of the low trust of some customers in the system or the guarantee of security and confidentiality provided by banks in mobile banking services plus the problem of hacking customer data had shocked the banking world. On May 8, BSI (Bank Syariah Indonesia) mobile banking and ATM services were disrupted for a week. Initially, BSI explained that the disruption occurred because system maintenance was being carried out so that the service could not be accessed for a while.

However, on May 14, 2023, new facts came to light that the BSI service disruption was actually caused by a ransomware attack from a group of hackers. Ransomware is a type of malicious software that locks access to a victim's computer system by encrypting data to demand a ransom. The ransomware perpetrators known as Lock Bit gave the bank management a 72-hour deadline to contact them. The hackers threatened to ruin the bank's entire reputation if their demands were not met. Instead of ignoring the hackers, the BSI management switched that the BSI service was under maintenance. However, in the end, the hackers managed to infect the state-owned banking system and take customer data hostage.

Reporting from the official website of Bank Syariah Indonesia (April 2022), Hery Gunardi as the president director of BSI said that digital transformation continues to grow and BSI won the best Sharia

Mobile Banking award seen from the achievement of BSI Mobile's cumulative transactions of 124.54 million transactions or grew around 169% YoY.

The use of Bank Syariah Indonesia's M-Banking is increasing among the public, including Islamic Banking students of UINFAS Bengkulu. Some students of UIN Fatmawati Sukarno Bengkulu certainly often make transactions through banks such as transferring tuition payments each semester, transferring online, receiving scholarships and other personal needs. However, there are still some problems that affect students' decision to use M-Banking. Based on an initial survey, it was found that some students still have limited knowledge about M-Banking, such as the features available, how to use, and the benefits that can be obtained. In addition, some students are also concerned about the security of M-Banking transactions. On the other hand, some students are also not sure about the benefits that can be obtained from using Bank Syariah Indonesia's M-Banking, such as convenience, speed, and low fees.

Even though many services have been offered by banks to customers, such as checking balances and account mutations, transferring balances, paying for daily needs, paying zakat and so on. In this case, especially students of the Islamic Banking Study Program should be able to experience various conveniences in making transactions and the benefits of using mobile banking. But many students feel worried about the potential for fraud and data leakage, such as wrong transfers, which makes them hesitant to use this application. In addition, the unsatisfactory user experience that makes them still accustomed to making college payment transactions each semester offline through tellers or customer service and through brilink. In fact, offline transactions are more time-consuming and costly and there is a lack of knowledge about the benefits of mobile banking services. Therefore, it is necessary to conduct research to determine the effect of knowledge, benefits, and security on the decision of UINFAS Bengkulu Islamic Banking students to use Bank Syariah Indonesia M-Banking.

METHOD

Types and Research Approaches

The research method used in this study uses a quantitative approach, namely by conducting primary data collection techniques obtained from the results of questionnaires to Islamic Banking Study Program students who use BSI mobile banking. Data analysis was carried out using the Partial Least Square (PLS) method with the help of the SmartPLS version 4.1.1.2 application. This research was conducted at the Faculty of Economics and Islamic Business .

Time and Place of Research

Regarding the research time, this was carried out from May 2025 to June 2025. The implementation was carried out at the Faculty of Economics and Islamic Business in the 2021 - 2024 batches totaling 1,449 people. Then, this research focuses on Sharia Banking Study Program students who use M-Banking, totaling 525 people.

Population and Sample

The population to be studied has been determined with a total of 1,449 then the Sharia Banking Study Program students who use M-Banking are 525 people, so from this data the sample size is obtained as follows: It is known that $N = 525$ people, with a sampling error rate of 10%.

$$n = \frac{N}{1 + N (e)^2}$$
$$n = \frac{525}{1 + 525 (0,1)^2}$$

$$n = \frac{525}{1 + 525 (0,01)}$$

$$n = \frac{525}{6,25} = 84$$

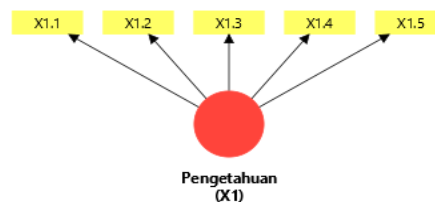
From the above calculations, the number of samples in this study was 84 people.

RESULTS AND DISCUSSION

1. The Effect of Knowledge on the Decision of Islamic Banking Students of UINFAS Bengkulu to use m-banking Bank Syariah Indonesia

Based on validity and reliability tests with the Smart PLS 4.1.1.2 test, it is known that the knowledge variable is formed reflectively by 3 indicators with 5 questions, the results of the outer model test of the knowledge variable can be seen in the table as follows:

Table 4.14
Path Latent Variable Knowledge (X1)



Source: Data processed with SmartPLS 4, 2025

Table 4.15
Factor Loading Value, Composite Reliability and Cronbach's Alpha Knowledge Variable (X1)

	<i>Loading Factor</i>	<i>Composite Reliability</i>	<i>Cronbach's Alpha</i>
X1.1	0.767	0.831	0.829
X1.2	0.808		
X1.3	0.743		
X1.4	0.830		
X1.5	0.701		

Source: Data processed with SmartPLS 4, 2025

The estimation results above show that all question items measuring the knowledge variable are valid and reliable. The validity assessment is seen from the loading factor value of all question items which are above 0.50, which means that they are practically significant. Reliability assessment can be seen from the Composite Reliability and Cronbach's Alpha values of 0.831 and 0.829 which already exceed the standard value of $\alpha > 0.70$. So it can be concluded that the knowledge variable instrument is reliable and suitable for use in this study.

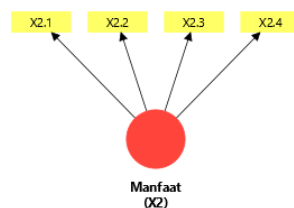
Based on testing the first hypothesis (H1), the proposed hypothesis can be accepted and reject H0. The Path Coefficient output shows that the tcount value for the knowledge construct on the decision to use m-banking is greater than the ttable value (1.96), which is 2.126. These results indicate that there is a significant influence between knowledge constructs on student decisions to use Bank Syariah Indonesia m-banking.

The influence given by the knowledge variable on the decision to use m-banking is proven to be positive with a latent variable coefficient of knowledge of 0.305, which means that there is a positive influence of 30.5% on students' decisions to use m-banking services. This shows that the higher the level of knowledge of students of the Islamic Banking Study Program at UIN Fatmawati Sukarno Bengkulu, the higher their decision to use Bank Syariah Indonesia's m-banking service. The results of this study are in accordance with the research of Dina Martiana (2024), which shows that knowledge has a positive and significant effect on the decision to use mobile banking in the tiuh balak market village. And other research from Anissa Alvin (2021), which shows that the knowledge variable has a positive and significant effect on the variable Interest in transactions using mobile banking (Y).

2. The Effect of Benefits on Student Decisions to Use Bank Syariah Indonesia M-Banking

Based on the validity and reliability tests with the Smart PLS 4.1.1.2 test, it is known that the benefit variable is formed reflectively by 4 indicators with the results of the outer model test of the benefit variable can be seen in the table as follows:

Table 4.16
Path Latent Variable Benefits (X2)



Source: Data processed with SmartPLS 4, 2025

Table 4.17
Factor Loading Value, Composite Reliability and Cronbach's Alpha Benefits Variable (X2)

	<i>Loading Factor</i>	<i>Composite Reliability</i>	<i>Cronbach's Alpha</i>
X2.1	0.824	0.849	0.847
X2.2	0.851		
X2.3	0.855		
X2.4	0.782		

Source: Data processed with SmartPLS 4, 2025

The estimation results above show that all question items measuring the benefits variable are valid and reliable. The validity assessment is seen from the loading factor value of all question items which are above 0.50, which means that they are practically significant. Reliability assessment can be seen from the Composite Reliability and Cronbach's Alpha values of 0.849 and 0.847 which already exceed the standard value of $\alpha > 0.70$. So it can be concluded that the variable benefit instrument is reliable and suitable for use in this study.

Based on testing the second hypothesis (H2), the proposed hypothesis cannot be accepted and rejects H2. The Path Coefficient output shows that the tcount value for the benefit construct on the decision to use m-banking is smaller than the ttable value (1.96), which is 1.920. These results indicate that there is no significant influence between the benefit construct on students' decisions to use Bank Syariah Indonesia m-banking because it is < 1.96 .

The influence provided by the benefit variable on the decision to use m-banking is proven to be negative with a latent variable coefficient value of knowledge of 0.220, which means that it cannot have an influence of 22.0 on students' decisions to use m-banking services. This shows that it is still low for students of the Islamic Banking Study Program at UIN Fatmawati Sukarno Bengkulu to feel the benefits of using m-banking. The results of this study are in accordance with Wahyu Dwiyanto's

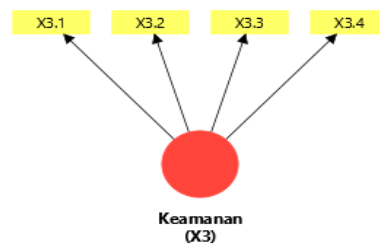
research (2021), the benefit variable does not have a significant effect on the variable customer interest in using Bank Syariah Indonesia mobile banking.

This is because although 100% of the students in the study sample used m-banking as a means to receive money from parents, scholarships, and other sources, most of them withdraw cash immediately after receiving the transfer. This shows that m-banking has indeed become the main tool for digital financial transactions, especially in receiving funds. However, students' trust in keeping money in an account for a long period of time is still low. They are more comfortable if the money is in physical form (cash), which can be used immediately without depending on the internet network. And other research from Amila Firdatus Sa'idah (2023) which shows that the benefits of customer satisfaction using Mobile Banking during the pandemic have proven to have no significant effect. This is because the benefits obtained by customers do not match what they expect and also the benefits that are felt are familiar to customers because the benefits can also be obtained in Mobile Banking from other banks, so these benefits do not guarantee customer decisions in using Mobile Banking.

3. The Effect of Security on Student Decisions to Use Bank Syariah Indonesia M-Banking

Based on the validity and reliability tests with the Smart PLS 4.1.1.2 test, it is known that the knowledge variable is formed reflectively by 2 indicators with 4 questions, the results of the outer model test of the security variable can be seen in the table as follows:

Table 4.18
Security Latent Variable Path (X3)



Source: Data processed with SmartPLS 4, 2025

Table 4.19
Factor Loading, Composite Reliability, and Cronbach's Alpha Values for the Security Variable (X3)

	<i>Loading Factor</i>	<i>Composite Reliability</i>	<i>Cronbach's Alpha</i>
X3.1	0.849	0.870	0.869
X3.2	0.858		
X3.3	0.845		
X3.4	0.836		

Source: Data processed with SmartPLS 4, 2025

The estimation results above show that all question items measuring the security variable are valid and reliable. The validity assessment is seen from the loading factor value of all question items which are above 0.50, which means that they are practically significant. Reliability assessment can be seen from the Composite Reliability and Cronbach's Alpha values of 0.870 and 0.869 which already exceed the standard value of $\alpha > 0.70$. So it can be concluded that the security variable instrument is reliable and suitable for use in this study.

Based on testing the third hypothesis (H3), the proposed hypothesis can be accepted and reject H0. The Path Coefficient output shows that the tcount value for the security construct on the decision to use m-banking is greater than the ttable value (1.96), which is 3.633. These results indicate that

there is a significant influence between the security construct on students' decisions to use Bank Syariah Indonesia m-banking.

The influence provided by the security variable on the decision to use m-banking is proven to be positive with a latent variable coefficient value of 0.393, which means that there is a positive influence of 39.3% on students' decisions to use m-banking services. This shows that the higher the students' security perceptions of m-banking services, the higher their decision to use these services. The results of this study are in accordance with research According to the results of research conducted by Nilta Lutfiani (2023), security variables have a positive and significant effect and influence the decision to use mobile banking. And other research from Ramayani, et al. (2020) which shows that security variables have a positive and significant effect on the use of mobile banking.

CONCLUSION

1. Simultaneously, based on the bootstrapping results and the coefficient of determination (R^2), it can be concluded that the independent variables in the model as a whole have a significant influence on the dependent variable. Two of the independent variables make a significant contribution, while one other variable has no significant effect. With an R^2 value of 0.657, the model is able to explain 65.7% of the variation in the dependent variable, so this model is good enough and feasible to proceed to the partial testing stage and further analysis.
2. The knowledge variable partially has a positive and significant effect on the decision of UINFAS Bengkulu Islamic Banking students to use Bank Syariah Indonesia m-banking. This is indicated by the tcount value of 2.126 > from the t table of 1.96, it can be concluded that there is an influence between the knowledge variable on the decision of Islamic Banking students to use Bank Syariah Indonesia m-banking, which is proven to be significant.
3. The benefit variable partially has no effect on the decision of Islamic Banking students at UINFAS Bengkulu to use Bank Syariah Indonesia m-banking. This is indicated by the tcount value of 1.920 < from the t table of 1.96, it can be concluded that there is no influence between the benefit variables on the decision of Islamic Banking students to use Bank Syariah Indonesia m-banking, which is proven to be insignificant.
4. The security variable partially has a positive and significant effect on the decision of Islamic Banking students at UINFAS Bengkulu to use Bank Syariah Indonesia m-banking. This is indicated by the tcount value of 3.633 > from the t table of 1.96, it can be concluded that there is an influence between the security variable on the decision of Islamic Banking students to use Bank Syariah Indonesia m-banking, which is proven significant.

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