

The Effect of Convenience, Security, and Service Features in Millennial Choices for BSI Mobile Sub-Branch Office Nganjuk

Yos Sudarso

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Abstract

Introduction to The Problem: This research was intended because problems arose regarding the decision to use BSI Mobile in the millennial generation. BSI Mobile users partly come from the bank's obligation to register. This indicates that some BSI Sub-Branch Office Nganjuk Yos Sudarso customers still need to gain more awareness of using BSI Mobile with its convenience, security problems, service features available in line with technological development trends, and the need for efficiency in banking services.

Purpose/Objective Study: This research aims to test and analyze the influence of Convenience, Security and Service Features on the Decision to Use BSI Mobile in the Millennial Generation partially and simultaneously.

Design/Methodology/Approach: This research uses a quantitative approach using data. The sample used was 100 respondents using incidental sampling techniques. The data processing method uses the SPSS version 22.0 application and data analysis with testing steps including using the validity test, reliability test, classical assumption test, multiple linear regression test, t-test, f test, and coefficient of determination test (R²).

Findings: The data analysis results show that Convenience, Security, and Service Features partially and simultaneously significantly influence the millennial generation's decision to use BSI Mobile Sub-Branch Office Nganjuk Yos Sudarso.

Keywords: Convenience, Security, Service Features, Decision to Use.

Introduction

Information technology has developed very rapidly in recent years. The application of science for valuable purposes in human life is known as technology. Technology is being used rapidly in rich and developing countries such as Indonesia (Nisa, 2018). The Bank seeks to utilize advances in information and communication technology to meet customer needs and simplify transactions by digitizing Sharia banking services, including BSI mobile banking. The availability of BSI mobile banking shows efforts to improve the quality of service received by Sharia banking customers. For banks to satisfy customers, they must provide excellent customer service. To increase market share, there is

always competition in the business world to highlight each other's advantages. The banking business is a business that constantly monitors advances in information technology. Service providers such as banks usually use information technology to support the convenience of their service offerings to demonstrate their superiority to customers. It helps facilitate financial services using the latest information technology we usually access, such as credit cards, internet, cell phones, SMS, and ATMs (Automated Teller Machines)(Andriyanto et al., 2016). At the end of the paragraph, the author/s should end with a comment on the significance concerning the identification of the issue and objective of the research.

Bank Syariah Indonesia Mobile Banking, more commonly known as BSI Mobile, is a service that can be used for all non-cash transactions. Mobile banking aims to improve customer service standards, meet consumer demands, and facilitate more customer transactions. Among the services offered by mobile banking are money transfers between banks and between banks, monthly installment payments for the purchase of cars, motorbikes, houses, telephones, electricity, and mortgages, as well as life insurance (Yudin Ahmad, 2021).

The term "Millennial Generation" is a term that is currently widely used throughout the world in various fields. The demographic group is Millennials, also known as the Millennial Generation or Generation Y. Several literature have explained the Millennial generation; according to Leon, the Millennial generation was born between 1980 – and 2004 (Leon, 2018). The millennial generation was raised by technological advances so that they have the characteristics of being creative, informative, passionate and productive. The millennial generation is good friends with technology and involves technology in all aspects of their lives. Based on the generation theory coined by Karl Mann Heim, the millennial generation is the generation born between 1980 and 2000 or the age range of 24-44 years; the millennial generation is also called Generation Y. (Budianti All, 2018).

The decision to use is the same as the purchase decision, which is a long process with several stages. The option of opening an account at a Sharia bank is intended to improve the quality and efficiency of Sharia banking. Decision-making is a response to a problem. Consumer behavior includes decisions about the use of services. Consumer behavior studies focus on how people, communities, and organizations select, purchase, use, and satisfy their needs and desires through various commodities, services, concepts, and experiences. (Kotler et al., 2009). Customer decisions are decisions that customers feel and want to take regarding using BSI Mobile for decision-making activities. (Fadlil et al., 2022).

Based on the results of interviews conducted by the author with BOSM (Branch Office Service Manager) Bank Syariah Indonesia Sub-Branch Office Nganjuk Yos Sudarso on January 5, 2024, it was discovered that there was a high and stable increase. This can be seen from the table below:

Table 1. Number of BSI Mobile Users

Year	Number of Customers	Number of BSI Mobile Users
2021	13.089	501
2022	15.693	1.386
2023	17.408	3.567

Source: *BSI-Sub Branch Office Nganjuk Yos Sudarso*

Showing the increase in users every year, it can be concluded that in 2021 towards 2022, BSI Mobile users will increase by 885 users or an increase of 177%, and in 2022 towards 2023, BSI Mobile

users will increase by 2,181 users or an increase of 157%. The increase every year is due to the increasingly widespread dominance of the millennial generation using BSI Mobile, namely based on the results of observations made by researchers at BSI Sub-Branch Office Nganjuk Yos Sudarso, a phenomenon was found where some BSI Mobile users came from customers who were required to register. This is due to the obligations imposed by banks to increase value in competition between banks. Every time intense competition occurs, each bank is encouraged and motivated to continue to maintain and increase the increase of users. Therefore, this indicates that some BSI Sub-Branch Office Nganjuk Yos Sudarso customers still need to gain more awareness of the use of BSI Mobile with the convenience, security, and service features obtained in line with technological development trends and the need for efficiency in banking services.

Several factors influence a person's decision to use technology. Based on Davis' theory, he explains that the Technology Acceptance Model (TAM) is a model to predict and explain how technology users accept and use technology related to the user's work. (Davis, 1986). According to TAM theory, two factors influence a person's acceptance of new technology: perceived benefits and ease of use. (Hartati, 2019). Several researchers redeveloped the TAM model. TAM explains a cause-and-effect relationship between a belief (the benefits of an information system and its ease of use) and the behavior, needs, and users of an information system. TAM determines the relationship between perceived usefulness and perceived ease of IT (information technology) user decisions. TAM is a theory that explains the perceptions of technology users. The user's perception will influence the decision to use IT.

The driving factor for customers to use BSI mobile is ease of use, ease is the extent to which a person believes that using a technology will be free from effort. Confidence in the decision-making process correlates with ease of use. A person or user will use a system if they think it is easy to use (Jogiyanto, 2007). Customers will, of course, receive benefits from BSI mobile if they can easily access bank services. Customers will continue to use BSI mobile after they experience the benefits of using the service. (Aref, 2015).

Based on interviews conducted by researchers with several BSI Mobile Sub-Branch Office Nganjuk users shows that a housewife who decides to use BSI Mobile because of the convenience it provides, every month always transfers her child who is out of town, making it easy to make transfers anytime and anywhere, transfers to fellow BSI or other than BSI, no need to go to an ATM, find it very helpful when you have to pay bills too, both e-commerce bills and electricity bills. As well as other users say that using BSI Mobile is practical; using the features in BSI Mobile is very easy to understand because in BSI Mobile the features are complete, so you do not get confused about any transactions; there is also a prayer schedule feature, a compass to find out the Qibla direction, and a short letter that can be read while traveling, according to users using BSI Mobile is very flexible. Apart from that, some complain about the difficulty of using digital applications, especially when recording faces on the BSI Mobile application. This difficulty is caused by several factors, including obstacles or confusion in following the online registration steps. Clear guidance is needed to ensure customers can easily access BSI Mobile services. This is supported by previous research; it is known that the convenience variable is influential and positively and significantly influences decisions. (Wibowo et al., 2015). Apart from that, there are differences between the results of previous research, which state that the convenience variable has a negative and insignificant effect on decisions. (Wulansari, 2023).

The second factor, namely security, is a means that can be used to avoid or at least detect fraud because of the increased risk of crime that internet users may face; this security is essential to consider because it can influence whether someone decides to use mobile banking. (Ainul et al., 2021). According to the results of a survey conducted at a press conference published in May 2023, the Main Director of BSI stated that PT Bank Syariah Indonesia's digital service, namely BSI Mobile, experienced interference or errors for three days, which were suspected to have been affected by cyber. This causes customers to hesitate to use BSI Mobile. (Burhan, 2023). This is supported by previous research; it is known that security variables are influential and positively and significantly influence decisions. (Agustiningrum & Andjarwati, 2021). Apart from that, there are differences between the results of

previous research, which state that the security variable has a negative and insignificant effect on decisions. (Themba, 2022).

Service features are also a key driver of user decisions. Here, there is a rapidly growing effort to accept that service providers have full capabilities in mobile banking. These aspects must meet user preferences so that clients can be satisfied with the operator's functionality. (Heny Agustina, 2017). BSI Mobile service features include several advantages in financial activities and transactions. They check account balances, financial transfers, purchases, payments, and other features such as zakat, infaq, waqf, and E-mas for gold investment. With a security mechanism that requires a password to access the account and a PIN to complete transactions, this program also provides transaction security. Apart from that, BSI Mobile makes it easy for users to pay various bills online, including internet packages, electricity, and other services. (Panggabean, 2023). This is supported by previous research; it is known that the service feature variable is influential and positively and significantly influences decisions. (Amijaya, 2010). Apart from that, there are differences between the results of previous research, which state that the service feature variable has a negative and insignificant effect on decisions. (Fadillah et al., 2022).

Methodology

Researchers use the data collection method to collect data to be processed and analyzed to get answers to the research questions asked. The data collection techniques in this research are:

1. Interviews are a data collection method by going directly to the field to find problems. The interviews conducted by the researcher used an unstructured technique where the interviews were conducted freely, and the researcher needed to use an interview guide that had been arranged wholly and systematically for data collection.
2. Questionnaires were used as a data collection tool in this research. The questionnaire approach is a data collection strategy that gives respondents a written statement or series of questions to respond to. A questionnaire is considered efficient when there is a clear understanding of the variables to be measured and the goals expected from 100 respondents. It uses an incidental sampling technique by taking samples from those who happen to be there when the research is carried out without prior planning. Therefore, distributing questionnaires is hoped to collect data relevant to the research intent while ensuring high reliability and validity.

A framework is a conceptual model of how a theory relates to various factors identified as essential problems. (Sugiyono, 2012). The variables used are Convenience, Security, and Service Features as independent variables, while the decision to use is part of the dependent variable.

The following research framework is helpful to guide researchers in solving the problems faced, as described below:

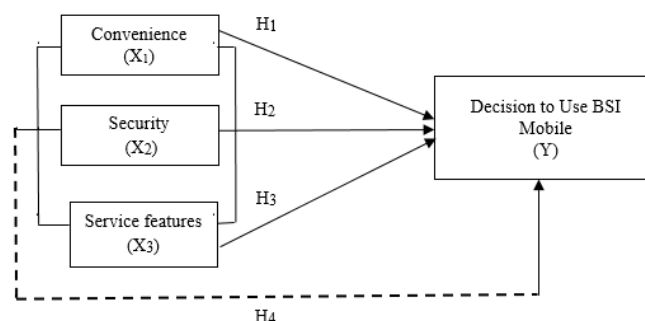


Figure 1. Framework of Thinking

Having a thinking framework can make it easier to explain the relationship between the independent variables Convenience (X1), Security (X2), and Service Features (X3), each of which influences the dependent variable, namely the Decision to Use BSI Mobile (Y), as well as the independent variables together, effect on the dependent variable.

Table 2. Variables, Indicators, and Sources

Variables	Indicators
Convenience (X1)	<ol style="list-style-type: none"> 1. Easy to learn 2. Flexible 3. Can control the work (controllable) 4. Easy to use
Security (X2)	<ol style="list-style-type: none"> 1. Security guarantee 2. Data confidentiality
Service Features (X3)	<ol style="list-style-type: none"> 1. Completeness of Features 2. Feature Requirements 3. Feature Attraction 4. Ease of use
Decision-making (Y)	<ol style="list-style-type: none"> 1. Need and desire to use the product 2. Source of information about the product 3. Steadiness in a product 4. Provide recommendations to others 5. Use the product repeatedly

Source: Davis (1989), Mulyana (2014), Wai-Ching Poon (2008), Kolter (2021)

Results and Discussion

1. Validity Test

Before the questionnaire is distributed to official respondents, a validity test must be conducted to determine whether each statement is valid. Researchers can use every statement made in the questionnaire if they have tested the validity of the data. There are criteria for whether the questionnaire data is valid or not. If $r\text{-count} > r\text{-table}$, the data is said to be valid, whereas if $r\text{-count} < r\text{-table}$, then the data is said to be invalid.

Researchers have carried out a pre-test to determine whether each statement submitted to respondents can be understood and to predict research results. After being distributed to 30 respondents, the Pearson Correlation Test can be used SPSS. With an error rate of 5%, the researcher looked at the rtable with the formula $df = n-2$, so $df = 30-2 = 28$. The r-table value with df 28 and an error rate of 5% (0.05) was 0.3610.

Table 3. Decision Validity Test Results Using (Y)

Variable	Item	r-count	r-table	Description
Decision (Y)	Question 1	0,803	0,3610	Valid
	Question 2	0,854		Valid
	Question 3	0,943		Valid
	Question 4	0,948		Valid
	Question 5	0,812		Valid

Question 6	0,684	Valid
Question 7	0,897	Valid
Question 8	0,841	Valid
Question 9	0,880	Valid
Question 10	0,943	Valid

Source: Primary data processed with SPSS 22, 2024

Table 3 shows that the 10 question items on this variable are valid; the statement items are considered genuine and can be used as research instruments because the r-count is more than 0.361.

Table 4. Convenience Validity Test Results (X1)

Variable	Item	r-count	r-table	Description
Convenience (X1)	Question 1	0,862	0,3610	Valid
	Question 2	0,803		Valid
	Question 3	0,841		Valid
	Question 4	0,798		Valid
	Question 5	0,785		Valid
	Question 6	0,676		Valid
	Question 7	0,538		Valid
	Question 8	0,901		Valid

Source: Primary data processed with SPSS 22 2024

Data from Table 4. shows that the 8 question items on this variable are valid; the statement items are considered genuine and can be used as research instruments because the r-count is more than 0.361.

Table 5. Security Validity Test Results (X2)

Variable	Item	r-count	r-table	Description
Security (X2)	Question 1	0,802	0,3610	Valid
	Question 2	0,919		Valid
	Question 3	0,929		Valid
	Question 4	0,885		Valid

Source: Primary data processed with SPSS 22, 2024

Table 6. Service Feature Validity Test Results (X3)

Variable	Item	r-count	r-table	Description
Service features (X3)	Question 1	0,656	0,3610	Valid
	Question 2	0,645		Valid
	Question 3	0,626		Valid
	Question 4	0,580		Valid
	Question 5	0,451		Valid
	Question 6	0,523		Valid
	Question 7	0,481		Valid

Question 8	0,726	Valid
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Source: Primary data processed with SPSS 22, 2024

Data from Table 6. shows that the 8 question items on this variable are valid; the statement items are considered genuine and can be used as research instruments because the r-count is more than 0.361.

2. Reliability Test

The term reliability shows the extent to which someone has confidence in the results of a measurement. Obtaining fairly consistent measurement findings repeatedly on the same group of subjects indicates that the features assessed across individuals remain consistent, thus lending credibility to the measurement results. For an instrument to be considered appropriate, it must be highly quality and trustworthy. If the Cronbach Alpha value of data is more significant than 0.6, then the data is considered reliable or trustworthy.

Table 7. Reliability Test Results

Variable	Cronbach Alpha	Description
Decision to Use BSI Mobile (Y)	0,960	Reliable
Convenience (X1)	0,906	Reliable
Security (X2)	0.904	Reliable
Service Features (X3)	0,723	Reliable

Source: Primary data processed with SPSS 22, 2024

Table 7 shows that all item statements for each variable are reliable and can be used as data collection instruments because the Cronbach Alpha value is > 0.6.

Descriptive Test Results

This study was carried out by distributing questionnaires to BSI Mobile Sub-Branch Office Nganjuk users. The characteristics of the respondents in this study were divided into several groups, such as gender, age, highest level of education, and occupation.

1. Respondent Characteristics

a. Gender

The customers who were the subjects of this study were then grouped based on gender. To be able to see the proportions, see the following table:

Table 8. Customer Data Based on Gender

No.	Gender	Amount
1.	Man	49 people
2.	Woman	51 people
	Amount	100 people

Source: primary data processed by Ms. Excel 2013, 2024

Table 8 shows that out of 100 respondents, the number of male respondents was 49 or 49.0%, while the number of female respondents was 51 or 51.0%. This shows that most customers who use BSI Mobile services at BSI Sub-Branch Office Nganjuk Yos Sudarso are women.

b. Age

The customers who were the subjects of this study were then grouped by age. To be able to see the proportions, see the following table:

Table 9. Customer Data Based on Age

No.	Age (Years)	Amount
1.	< 25 year	17 people
2.	25-40 year	78 people
3.	>40 year	5 people
	Amount	100 people

Source: primary data processed by Ms. Excel 2013, 2024

Based on Table 8, it can be seen that 100 BSI Mobile Sub-Branch Office Nganjuk Yos Sudarso users participated. Around 17 people aged < 25 years, 78 aged 25-40 years, and 5 people aged > 40.

c. Last education

The customers who are the subject of this study are then grouped based on their highest level of education. To be able to see the proportions, see the following table:

Table 10. Customer Data Based on Last Education

No.	Last education	Number of people)
1.	SMA	47 people
2.	S1/S2/S3	53 people
	Amount	100 people

Source: primary data processed by Ms. Excel 2013, 2024

d. Work

The customers who are the subject of this study are then grouped based on occupation. To be able to see the proportions, see the following table:

Table 11. Customer Data Based on Last Education

No.	Work	Number of people)
1.	PNS	20 people
2.	Karyawan Swasta	61 people
3.	Wirausaha	19 people
	Amount	100 people

Source: primary data processed by Ms. Excel 2013, 2024

Based on Table 11. it can be seen that out of 100 respondents, the number of respondents who work as civil servants is 20. Working as private employees is 61 people. As entrepreneurs, there are 19 people.

1. Hypothesis Testing Results

a. Normality test

The normality test is carried out to see whether a variable resulting from a regression model is normally distributed. A good regression model is a regression model that has a normal

distribution. This normality test uses the Kolmogorov–Smirnov model with the criteria that if the residual significance is more than 0.05, then the residual is normally distributed, then accept H0. If the residual significance is less than 0.05, then the residual is not normally distributed, then reject H1. (Sunyoto, 2011).

Table 12. Normality Test Results

		Unstandardized Residual
N		100
Normal Parameters ^{a,b}	Mean	0000000
	Std. Deviation	3.86533595
	Most Extreme Differences	
	Absolute	0,058
	Positive	0,058
	Negative	0,057
Test Statistic		0,058
Asymp. Sig. (2-tailed)		0,200 ^{c,d}

Source: Primary data processed with SPSS 22, 2024

Based on Table 12. it is known that the significance value is $0.200 > 0.05$, so the Ho condition is accepted, meaning the data is normally distributed. Thus, the normalization assumption is met.

b. Multicollinearity Test

The multicollinearity test tests whether a regression model correlates with the independent variables. It can be seen from the tolerance value and Variance Inflation Factor (VIF) value to determine whether there is multicollinearity in a regression model. In a good regression model, if the VIF value is < 10 and the tolerance value is > 0.1 , then multicollinearity does not occur. (Ghozali,2016).

Table 13. Multicollinearity Test Results

Variable	Tolerance	VIF	Description
Convenience	0,515	1,941	Multicollinearity does not occur
Security	0,844	1,184	Multicollinearity does not occur
Service Features	0,566	1,766	Multicollinearity does not occur

Source: Primary data processed with SPSS 22, 2024

It is based on Table 13. it is known that the convenience variable (X1) has a VIF value of $1,941 < 10$ and a tolerance value of 0,515, which is greater than 0,1, the security variable (X2) has a VIF value of $1,184 < 10$ and a tolerance value of 0,844 which is greater than 0,1 and the service feature variable (X3) has a VIF value of $1,766 < 10$ and a tolerance value of 0,566 which is greater than 0,1. This means the multiple regression model is free from multicollinearity; thus, the non-multicollinearity assumption is met.

c. Heteroscedasticity Test

The heteroscedasticity test aims to find out whether, in the regression model, there are differences in variables from the residuals of one observation to another observation. A good regression equation is used if the significance value of all independent variables is greater than 0.05; heteroscedasticity does not occur.

Table 14. Heteroscedasticity test results

Model	Unstandardized Coefficients		Standardized Coefficients		Sig.
	B	Std.Error	Beta	T	
1 (Constant)	6,681	1,947		3,431	0,001
Convenience	-084	072	-0,163	-1,173	0,244
Security	-029	115	-0,027	-0,254	0,800
Service Features	-039	079	-0,065	-0,489	0,626

Source: Primary data processed with SPSS 22, 2024

It is based on Table 14. it can be seen that for the Convenience variable, the significance value is 0,244 > 0,05; for the Security variable, the significance value is 0,800 > 0,05; and for the Service Features variable, the significance value is 0,626 > 0,05. So from this test it was found that the regression model carried out did not occur heteroscedasticity.

2. Hypothesis Testing

a. Multiple Linear Regression Test

We can test whether a variable influences the independent variable using multiple linear regression analysis. The following are the results of multiple linear regression analysis research, which shows that there is a relationship between Y and the following variables: Convenience (X1), Security (X2), and Service Features (X3).

Table 15. Multiple Linear Regression Test Results

Coefficients		
Unstandardized Coefficients		
Model	B	Std. Error
1 Constant	3,755	3,150
X1	0,580	0,116
X2	0,418	0,187
X3	0,331	0,128

Source: Primary data processed with SPSS 22, 2024

Based on Table 15, a regression equation model can be created as follows:

$$Y=3,755+0,580X1+0,418X2+0,331X3+e$$

So it can be explained that:

- 1) The constant value (α) is 3,775, meaning that if the independent variables, namely Convenience, Security, and Service Features, are considered constant, then the variable value dependent on the decision to use BSI Mobile (Y) is 3,775.
- 2) The regression coefficient value of the convenience variable (X1) is 0,580, which means that the convenience variable positively influences the decision to use. This means that

if convenience increases by 1 unit, the decision to use it will also increase by 0,580 units, assuming the other independent variables remain constant.

- 3) The regression coefficient value for the security variable (X2) is 0,418, meaning that the convenience variable positively influences the decision to use. This means that if the security variable increases by 1 unit, the decision to use it will also increase by 0,418 units, assuming the other independent variables remain constant.
- 4) The regression coefficient value of the service feature variable (X3) is 0,331, positively influencing the decision to use it. This means that if the service feature increases by 1 unit, the decision to use it will also increase by 0,331 units, assuming the other independent variables remain constant.

b. t-test (Partial)

The t-test is used to partially test the influence of the independent variable on the dependent variable. As for the basis for decision-making, if $t\text{-count} > t\text{-table}$, the independent variable significantly influences the dependent variable. In conclusion, if the significant value is <0.05 , H_0 is rejected, and H_a is accepted. With a sample size of $(n)= 100$ and the independent variable applied $(k)= 3(df)$, the resulting degree of freedom is $df= n-k-1 = 96$. So, the t-table result obtained is 1.985. The results of the t-test or partial test can be seen in the following table:

Table 16. t-test Results (Partial)

Coefficients		
	t	sig.
1(Constant)	1,192	0,236
Convenience	5,010	0,000
Security	2,238	0,028
Service Features	2,581	0,011

Source: Primary data processed with SPSS 22, 2024

From Table 16. it can be explained as follows:

- 1) Convenience variable (X1) to the decision variable using (Y).
From the test results, it is found that $t\text{-count} (5,010) > t\text{-table} (1,985)$ while the significant value $(0,000) < 0,05$, so accept H_{a1} and reject H_{02} . So there is a significant influence between convenience and the decision to use BSI Mobile.
- 2) Security variable (X2) against the decision variable using (Y).
From the test results, it is found that $t\text{-count} (2,238) > t\text{-table} (1,985)$ while the significant value is $(0,028) < 0,05$, so accept H_{a1} and reject H_{02} . So, there is a significant influence between security and the decision to use BSI Mobile.
- 3) Service Feature Variable (X3) against the decision variable using (Y).
From the test results, it is found that $t\text{-count} (2,581) > t\text{-table} (1,989)$ while the significant value is $(0,011) < 0,05$, so accept H_{a1} and reject H_{02} . So, there is a significant influence between service features and the decision to use BSI Mobile.

c. F-test

The F test aims to show whether or not each independent variable influences the dependent variable together. Regarding the basis for decision-making, this shows that the independent variable positively and significantly affects the dependent variable. In conclusion, H_a is accepted, and H_0 is rejected if the significant value is less than 0.05.

Table 17. F-Test Results

Model	F	Sig.
Regression	38,613	0,000 ^b

Source: Primary data processed with SPSS 22, 2024

From Table 17. it is known that the calculated F value is 38,613, while the significant value is $0,000 < 0,05$. This means that simultaneously or together, the variables convenience (X1), security (X2), and service features (X3) have a significant influence on the decision to use BSI Mobile (Y).

d. Coefficient of Determination (R Square)

In this research, testing the coefficient of determination or R square aims to determine how much the independent variables' contribution (Convenience, Security, and Service Features) influences the dependent variable (Decision to use BSI Mobile).

Table 18. Determination Coefficient Test Results (R2)

Model	R	R Square	Adjusted R Square	Std. Error of Estimate
1	0,739	0,547	0,533	3,92527

Source: Primary data processed with SPSS 22, 2024

Based on Table 18. it is known that the R-value is 0,739, which shows a strong relationship between the variables Convenience, Security, and Service Features on the Decision to Use BSI Mobile. To measure how much influence is seen from the R Square value, which is 0,547, the result is that Convenience, Security, and Service Features simultaneously influence the decision to use BSI Mobile by 54,7%, with the remaining 45,3% being influenced by other factors.

The subheading of The Analysis and Results

This study analyzes the influence of convenience, security, and service features on using BSI Mobile Sub-Branch Office Nganjuk Yos Sudarso among the Millennial Generation. Based on the research that has been carried out, the explanation is as follows:

1. The Influence of Convenience on the Decision to Use BSI Mobile Sub-Branch Office Nganjuk Yos Sudarso in the Millennial Generation.

Testing this hypothesis produces a sig value as in Table 4.16 of $0,000 < 0,05$ and a t-value of $5,010 > 1,985$ t-table, so accept H_a . So it can be concluded that there is a significant influence between convenience and the decision to use BSI Mobile Sub-Branch Office Nganjuk Yos Sudarso on the millennial generation. Based on the results of the multiple linear regression test in Table 4.15 show that the magnitude of the regression coefficient for the convenience variable has a positive sign, meaning that the convenience variable is directly proportional or in the same direction as the decision to use, with the result obtained being 0,580, which indicates that there is a unidirectional relationship between the convenience variable and the decision to use BSI Mobile. Ease of use is when a technological system frees you from effort. (Prabawani, 2018).

This idea shows that consumers are more likely to utilize a technological system if the system is easy to use and understand. So, ease of use of BSI Mobile can be an essential factor in attracting new users. The relationship between convenience and the decision to use is established; if the customer feels easy and comfortable when using a technology, then the customer will decide to use a system. It is the same as using the BSI Mobile application; if someone does not need much effort, the customer will use BSI Mobile to make transfers and other needs. This shows that the better the convenience facilities provided by BSI Mobile, the decision to use it. (Syaiqoni et al., 2023). The results of this research are to the theory in previous research, which resulted in the conclusion that previous research resulted in the conclusion that convenience has a positive and significant influence on the decision to use Go-Food. (Syaiqoni et al., 2023). Therefore, BSI Sub-Branch Office Nganjuk Yos Sudarso pays more attention to and maintains ease in conducting BSI Mobile transactions. This can be done by following the latest technological developments to maximize the convenience of BSI Mobile transactions.

2. The Influence of Security on the Decision to Use BSI Mobile Sub-Branch Office Nganjuk Yos Sudarso in the Millennial Generation.

Testing this hypothesis produces a sig value as in Table 4.16 of $0,028 < 0,05$ and a t-value of $2,238 > 1,985$ t-table, so accept H_{a2} . So, it can be concluded that there is a significant influence between security and the decision to use BSI Mobile Sub-Branch Office Nganjuk Yos Sudarso on the millennial generation. Based on the results of the multiple linear regression test in Table 4.15 shows that the magnitude of the regression coefficient for the convenience variable has a positive sign, meaning that the security variable is directly proportional or in the same direction as the decision to use, with 0,418 obtained which indicates that there is a unidirectional relationship between the security variable and the decision to use BSI Mobile. Security is an effort to protect a consumer's data or information from fraud and theft in the banking business. The level of transaction security is an important issue that customers often consider before deciding to use the BSI Mobile application.

The relationship between security and the decision to use BSI Mobile occurs if customers think that the better the security system provided by the BSI Mobile application, the greater the customer's confidence in decision-making. Thus, increasing the security of BSI Mobile can increase overall usage, as strong security becomes an essential factor influencing users in choosing banking services. (Dewi, n.d.).

The results of this research are by Reni Shinta Dewi's theory in previous research which resulted in the conclusion that security has a positive and significant effect on the decision to use services. Therefore, it is hoped that BSI Sub-Branch Office Nganjuk Yos Sudarso can further improve the cyber security system. It is hoped that BSI Mobile users will keep their passwords secret and check mutations to avoid unwanted incidents. (Dewi, n.d.). Therefore, it is hoped that BSI Sub-Branch Office Nganjuk Yos Sudarso can further improve the cyber security system. It is hoped that BSI Mobile users will keep their passwords secret and check mutations to avoid unwanted incidents.

3. The Influence of Service Features on the Decision to Use BSI Mobile Sub-Branch Office Nganjuk Yos Sudarso in the Millennial Generation.

Testing this hypothesis produces a sig value. As in Table 4.16 is $0,011 < 0,05$, and the t value is $2,581 > 1,985$ ttable, then accept H_{a3} . So, it can be concluded that there is a significant influence between service features and the decision to use BSI Mobile Sub-Branch Office Nganjuk Yos Sudarso on the millennial generation. Based on the results of the multiple linear regression test in Table 4.15 show that the magnitude of the regression coefficient for the service feature variable has a positive sign, meaning that the service feature variable is directly proportional or in the same direction as the decision to use, with the result being 0,331, which indicates that there is a unidirectional relationship between the service feature variable and the decision to use BSI Mobile.

Service features are equipment used for customer interaction in the services provided in a product or application. Attractive and quality service features can influence a user's decision to use the application. For example, features such as fund transfers, bill payments, balance checks, and responsive customer service can improve user decisions and encourage them to continue using BSI Mobile. (Keller, 2008). The relationship between service features and the decision to use BSI Mobile occurs if the service features provided increase with updates and the availability of attractive features. The influence on the decision will increase. These results are from previous research theory, which concluded that service features positively and significantly affect the decision to use Dana's e-wallet. (Aprilia, 2002). Therefore, BSI Sub-Branch Office Nganjuk Yos Sudarso must prioritize and add innovative service features so that BSI mobile is more attractive and can be operated well by customers.

4. The Influence of Convenience, Security, and Service Features on the Decision to Use BSI Mobile Sub-Branch Office Nganjuk Yos Sudarso in the Millennial Generation.

Based on Table 4.17, a significant result of 0,000 is obtained, meaning it is smaller than 0,05 so that simultaneously, convenience, security, and service features have a positive influence on the decision to use BSI Mobile Sub-Branch Office Nganjuk Yos Sudarso in the millennial generation. The decision to use is a component of actual physical action behavior that can be observed and measured by other people, which is intrinsic to each consumer. Several factors, including convenience, security, and service features, a form of customer trust in banking, can influence the decision to use. Activity is easy if it makes it easy. The more accessible and secure the BSI Mobile application is, the more customers will use it. Security factors such as passwords, pins, and fraud protection can increase user trust in the app and encourage active use. Complete service features such as transfers, bill payments, and balance checks can also influence customers' decisions to use BSI Mobile. They provide significant added value in comfort and efficiency in managing finances. So this shows that the higher the convenience, security, and service features obtained, the higher the customer's trust and the millennial generation's decision to use BSI Mobile Sub-Branch Office Nganjuk Yos Sudarso.

H4 states that convenience, security, and service features influence millennials' use of BSI Mobile Sub-Branch Office Nganjuk Yos Sudarso. Based on these results, the theory of Nilta Lutfiani's previous research shows that the decision to use BSI Mobile is significantly influenced by the variables of convenience, security, and service features simultaneously. Therefore, BSI Sub-Branch Office Nganjuk Yos Sudarso is expected to maintain the convenience, security, and service features created and even increase innovation. This can be done by maximizing the service quality provided to each customer.

Conclusion

Based on the research and analysis that has been presented, the following conclusions can be drawn:

1. The convenience variable significantly affects the decision to use BSI Mobile Sub-Branch Office Nganjuk Yos Sudarso in the Millennial Generation. This shows that the better the convenience facilities provided by BSI Mobile, the decision to use it increases.
2. Security variables significantly affect the decision to use BSI Mobile Sub-Branch Office Nganjuk Yos Sudarso in the Millennial Generation. This shows that the better the security the BSI Mobile application provides, the greater the confidence in decision-making to use it.
3. The service feature variable significantly affects the decision to use BSI Mobile Sub-Branch Office Nganjuk Yos Sudarso in the Millennial Generation. This shows that the better the BSI Mobile service features can increase user comfort, the more confident they will make decisions using BSI Mobile.

4. The variables of convenience, security, and service features simultaneously influence the millennial generation's decision to use BSI Mobile Sub-Branch Office Nganjuk Yos Sudarso. This shows that the higher the convenience, security, and service features obtained, the higher the decision to use BSI Mobile Sub-Branch Office Nganjuk Yos Sudarso among millennials.

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