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International Journal of Accounting, Business, and Economic Policy | Vol. 1 No. 4 (2025)

Research Article

The Role of Trust in Influencing the Intention to Use the BYOND by BSI Application: A UTAUT Approach

Dera Anggiana Ruspandi
Master's Degree Program in Management, Faculty of Economics and Business, Universitas Negeri Jakarta, Indonesia
Email: deraanggianar@gmail.com

Received:	Revised:	Accepted:	Online:
January 13, 2026	February 13, 2026	February 15, 2026	February 17, 2026

Abstract
Digital transformation in banking has accelerated adoption of mobile banking services, including those by Islamic financial institutions in Indonesia. Following this trend, Bank Syariah Indonesia (BSI) launched the BYOND by BSI super application as central to its digital service modernization. However, a recent cybersecurity breach has significantly disrupted institutional credibility, with potential effects on users' attitudes and digital banking behaviors. This study examines trust as a key determinant of behavioral intention to use the BYOND by BSI application, using the Unified Theory of Acceptance and Use of Technology 2 (UTAUT2) as its framework. A quantitative design was employed, with survey data collected from active users. The model includes performance expectancy, effort expectancy, social influence, price value, habit, trust, behavioral intention, and use behavior. Data were analyzed using Structural Equation Modelling–Partial Least Squares (SEM-PLS) to examine both direct relationships and mediating effects among the constructs. The findings show that performance expectancy, effort expectancy, social influence, price value, habit, and trust have significant positive effects on behavioral intention, which significantly predicts actual use behavior. Trust mediates the relationship between social influence and behavioral intention, while behavioral intention serves as a central pathway linking UTAUT2 antecedents to use behavior. These results provide both theoretical insight and practical guidance for digital strategy development in Islamic banking, particularly regarding trust recovery and technological legitimacy.

Keywords: Behavioral Intention, Byond by BSI, Mobile Banking, Trust, UTAUT2

1. Introduction

Digital transformation has become a global phenomenon that has fundamentally changed the banking industry's business model. More than 90% of banks worldwide have adopted digital strategies in an effort to improve operational efficiency, service quality, and competitiveness amid changing customer behavior that is increasingly dependent on technology (Deloitte, 2023). In Indonesia, digital transformation in banking is developing rapidly in line with increasing internet penetration and mobile device usage, and is reinforced by regulatory incentives. In 2024, the Financial Services Authority (OJK) published a Blueprint for Digital Banking Transformation that emphasizes five main pillars, namely data management, technology utilization, risk management strengthening, collaboration, and institutional order, as the foundation for creating a sustainable and secure digital banking system.

One tangible manifestation of digital banking transformation is the development of mobile banking services that enable customers to conduct financial transactions independently, quickly, and flexibly. The COVID-19 pandemic has been an important catalyst that has accelerated the adoption of these services, as mobility restrictions have prompted people to switch from physical transactions to digital channels. Mobile banking not only facilitates activities such as fund transfers and bill payments, but also provides access to more complex financial products, such as investments and financing, thereby expanding financial inclusion, especially for people in areas with limited access to branch

offices. This growth is reflected in Bank Indonesia data, which recorded 1,929.33 million digital banking transactions with a value of IDR 7,492.93 trillion as of September 2024, a significant increase year-on-year, driven by the dominance of the younger generation who are adaptive to digital technology.

In the context of Islamic banking, PT Bank Syariah Indonesia Tbk (BSI) emerged as a major player following the merger of three state-owned Islamic banks in 2021. By the end of 2024, BSI had captured more than 40% of the national Islamic banking market share with total assets reaching Rp408.61 trillion. This merger brought significant challenges, particularly in terms of information technology system integration and operational consolidation. However, BSI successfully responded to these challenges by accelerating the digitalization of its services, one of which was the launch of the BYOND by BSI super app in 2024. This application is designed as an integrated digital platform that not only provides financial services but also accommodates social and spiritual aspects, in line with the characteristics of Islamic banking, and is equipped with a sophisticated digital security system.

Nevertheless, the acceleration of banking digitalization also increases exposure to cyber security risks. The LockBit 3.0 ransomware attack that hit BSI in May 2023 was one of the biggest cyber security incidents in the history of Islamic banking in Indonesia. This attack caused significant disruption to mobile banking, ATM, and branch office operations, and triggered widespread concerns about the leakage of customers' personal data. The repercussions of the incident extended beyond technical disruptions, encompassing psychological dimensions that undermined customer confidence in the reliability and security of BSI's digital services. Several reports indicate a temporary decline in the use of digital services and an increased perception of risk among customers following the incident.

Trust constitutes a pivotal determinant in both the initial adoption and sustained utilization of mobile banking services, particularly within the context of financial transactions characterized by inherent risk and uncertainty (Azzura & Mardhiyah, 2024). Prior empirical studies demonstrate that trust exerts a positive and statistically significant influence on users' intentions to engage with mobile banking platforms, as perceptions of security and confidence in data protection form the fundamental basis upon which customers decide to utilize digital financial services (Subani & Roostika, 2024). After a cyber security incident, trust becomes a determining factor in the process of restoring user behavior, which is influenced by perceptions of system security, speed of service recovery, and transparency of communication from the bank.

To elucidate these dynamics, the Unified Theory of Acceptance and Use of Technology (UTAUT2) provide a comprehensive conceptual framework for examining the determinants of technology adoption and usage behavior, including in the context of mobile banking. The model incorporates key constructs such as performance expectancy, effort expectancy, social influence, price value, and habit, and may be extended to include trust as a critical variable, particularly within the domain of digital financial services (Venkatesh et al., 2012). Various studies show that trust plays a dominant role in reshaping users' readiness to continue using digital services after a security breach, compared to other factors (Bajunaied et al., 2023; Mustaffa et al., 2023).

Most prior research focuses on initial technology adoption rather than trust restoration after cybersecurity breaches. Studies examining trust as a mediating variable in UTAUT2, especially in Islamic banking contexts, remain scarce. Given Islamic banking's unique emphasis on fairness, transparency, and trustworthiness, trust restoration after security incidents requires distinct approaches. This study addresses this gap by analyzing factors influencing mobile banking usage intentions and behaviors post-breach, positioning trust as a key mediator within the UTAUT2 framework for Islamic banking.

2. Literature Review

2.1. The Influence of Performance Expectancy on Behavioral Intention

Performance expectancy represents a central construct within the UTAUT model, reflecting individuals' beliefs that the utilization of a particular technology will enhance their performance (Venkatesh et al., 2012). Within the mobile banking context, perceived advantages, such as improved efficiency, faster transaction processing, and greater convenience in financial management, have been empirically demonstrated to stimulate users' intentions to engage with such services. Consistent with this view, Bajunaied et al. (2023) report that stronger perceptions of benefit are associated with a heightened intention to adopt mobile banking. These findings are in line with the research of Ayaz and Yanartaş (2020), Bashir (2020), Rohmatulloh and Nugraha (2022) and Nindya et al. (2022). which confirm that the perception of improved performance is the main driver of behavioral intention. Accordingly, higher levels of performance expectancy perceived by users are associated with a stronger intention to utilize mobile banking applications.

2.2. The Influence of Effort Expectancy on Behavioral Intention

Effort expectancy denotes the extent to which a technological system is construed as intuitive, uncomplicated, and cognitively undemanding to operate (Venkatesh et al., 2012). Such perceptions are particularly salient in shaping adoption intentions, as technologies that minimize user effort tend to lower psychological barriers to engagement, especially for individuals with limited digital proficiency. Prior empirical investigations by Baishya and Samalia (2020) and Afrizal and Wallang (2021) demonstrate that a heightened sense of ease substantially strengthens individuals' willingness to embrace digital innovations. In the domain of digital services, Kadir and Ismail (2022), Bajunaied et al. (2023), and Mohamad et al. (2021) further argue that perceived simplicity and operational convenience function as dominant antecedents of behavioral intention. Accordingly, the more effortless a mobile banking application is perceived to be, the stronger the user's inclination to adopt and utilize it.

2.3. The Influence of Social Influence on Behavioral Intention

Social influence refers to the influence of important people's views on individuals' decisions to use technology (Venkatesh et al., 2012). Zacharis and Nikolopoulou (2022) and Al-Okaily et al. (2020) show that support from friends, family, and the social environment significantly increases individuals' intention to adopt digital technology. Research by (Koul & Eydgahi, 2019), Zhang (2021) and Gumz et al. (2022) confirms that social pressure and support not only encourage usage intentions but also shape perceptions of the benefits and ease of use of technology. Accordingly, stronger perceived social influence is associated with a higher level of behavioral intention among users to adopt mobile banking services.

2.4. The Influence of Social Influence on Trust

Social influence plays an important role in shaping trust in new technologies. Cheng, Li, and Xu (2022) show that social support can reduce uncertainty and increase trust, in line with the Social Exchange Theory proposed by Morgan and Hunt (1994). In the context of digital technology, social acceptance is an important basis for building initial user trust. The findings of Chaouali et al. (2016), Zhang (2021), Soeta et al. (2023), and Gumz et al. (2022) confirm that social support contributes significantly to the formation of trust. Consequently, stronger perceived social influence is associated with higher levels of user trust in mobile banking applications.

2.5. The Influence of Price Value on Behavioral Intention

Price value represents users' evaluation of the trade-off between the benefits obtained and the costs incurred in utilizing a technology. Kadua et al. (2023) argue that favorable perceptions of economic value significantly enhance individuals' intentions to adopt technological solutions. Within the context of mobile banking, such value is manifested through gains in efficiency, convenience, and transactional security relative to the associated costs of use. The integration of price value into the UTAUT2 model emphasizes the importance of economic factors in consumer technology adoption (Venkatesh et al., 2003). A number of empirical studies support this relationship, including Almaiah et al. (2022), Mohamad et al. (2021), Sembiring and Sembiring (2024), and Kadir and Ismail (2024), which show that the perception of greater benefits compared to costs increases behavioral intention. Thus, the higher the perceived price value, the greater the user's intention to adopt mobile banking.

2.6. The Influence of Habit on Behavioral Intention

Within the UTAUT2 framework, habit is conceptualized as an automatic pattern of behavior that emerges from repeated experiences of technology use (Venkatesh et al., 2012). Zacharis and Nikolopoulou (2022) further elucidate that habit exerts a significant influence on behavioral intention, as individuals are inclined to persist in behaviors that have become routinised. In the mobile banking context, the regular practice of conducting digital transactions strengthens users' propensity to continue using the application with minimal deliberate or rational evaluation. Various studies support the significant influence of habits on behavioral intention, whether in mobile banking (Marpaung et al., 2021), AI-based virtual assistants Sebastián et al. (2022), e-commerce (Setiyani et al., 2023), or food delivery applications (Kadir & Ismail, 2022). This indicates that the stronger users' habitual engagement with digital technology, the greater their behavioral intention to continue using it in a sustained manner.

2.7. The Influence of Trust on Behavioral Intention

Trust is a fundamental factor in technology adoption, especially digital services that involve risk and data security. Arbol and Ramli (2024) found that user trust significantly increases behavioral intention in the use of digital applications. In line with this, Morgan and Hunt (1994) emphasize that trust strengthens long-term commitment and encourages consistent behavioral intention. In mobile banking, trust in system security, data protection, and bank reputation are the main foundations of usage intention. Other studies show that trust significantly influences behavioral intention in e-commerce and telemedicine (Liu et al., 2025), online shopping (Mustaffa et al., 2023), electronic banking services (Drugă, 2024) and even autonomous vehicle technology (Dirsehan & Can, 2020). Overall, elevated levels of user trust in mobile banking applications are associated with a stronger intention to adopt and continue using these services on an ongoing basis.

2.8. The Influence of Behavioral Intention on Use Behavior

The UTAUT model places behavioral intention as the main predictor of use behavior (Venkatesh et al., 2003). Dirsehan and Can (2020) show that an increase in behavioral intention directly encourages an increase in actual usage behavior, including in the context of mobile banking. Strong intention reflects the psychological readiness of users to use technology consistently. This positive relationship has also been found in various technological contexts, such as the adoption of mobile banking (Sembiring & Sembiring, 2024), digital wallets (Hidayat et al., 2020), bicycle sharing systems (Jahanshahi et al., 2020), and smartphone usage (Baishya & Samalia, 2019). These findings confirm that building strong behavioral intention is a key strategy in increasing use behavior and the sustainability of technology adoption.

2.9. Behavioral Intention as a Mediator between Performance Expectancy and Use Behavior

Alblooshi and Hamid (2022) found that behavioral intention functions as a partial mediating variable in the relationship between performance expectancy and actual technology use. High performance expectancy encourages the formation of usage intentions, which in turn increases usage behavior. This finding is reinforced by Mutiara et al. (2024), who shows that belief in increased efficiency and productivity through BSI Mobile increases the intention and behavior to use the application. Other studies also confirm the mediating role of behavioral intention in this relationship, both in information systems (Akbarida et al., 2024) and QR-Wallet (Angelia et al., 2025). This indicates that perceptions of technology usefulness not only have a direct impact on behavior but also an indirect impact through the formation of user behavioral intentions.

2.10. Behavioral Intention as a Mediator between Effort Expectancy and Use Behavior

Ease of use, as conceptualized through effort expectancy, plays a pivotal role in shaping behavioral intention, which subsequently translates into actual use behavior. Empirical evidence from Akbarida et al. (2024) and Moya et al. (2017) demonstrates that when a technology is perceived as easy to operate, users' intentions to adopt it are strengthened, ultimately leading to sustained usage. Perceived ease of use thus constitutes a fundamental basis for the formation of behavioral intention. This conclusion is further corroborated by Fath Rahardjo (2023) in the context of single sign-on (SSO) utilization, where behavioral intention is shown to mediate the effect of effort expectancy on use behavior. Accordingly, the lower the effort required to use a technology, the greater the likelihood that it will be adopted and used consistently.

2.11. Behavioral Intention as a Mediator between Social Influence and Use Behavior

Social influence constitutes an important determinant in the formation of technology use intention. Akbarida et al. (2024) demonstrate that social influence enhances actual use behavior indirectly through the mediating role of behavioral intention. Support from the social environment strengthens the user's intention, which then encourages actual usage behavior. Similar results were found in the Elena e-learning system Karima and Latifah (2025) and the Lichess application (Gosal & Nainggolan, 2023). These findings confirm that behavioral intention is an important mechanism that bridges social influence and technology usage behavior.

2.12. Trust as a Mediator between Social Influence and Behavioral Intention

Kurniawan and Anandya (2021) states that social influence can increase usage intention through trust. Social support strengthens user trust, which in turn encourages behavioral intention. Kandoth and Shekhar (2025) also found that trust mediates this relationship in the context of AI technology. Similarly, Namahoot and Jantasri (2023) shows that social influence increases behavioral intention through trust in cashless payment systems. This finding confirms that trust functions as a psychological mechanism that amplifies the effect of social influence on individuals' intentions to use technology.

2.13. Behavioral Intention as a Mediator between Price Value and Use Behavior

Aminah et al. (2024) found that price value has the greatest indirect influence on use behavior through behavioral intention. The perceived balance between benefits and costs forms a strong intention to use, which then increases technology use behavior (Lin et al., 2020). These findings indicate that users' perceived value of technology benefits is a key factor in driving actual use. The higher the perceived price value, the greater the intention and behavior of sustainable technology use.

2.14. Behavioral Intention as a Mediator between Habit and Use Behavior

Meiranto et al. (2025) showed that habit influences use behavior both directly and indirectly through behavioral intention. Established usage habits create comfort and familiarity, which strengthen users' behavioral intentions. Research by Akbarida et al. (2024) and Karima and Latifah (2025) reinforces these findings, showing that strong habits increase usage intentions and impact actual usage behavior. Thus, behavioral intention becomes an important bridge connecting habits with sustainable technology usage.

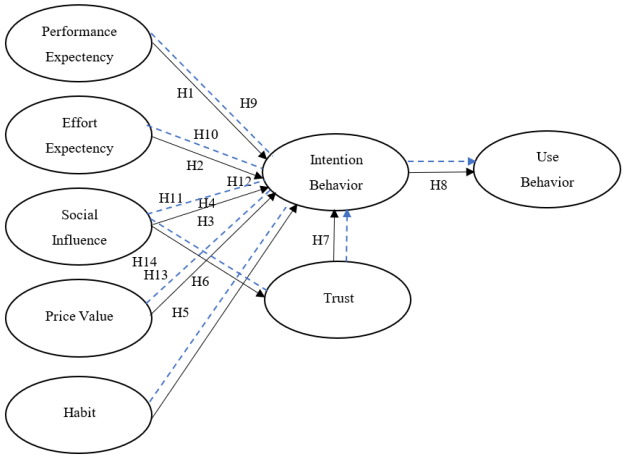

Figure 1. Conceptual Framework
Source: Data processed by the researcher (2024)

3. Methods

3.1. Research Design

This study adopted a conclusive research design. A quantitative survey method was employed, as it is well suited to a conclusive approach by enabling objective measurement and statistical analysis of user behavior. The sampling technique applied was non-probability sampling using a purposive sampling method, with respondents selected based on specific criteria, namely individuals residing in the Province of DKI Jakarta who are new users of the BYOND BSI Mobile Banking service.

3.2. Population and Sample

The population of this study comprises individuals residing in the Province of DKI Jakarta who utilize the BYOND Mobile Banking service of Bank Syariah Indonesia (BSI). A non-probability sampling approach was employed, specifically using a purposive sampling technique, whereby respondents were selected based on predefined criteria. These criteria included: (1) residence within the Province of DKI Jakarta, (2) active use of the BYOND BSI Mobile Banking application, and (3) a minimum age of 17 years, in accordance with the regulatory requirements for opening an online banking account.

The application of purposive sampling was deemed appropriate, as it enabled the selection of respondents who were directly aligned with the objectives of the study, despite the absence of precise information regarding the overall population size. Accordingly, the sample focused on individuals living in Jakarta who are new users of the BYOND Mobile Banking service provided by Bank Syariah Indonesia (BSI), ensuring the relevance and validity of the collected data. The selection of the Province of Jakarta was based on data showing that the Greater Jakarta area has the highest percentage of mobile banking users in Indonesia, reaching 91 per cent. This condition makes Jakarta a potential area for understanding the adoption behavior of digital banking services such as Byond BSI.

The minimum targeted number of respondents in this study is 432. This figure was determined in accordance with the guidelines proposed by Hair et al. (2014), which recommend that sample size in multivariate statistical analysis should range from five to ten times the number of indicators employed. Given that the present study utilizes 72 indicators, the required sample size was calculated as six times the number of indicators, resulting in a minimum of 432 respondents.

3.3. Instrument Development

The main independent variable is performance expectancy, which is assumed to influence behavioral intention in the use of the BYOND BSI mobile banking application. Other independent variables include: effort expectancy, which also influences behavioral intention; social influence, which influences behavioral intention and trust; and price value, which influences behavioral intention. In addition, habit is conceptualized as a variable that exerts an influence on behavioral intention, which subsequently affects use behavior. Behavioral intention functions as a dependent construct shaped by performance expectancy, effort expectancy, social influence, price value, habit, and trust, while use behavior represents the final outcome variable that is directly influenced by behavioral intention. Furthermore, the researchers specified a set of indicators for each construct, adapted to the context of the BYOND BSI mobile banking application. These indicators capture the effects of performance expectancy, perceived ease of use (effort expectancy), social influence, price value, habit, and trust on behavioral intention, as well as the subsequent impact of behavioral intention on actual use behavior.

3.4. Data Analysis Techniques

The analysis method applied in this study is Structural Equation Modelling (SEM). Each latent variable in this study is measured through a number of indicators that serve as a reflection of the construct being studied. One of the approaches used in SEM is Partial Least Squares (PLS). The PLS method is known to have a high degree of flexibility because it does not require strict statistical assumptions, such as multivariate normal distribution and the absence of multicollinearity between exogenous variables, as is generally required in ordinary least squares (OLS) regression analysis. Furthermore, Putrawangsa et al. (2025) explains that the stages of PLS analysis in hypothesis testing include three main steps, namely: (1) evaluation of the measurement model (outer model), (2) evaluation of the structural model (inner model), and (3) hypothesis testing to examine the relationships among the latent variables under investigation.

4. Results and Discussion

4.1. Research Results

4.1.1. Data Description

Table 1 presents a description of the data from 436 respondents, the majority of whom were female (61.5%) and aged between 18 and 25 (38.8%). Most respondents worked as employees (50.5%), were married (48.9%), and had a bachelor's degree as their highest level of education (57.3%), while the smallest groups were those aged >55 years (4.6%), retired (4.1%), and whose spouses had died (2.3%). The crosstabulation results show that married respondents dominate both among males (53.0%) and females (46.3%), while females outnumber males in the unmarried and deceased spouse categories.

4.1.2. Measurement Model Test (Outer Model)

In the outer model evaluation stage, there were two main aspects that were the focus of assessment, namely validity and reliability.

Table 1. Fornell–Larcker Results

	Intention Behavior	Effort Expectancy	Habit	Performance Expectancy	Price Value	Social Influence	Trust	Use Behavior
Intention Behavior	0.877							
Effort Expectancy	0.777	0.899						
Habit	0.808	0.709	0.886					
Performance Expectancy	0.800	0.697	0.680	0.899				
Price Value	0.787	0.718	0.787	0.680	0.888			
Social Influence	0.801	0.678	0.753	0.631	0.725	0.889		
Trust	0.857	0.736	0.782	0.804	0.750	0.755	0.888	
Use Behavior	0.776	0.809	0.767	0.652	0.709	0.667	0.736	0.898

Source: Data processed by researchers (2025)

Based on the assessment of discriminant validity using the Fornell–Larcker criterion, all constructs in the model satisfy the required discriminant validity conditions. This is evidenced by the fact that the square root of the Average Variance Extracted (AVE) for each construct exceeds the corresponding inter-construct correlation values, as presented along the main diagonal of Table 1. Although several correlations among constructs appear relatively high, all remain below the square root of the AVE for their respective constructs, indicating the absence of measurement overlap. Accordingly, the findings confirm that the research model meets the discriminant validity requirements and that all constructs exhibit an adequate degree of differentiation in line with the Fornell–Larcker approach (Hair et al., 2014).

Table 2. Reliability Test Results

	Cronbach's alpha	Composite reliability (rho_a)	Composite reliability (rho_c)	Average variance extracted (AVE)
Effort Expectancy	0.970	0.970	0.974	0.808
Habit	0.966	0.966	0.971	0.786
Intention Behavior	0.962	0.963	0.968	0.769
Performance Expectancy	0.970	0.971	0.974	0.809
Price Value	0.966	0.967	0.971	0.789
Social Influence	0.967	0.967	0.971	0.790
Trust	0.966	0.967	0.971	0.788
Use Behavior	0.970	0.970	0.974	0.806

Source: Data processed by researchers (2025)

Based on the reliability assessment presented in Table 2, all constructs in this study satisfy the requirements for reliability and convergent validity. This is demonstrated by Cronbach's Alpha and Composite Reliability values (rho_a and rho_c), all of which exceed the threshold of 0.70, as well as Average Variance Extracted (AVE) values that are greater than 0.50. Thus, it can be concluded that all constructs have excellent internal consistency, are able to adequately explain indicator variance, and are suitable for further analysis according to the criteria of Hair et al. (2014).

4.1.3. Structural Model Test (Inner Model)

Table 3. R-Squared Results

	R-square	R-square adjusted
Intention Behavior	0.845	0.843
Trust	0.570	0.569
Use Behavior	0.602	0.601

Source: Data processed by researchers (2025)

Based on the results of the coefficient of determination (R-square) analysis, all dependent variables in this study fall within the strong explanatory category. Behavioral intention exhibits an R-square value of 0.845, indicating that 84.5% of its variance is explained by the independent variables included in the model. Trust demonstrates an R-square value of 0.570, suggesting that 57.0% of its variance is accounted for by the model, while use behavior records an R-square value of 0.602, meaning that 60.2% of the variance is explained by the independent variables, with the remainder attributable to factors outside the proposed model. Furthermore, the adjusted R-square values, 0.843 for behavioral intention, 0.569 for trust, and 0.601 for use behavior, are closely aligned with their respective R-square values. This consistency indicates that the research model is stable and does not suffer from substantial bias arising from the number of predictor variables employed.

4.1.4. Hypothesis Test Results

1) Direct Effect Test

Table 4 Path Coefficient Results

	Original sample (O)	Sample mean (M)	Standard deviation (STDEV)	T statistics (|O/STDEV|)	P values
Intention Behavior -> Use Behavior	0.776	0.777	0.043	17.849	0.000
Effort Expectancy -> Intention Behavior	0.135	0.131	0.063	2.141	0.032
Habit -> Intention Behavior	0.136	0.143	0.058	2.336	0.020
Performance Expectancy -> Intention Behavior	0.215	0.220	0.106	2.034	0.042
Price Value -> Intention Behavior	0.100	0.103	0.047	2.153	0.031
Social Influence -> Intention Behavior	0.217	0.214	0.062	3.534	0.000
Social Influence -> Trust	0.755	0.755	0.045	16.965	0.000
Trust -> Intention Behavior	0.240	0.231	0.117	2.054	0.040

Source: Data Processing Results (2025)

Based on the results of the direct effect analysis using the bootstrapping procedure in SEM-PLS, as presented in Table 4, all hypothesized relationships in the research model were found to be statistically significant, as indicated by t-statistic values greater than 1.96 and p-values below 0.05. Performance expectancy, effort expectancy, habit, price value, and social influence exhibit positive and significant effects on behavioral intention, suggesting that perceived benefits, ease of use, habitual usage patterns, perceived cost–benefit suitability, and social influence play crucial roles in shaping users' intentions. Moreover, social influence demonstrates a very strong positive effect on trust, thereby confirming the importance of the social environment in fostering user trust. Trust is also shown to have a positive and significant effect on behavioral intention, indicating that higher levels of trust strengthen users' intentions to use the application. Finally, behavioral intention exerts a very strong positive effect on use behavior, affirming that behavioral intention serves as the primary determinant in driving actual system usage.

2) Indirect Effect Test

Table 5. Indirect Effect Results

	Original sample (O)	Sample mean (M)	Standard deviation (STDEV)	T statistics (|O/STDEV|)	P values
Effort Expectancy -> Intention Behavior -> Use Behavior	0.105	0.103	0.052	2.034	0.042
Habit -> Intention Behavior -> Use Behavior	0.106	0.112	0.047	2.245	0.025
Performance Expectancy -> Intention Behavior -> Use Behavior	0.167	0.169	0.080	2.078	0.038
Price Value -> Intention Behavior -> Use Behavior	0.078	0.080	0.037	2.112	0.035
Social Influence -> Intention Behavior -> Use Behavior	0.169	0.166	0.046	3.649	0.000
Social Influence -> Trust -> Intention Behavior	0.140	0.136	0.071	1.968	0.049

Source: Data Processing Results (2025)

Based on the results of the indirect effect analysis using the bootstrapping procedure, all mediation paths in the research model were found to be statistically significant, as indicated by t-statistic values exceeding 1.96 and p-values below 0.05. These findings demonstrate that behavioral intention plays a critical mediating role in linking the effects of effort expectancy, habit, performance expectancy, price value, social influence, and trust to use behavior, both through individual mediation pathways and through chain mediation mechanisms. Specifically, ease of use, habit, perceived benefits, price-value suitability, social influence, and trust were found to indirectly increase use behavior through increased behavioral intention, with social influence showing the strongest effect. Furthermore, the chain mediation pathway of social influence → trust → intention behavior → usage behavior was also significant, indicating that social influence can build trust, strengthen intention, and ultimately encourage usage behavior. These findings enrich our understanding of the mechanisms of inter-variable relationships in the research model, even though indirect effects were not formulated as the main hypothesis.

4.2. Discussion

4.2.1. Performance Expectancy towards Intention Behavior

The findings of this study indicate that performance expectancy exerts a positive influence on behavioral intention in the use of BYOND Mobile Banking by BSI. This suggests that the more strongly customers perceive the benefits and performance enhancements derived from using the application, the greater their intention to continue utilizing the service. In the context of banking digital transformation, performance expectancy is a crucial factor because customers evaluate technology based on its ability to provide convenience, speed, and transaction efficiency (Kitsios et al., 2021). BYOND by BSI offers a variety of integrated features, ranging from financial transactions and sharia investments to social and spiritual services, which reinforce users' perception of the app's benefits. This is in line with the UTAUT2 theory, which states that performance expectancy is the main predictor of technology usage intention (Venkatesh et al., 2012).

These results are consistent with prior empirical evidence. Azmi and Bashir (2020) demonstrate that performance expectancy has a significant influence on individuals' intentions to adopt mobile banking applications, as stronger perceptions of benefit encourage continued usage. Research by Rohmatulloh and Nugraha (2022) confirms that performance expectancy is a major factor in driving

the adoption of new technologies, including digital banking services, because users perceive that these technologies can improve effectiveness and convenience. In addition, Nindya et al. (2022) also shows that high perceptions of technology performance influence individuals' interest and desire to use mobile banking applications repeatedly.

The implications of these findings underscore the pivotal role of performance expectancy in shaping behavioral intention. This indicates that the stronger individuals' perceptions of the benefits and performance enhancements offered by a system or application, the greater their likelihood of continuing its use. From an organizational perspective, these results carry important strategic implications for the design, optimization, and marketing of digital services. Application developers need to reinforce the perception of benefits by highlighting features that improve user efficiency and productivity, such as ease of transaction, speed of access, and data security. Communication campaigns that emphasize real benefits (value propositions) and their contribution to improving user performance can also strengthen performance expectancy, which ultimately encourages increased intention behavior and use behavior. Thus, companies not only have the potential to attract new users, but also to retain user loyalty through effective and value-added user experiences.

4.2.2. Effort Expectancy towards Intention Behavior

The empirical results reveal that effort expectancy exerts a positive and meaningful influence on behavioral intention. This indicates that when the BYOND by BSI application is perceived as requiring minimal effort to operate, users are more inclined to sustain their engagement with mobile banking services. Functional clarity, intuitive system logic, and seamless navigational flow become particularly salient for users who have been exposed to prior service interruptions linked to security incidents. In such contexts of heightened uncertainty, an interface that demands low cognitive processing can mitigate psychological strain and perceived risk, thereby fostering a sense of ease and reinforcing users' propensity to reuse the application.

These findings are corroborated by a range of prior empirical studies. Afrizal and Wallang (2021) report that effort expectancy significantly influences users' intentions to adopt e-government services in Indonesia, with perceived ease of use serving as a decisive factor in adoption. Comparable evidence is provided by Baishya and Samalia (2019), who find that effort expectancy positively affects behavioral intention in smartphone usage among Bottom of the Pyramid (BOP) users, emphasizing that lower operational complexity increases individuals' motivation to engage with technology, including for financial transactions via mobile banking. Further support is offered by Kadir and Ismail (2022), whose study demonstrates that effort expectancy shapes the usage intentions of food delivery application users during the COVID-19 pandemic, highlighting that perceived ease of use remains a critical determinant of continued adoption even under emergency conditions.

Overall, effort expectancy plays a significant role in shaping intention behavior towards technology use. When a system is considered easy to learn and operate, individuals will have a higher tendency to use it continuously. The perception of ease of use not only increases initial interest in technology but also encourages loyalty and consistency in use.

From an organizational perspective, these results emphasize the importance of companies continuing to optimize application interfaces to make them more intuitive and user-friendly. Developing easy-to-understand features, providing interactive guides, and offering a simple user experience can strengthen the perception of ease of use. In addition, digital training and responsive customer support services also help improve the comfort of new users. Thus, increasing effort expectancy directly strengthens intention behavior and ultimately encourages a consistent increase in use behavior.

4.2.3. Social Influence towards Intention Behavior

The study's findings reveal that social influence exerts a positive effect on behavioral intention. This suggests that social factors, such as the opinions and recommendations of family, friends, and the wider community, significantly shape customers' intentions to adopt BYOND Mobile Banking by BSI. In the aftermath of cyber security incidents, endorsements and positive experiences shared by others serve as credible sources of information, reinforcing trust and guiding customers' decisions to use the application. When individuals in the surrounding environment continue to use and recommend the BYOND application, customers' perception of risk tends to decrease and their intention to reuse it increases.

These results are consistent with prior research. Al-Okaily et al. (2020) demonstrate that social influence significantly shapes behavioral intentions toward the adoption of digital payment systems such as JomoPay, with encouragement and opinions from others, particularly family and friends, serving as pivotal factors in the uptake of new financial technologies. Similar results were found by Koul and Eydgahi (2020), who confirmed that social pressure from important parties can influence individuals' decisions to adopt new technologies, including in the context of mobile banking.

Furthermore, Zacharis and Nikolopoulou (2022) provide evidence that social influence significantly affects students' behavioral intentions to use e-learning platforms. They highlight that social influence encapsulates the beliefs and expectations of significant others, such as lecturers and peers, which can guide individuals' decisions to adopt technology.

Collectively, these findings underscore the substantial role of social influence in shaping behavioral intentions toward technology adoption. When individuals receive encouragement, recommendations, or positive cues from their social environment, their intention to utilize the technology is strengthened. Moreover, such social support reinforces confidence that engaging with the technology is both appropriate and advantageous. In the context of mobile banking, social influence has been shown to encourage individuals to try, adopt, and continue using the application because they see real examples and benefits experienced by those closest to them.

From an organizational perspective, these results confirm that community-based communication and marketing strategies have great potential in increasing the intention to use the application. Companies can utilize word of mouth, user testimonials, and support from relevant influencers to strengthen social influence on potential users. Additionally, collaboration with digital communities, user referral programs, and real-experience-based campaigns can be effective strategies in expanding reach and increasing Intention Behavior. Thus, social influence is not only an external factor but also a strategic force that can be leveraged to drive adoption and increase user loyalty to digital services.

4.2.4. Price Value towards Intention Behavior

The results indicate that price value exerts a positive effect on behavioral intention. This suggests that customers' perceptions of the trade-off between the benefits received and the costs incurred play a significant role in shaping their intention to use BYOND Mobile Banking by BSI. Customers consider that BYOND services provide added value through comprehensive features, promotions, cashback, and transaction cost efficiency compared to conventional services. In the context of post-security incidents, positive value perceptions can offset risk concerns, thereby encouraging reuse intentions.

These findings are in line with previous research. Mohamad et al. (2021) found that price value has a positive effect on behavioral intention in the use of mobile-based hotel booking applications. They explain that high perceived value, for example through discounts, promotions, or exclusive offers, can increase users' intention to continue using the application. This concept is also relevant in the context

of mobile banking, where promotions such as cashback, free administration fees, and transfer fee discounts can strengthen users' intention to transact digitally.

Sembiring and Sembiring (2024) similarly demonstrate that price value significantly influences behavioral intention in the adoption of artificial intelligence-based air quality monitoring systems. They highlight that users are more inclined to adopt technology when the perceived benefits outweigh the costs, whether in terms of money, time, or effort. Applied to the context of mobile banking, this implies that users are more likely to engage with applications that offer fast, cost-efficient, and transparent services, free from hidden fees.

This finding is further reinforced by Kadir and Ismail (2022), who show that price value plays a crucial role in enhancing the behavioral intention of food delivery application users during the COVID-19 pandemic. They found that users who considered the price of the service to be commensurate with the benefits obtained tended to show a higher intention to continue using the application. The same thing happened in mobile banking when users felt that service costs such as transfer or administration fees were commensurate with the benefits of time efficiency and ease of transaction.

Overall, price value plays a significant role in influencing behavioral intention towards technology use. When individuals perceive that the benefits obtained are equal to or even higher than the costs incurred, their intention to use the technology will increase. A positive perception of value generally arises when users experience tangible benefits, whether in the form of efficiency, convenience, or financial incentives such as cashback, discounts, or lower service fees. In the context of mobile banking, high price value encourages users to continue using the service because they perceive clear economic value and convenience that is commensurate with the costs incurred.

From an organizational perspective, these results emphasize the importance of appropriate pricing and promotional strategies to strengthen users' perception of value. Companies can increase price value through financial incentives such as cashback, free transaction fees, and loyalty programs that provide long-term benefits for active users. In addition, transparency of service fees is also an important factor in maintaining user trust. Thus, increasing the perception of price value not only contributes to an increase in intention behavior, but also strengthens user retention and loyalty in the long term.

4.2.5. Habit towards Intention Behavior

The test results indicate that habit exerts a positive effect on behavioral intention. This suggests that previously established routines of using BYOND Mobile Banking by BSI encourage customers to sustain their intention to utilize the service. Habits are developed through repeated engagement over time, integrating mobile banking into users' daily activities. Even in the event of service disruptions caused by security incidents, these established habits remain a critical factor in preserving the intention to continue using the application.

These findings are consistent with prior research. Marpaung et al. (2021) demonstrate that habit significantly influences behavioral intention in mobile banking usage, emphasizing that repeated interaction with the application leads to automatic transaction behaviors that persist with minimal conscious deliberation. In the context of mobile banking, users who are accustomed to performing payments or transfers through the application are more likely to continue doing so in the future.

Research by Sebastián et al. (2022) also confirms the significant influence of habit on behavioral intention in the use of artificial intelligence-based virtual assistants. They explain that habit arises from previous usage experiences that result in convenience. A similar pattern can be applied to mobile banking, where users who are accustomed to conducting digital transactions feel increasingly involved and motivated to continue using the application.

Setiyani et al. (2023) also show that habits play an important role in shaping behavioral intention on e-commerce platforms. The habit of online shopping that is formed strengthens users' interest in continuing to use the application. This mechanism also applies to mobile banking services, where digital routines such as checking balances or transferring funds increase users' intentions to continue using the application. These findings are further supported by Kadir and Ismail (2022), who show that habits significantly influence behavioral intentions in the use of food delivery applications during the COVID-19 pandemic. Repeated engagement fosters automatic behaviors that persist beyond the pandemic period. In the context of mobile banking, habits developed during the pandemic, when digital transactions surged, can reinforce users' intentions to continue using the application, driven by the efficiency and convenience it provides.

Overall, habits play a strategic role in influencing behavioral intention towards technology use. Habits formed from repeated use create automatic behaviors that are performed without much consideration. In mobile banking services, the more often users perform various financial activities through the application, the stronger the habits formed, thereby encouraging an increase in long-term usage intentions. These habits create efficiency, convenience, and consistency in digital behavior. From an organizational perspective, these findings highlight the importance for mobile banking service providers, including Bank Syariah Indonesia (BSI), to ensure a consistent, easy, and convenient user experience. Key features must be designed to be easily accessible and relevant to routine transaction needs. By encouraging the formation of positive user habits, companies can increase loyalty, reduce churn rates, and strengthen the sustainability of digital service usage in the long term.

4.2.6. Trust in Intention Behavior

The results of the study indicate that trust has a positive and significant effect on behavioral intention. These findings confirm that trust is a key factor in shaping customers' intentions to use BYOND by BSI mobile banking, especially after a cyber security incident. Trust includes perceptions of system security, personal data protection, and the bank's commitment to managing risks and service disruptions. When customers feel that BSI is capable of guaranteeing the security and transparency of its digital services, their intention to reuse mobile banking will increase.

This view is in line with Morgan and Hunt (1994), who stated that trust is a key factor in forming commitment in a relationship. When individuals have high trust, they are more likely to show consistent behavioral intentions, such as making repeat purchases or continuing long-term relationships. In the context of mobile banking, trust in system security and data protection is the main foundation that strengthens users' intention to transact digitally.

This finding is further corroborated by multiple previous studies. Liu et al. (2024) report that trust exerts a significant influence on behavioral intention in the domains of e-commerce and telemedicine. Consumers who have confidence in sellers or service providers experience greater security in their transactions, assured that processes will proceed smoothly and without risk of loss. Applied to mobile banking, users who perceive the application as secure and reliable are more likely to adopt it and engage in digital financial transactions.

Research by Mustaffa et al. (2023) also shows that trust has a significant effect on behavioral intention in online purchases. They emphasize that factors such as reputation, payment security, site management, and transparency greatly influence consumer trust. This pattern is relevant to mobile banking, where users who believe that the application provides transaction security and information transparency will be more inclined to continue using it.

In addition, Drugă (2024) found that trust in banking institutions has a significant effect on consumers' intentions to use electronic banking services. High trust not only increases usage intention

but also strengthens loyalty and reduces the tendency to switch to competitor services. This shows that trust in mobile banking service providers is an important component in shaping user behavioral intentions. Research by Dirsehan and Can (2020) supports this finding by showing that trust plays a significant role in the intention to adopt autonomous vehicles. Confidence in the security and reliability of technology enhances individuals' willingness to engage with it. In the context of mobile banking, the same principle holds: the greater the users' trust in the application and the bank's security infrastructure, the stronger their intention to continue using the service.

Overall, trust plays a crucial role in influencing behavioral intention in technology adoption, including mobile banking. Trust is formed when users feel secure, confident, and believe that the system is capable of protecting data and providing consistent and reliable services. When the level of trust is high, users will be more comfortable conducting digital transactions and willing to rely on the application for their daily financial needs. From an organizational perspective, these results emphasize the importance of banking institutions such as Bank Syariah Indonesia (BSI) to strengthen system security, information transparency, and the reliability of digital services. Efforts such as improving data security, clear risk communication, and account protection guarantees can increase user trust. Ultimately, strengthening trust not only increases Intention Behavior but also contributes to loyalty and the long-term sustainability of mobile banking usage.

4.2.7.Social Influence on Trust

The results of hypothesis testing indicate that social influence exerts a positive effect on trust. This suggests that the social environment not only affects users' intentions to adopt the application but also plays a crucial role in shaping their trust in BYOND Mobile Banking by BSI. Positive experiences shared by other users, testimonials on social media, and institutional communication through trusted figures contribute to restoring customer trust after security incidents. In crisis situations, individuals tend to rely on social judgement as the basis for forming beliefs about the security and reliability of a system.

Positive experiences shared by other users, testimonials on social media, and institutional communication through trusted figures contribute to restoring customer confidence after security incidents. In crisis situations, individuals tend to rely on social judgement as the basis for forming beliefs about the security and reliability of a system. The Social Exchange Theory proposed by Morgan and Hunt (1994) is also relevant to explain this phenomenon. The theory states that social relationships are formed through a mutually beneficial exchange process. When individuals have trust in others, they tend to be more open to engaging in positive interactions. In the context of technology adoption, trust in new technologies, including mobile banking applications, is often influenced by social processes such as recommendations, validation, and real experiences from the surrounding environment.

These findings are reinforced by a body of prior research. Soeta et al. (2023) illustrate that social influence exerts a substantive effect on the trust of prospective investors in peer-to-peer (P2P) lending platforms. Importantly, social influence is not confined to overt recommendations but can emerge indirectly through informational channels, the vicarious experiences of peers, and targeted marketing strategies that substantiate the perceived benefits of the platform. Translating this to the mobile banking context, endorsements, guidance, and affirmations from the surrounding social milieu serve as critical mechanisms in cultivating initial user trust toward newly adopted applications.

Complementing this, Chaouali et al. (2016) reveal that social influence shapes trust in both digital and traditional banking environments, emphasizing that in developing countries, societal cues and peer validation constitute pivotal drivers in establishing public confidence in technology-mediated services. Consequently, positive experiences and support from one's social network can reinforce users' belief in

the reliability and security of mobile banking platforms. Extending beyond financial services, Zhang et al. (2021) further substantiate that social influence significantly informs trust in the adoption of autonomous vehicle technologies, underscoring the broader applicability of social mechanisms in the formation of trust across diverse technological domains. They found that the positive perceptions shown by people around individuals play a role in shaping initial trust in this technology. A similar pattern occurs in mobile banking, where users feel more confident and secure when they see that others have used the application without any problems.

Research by Gumz et al. (2022) further strengthens the evidence that social influence plays an important role in building trust in technology, particularly in the acceptance of smart meters in Brazil. They found that support from important people in an individual's social environment encourages the decision to adopt the technology. This shows that in the context of mobile banking, social influence can build collective trust that stems from the positive experiences of other users.

Overall, social influence has been proven to play a central role in shaping trust in technology. Recommendations, support, and positive perceptions from the social environment increase individuals' confidence in the security, reliability, and benefits of a system. When people around them show trust and comfort in using mobile banking, individuals will feel more confident and encouraged to adopt the technology. From an organizational perspective, these results emphasize the importance of banking institutions strengthening their digital communication strategies by leveraging social influence through employees, loyal customers, digital communities, and brand advocates. By encouraging the creation of positive experiences that users can share, banks can build stronger public trust and expand the adoption of mobile banking services more effectively.

4.2.8. Intention Behavior towards Use Behavior

The test results indicate that behavioral intention exerts a positive effect on use behavior, suggesting that customers' intention to utilize BYOND Mobile Banking by BSI directly translates into actual usage. Users with strong behavioral intentions tend to engage with the application more frequently, consistently, and continuously. This underscores that behavioral intention, while psychological in nature, manifests concretely in observable actions. The finding reinforces the central premise of the UTAUT2 framework, which posits that behavioral intention serves as a direct predictor of actual use behavior (Venkatesh et al., 2012).

This result aligns with the original UTAUT model, which identifies behavioral intention as a primary determinant of technology use. Specifically, a strong intention to engage with a system is expected to materialize in sustained and repeated usage. Venkatesh et al. (2003) emphasize that behavioral intention, shaped by constructs such as performance expectancy, effort expectancy, social influence, and facilitating conditions, exerts a direct and significant influence on actual usage behavior. Consequently, the psychological readiness to use technology is intrinsically linked to tangible patterns of system adoption and continued engagement.

Research by Hidayat et al. (2020) reinforces this finding by showing that behavioral intention has a significant effect on use behavior in the use of server-based digital wallets (e-wallets). In the context of mobile banking, behavioral intention describes the user's commitment or strong desire to use the service. The analysis reveals that the magnitude of users' behavioral intention is positively correlated with the integration of mobile banking into their quotidian financial routines. This underscores that actual utilization is not merely contingent upon the presence of facilitating conditions or infrastructural support but is substantially shaped by the psychological commitment to engage with the system. Habit and intention emerge as pivotal determinants, reinforcing the notion that consistent engagement is both a cognitive and behavioral process.

Corroborating this pattern, Jahanshahi et al. (2020) demonstrate that behavioral intention significantly predicts usage in bicycle-sharing systems (Micro Mobility Sharing Systems). Although operationalized in a distinct domain, the principle is transferable to mobile banking: behavioral intention operates as a critical mediator linking enabling conditions and observable use. Individuals exhibiting heightened intention display greater frequency, consistency, and sustainability in their interaction with the service, reflecting the translation of cognitive disposition into habitual and tangible technological engagement.

Further supporting these findings, Baishya and Samalia (2019) demonstrate that behavioral intention exerts a significant influence on use behavior within the context of technology adoption, including the utilization of smartphones as primary conduits for mobile banking services. They emphasize that behavioral intention encapsulates an individual's commitment and readiness to engage with technological devices and applications over time, serving as a critical predictor of sustained adoption and ongoing usage. Positive intentions have been shown to lead to increased frequency and depth of mobile banking app usage, especially in developing countries, where factors such as price value and effort expectancy also shape user intentions.

Overall, behavioral intention plays a crucial role in influencing usage behavior in technology adoption. Strong intentions will encourage individuals to actually implement the technology in their daily lives. In an organizational context, these findings emphasize the importance of banking institutions strengthening their strategies to increase user intention through promoting benefits, ease of access, feature education, and creating a positive user experience. These efforts can increase the actual use of mobile banking applications in a sustainable manner and expand their adoption among customers.

4.2.9. Behavioral intention in mediating the relationship between performance expectancy and use behavior

The study's findings indicate that behavioral intention functions as a mediating variable in the relationship between performance expectancy and actual use behavior in the context of BYOND Mobile Banking by BSI. Specifically, the perception that the BYOND application enhances transactional efficiency and overall performance fosters the development of a strong behavioral intention, which, in turn, translates into sustained and consistent usage of the application. When users realize that this application simplifies their work, saves time, and increases productivity, they will be more motivated to actively intend to use the application (behavioral intention). This strong intention then acts as a key predictor in increasing use behaviors, where users not only intend to use the application but also actually use it consistently in their daily work. In other words, the perception of the real benefits of BYOND forms a high behavioral intention, which in turn has a direct impact on the behaviors of using the application, making work more efficient and productive. These findings are in line with the UTAUT theory, which states that performance expectancy or perceived technological benefits can influence user intentions and ultimately actual usage behaviors. These findings are consistent with Alblooshi and Hamid's (2022) research, which states that behavioral intention to use acts as a partial mediator between performance expectancy and actual use in e-learning, indicating that performance expectations influence system usage both directly and indirectly through usage intentions. Mutiara's (2024) research also found that the higher the users' belief that the BSI Mobile application can improve efficiency and productivity, the stronger their behavioral intention to use the application, which ultimately has an impact on consistent usage behaviors.

These results are further corroborated by Akbarida et al. (2024), who demonstrate that behavioral intention mediates the effect of performance expectancy on use behaviors, with higher performance

expectancy fostering stronger intentions that, in turn, enhance system utilization. Similarly, research by Angelia et al. (2024) on QR-Wallet adoption indicates that behavioral intention channels the influence of perceived benefits and usefulness on actual use, highlighting that favorable perceptions of technological utility encourage engagement through heightened interest and motivation to explore the system. Collectively, these findings underscore that performance expectancy constitutes a critical determinant of technology use, exerting both direct and indirect effects via behavioral intention. Accordingly, the development and optimization of systems such as BYOND Mobile Banking by BSI should priorities enhancing users' perceptions of usefulness, accessibility, and operational efficiency to maximize adoption and sustained engagement.

4.2.10. Behavioral intention in mediating the relationship between effort expectancy and use behaviors

The findings of this study indicate that behavioral intention serves as a mediating variable in the relationship between effort expectancy and actual use behaviors. Specifically, the intuitive and user-friendly features of the BYOND application, reflecting high effort expectancy, facilitate the development of a strong behavioral intention, which subsequently promotes consistent and sustained use of the system. When users perceive the application as intuitive, simple, and requiring little effort to operate its features, they become more motivated to use the application, and this intention ultimately increases use behaviors, where users actually utilize BYOND in their daily activities, resulting in a smoother and more productive user experience. These findings are in line with the principles of UTAUT theory, which states that effort expectancy influences the intention and behaviors of technology use.

This is further supported by Akbarida et al. (2024), who demonstrate that greater user perceptions of system ease of use strengthen behavioral intention, which in turn enhances actual use behaviors. Similar findings were discovered by Moya et al. (2017), who confirmed that behavioral intention mediates the relationship between effort expectancy and actual system use; when users perceive a system to be easy to use and not requiring much mental effort, their intention increases and encourages actual use of the system. Furthermore, Fath and Rahardjo's (2022) research shows that behavioral intention can act as an intervening variable for the influence of effort expectancy on use behaviors in SSO, where students who consistently use SSO to support their academic activities form a positive perception that the system is easy to use, so that its use can improve academic performance without requiring significant effort.

4.2.11. The Influence of Behavioral Intention in Mediating the Relationship Between Social Influence and Use Behavior

The findings indicate that behavioral intention functions as a mediating variable in the relationship between social influence and actual use behaviors. Specifically, the perception that using the BYOND application enhances one's social image and aligns with the expectations of peers and the community fosters the formation of a strong behavioral intention, which subsequently drives consistent and sustained use of the application. When users believe that using BYOND reflects their professionalism, efficiency, or ability to work, this increases their motivation to intend to use the application, and this strong intention further impacts use behavior, where users actively utilize BYOND in their daily activities, thereby not only increasing productivity but also reinforcing positive perceptions of themselves. These findings align with the research of Akbarida et al. (2024), which demonstrates that stronger perceptions of social influence led to the formation of more robust behavioral intentions, thereby enhancing actual use behavior. Endorsements, guidance, and encouragement from the social environment, including friends, family, colleagues, or influential figures, play a critical role in shaping users' intentions to adopt a technology, which subsequently

translates into increased engagement. This pattern is further corroborated by Karima and Latifah (2025) in their study of the Elena e-learning system at Ganesha University (Undiksha), which found that social influence exerts a positive and significant effect on use behavior through behavioral intention. Their findings indicate that support from lecturers, peers, and institutional actors can strengthen users' intention to engage with the system, ultimately resulting in higher levels of sustained utilizations. In other words, social influence will be more effective in encouraging system usage when accompanied by strong intentions, thus behavioral intention plays an important role as a mediating variable. These findings are also in line with Nainggolan and Sijabat's (2024) study on the Lichess application, which shows a positive and significant relationship between social influence and usage behavior, mediated by behavioral intention.

4.2.12. The mediating effect of trust in the relationship between social influence and behavioral intention

The results of the study indicate that social influence has a positive and significant effect on the intention to use the application through trust. Support and encouragement from the surrounding environment encourage the formation of trust in the BYOND application, as positive recommendations and experiences from friends, family, or colleagues increase confidence that the application is safe, reliable, and dependable. Trust, once established, further reinforces users' behavioral intention to engage with BYOND, ultimately translating into active and sustained use in daily banking activities. In other words, heightened perceptions of social influence enhance the level of trust, which in turn strengthens the intention to use the application, creating a cascading effect that promotes consistent and ongoing utilizations (Kurniawan & Anandya, 2023).

These findings are consistent with the study by Kandoth and Shekhar (2022), which demonstrates that trust mediates the relationship between social influence and behavioral intention. Individuals who perceive AI technology as trustworthy are more likely to evaluate the system as safe, reliable, and dependable, thereby cultivating a positive disposition toward its future use. In the context of AI-based job application processes, this trust is instrumental in ensuring a seamless and satisfactory user experience, reinforcing both intention and continued engagement with the technology. This positive experience, even if the application is not always successful, can increase job seekers' openness to future opportunities and strengthen their intention to continue using AI technology.

In line with this, Namahoot and Jantasri (2023) research shows that social influence has an indirect effect on behavioral intention in the use of cashless payment systems through trust as a mediating variable. Support, recommendations, and positive views from the social environment can increase users' trust in cashless payment systems. As users become more confident that the risks associated with using the system are relatively low, their sense of security and confidence increases, resulting in a stronger intention to use cashless payment systems on an ongoing basis. Overall, these findings confirm that trust plays a key mediating role in linking social influence with intentions and behavior in the consistent use of technology.

4.2.13. The Influence of Behavioral Intention in Mediating the Relationship Between Price Value and Use Behavior

The findings of this study indicate that trust functions as a mediating variable in the relationship between social influence and behavioral intention. One key factor shaping users' intention to engage with the BYOND BSI application is the perceived cost of transaction services, such as interbank transfers via BI Fast or PLN bill payments. When users perceive these costs as competitive or lower than those of alternative mobile banking applications, they are more likely to develop a strong behavioral intention to use BYOND consistently. This intention, in turn, translates into actual use behavior, with

users actively conducting transactions through the application and integrating BYOND into their routine financial activities. These results align with Kurniawan and Anandya (2023), who found that stronger perceptions of social influence enhance trust formation, which subsequently increases individuals' intention to adopt and engage with technology.

These findings are further corroborated by Sneha Kandoth and Suraj Kushe Shekhar (2022), who demonstrate that trust mediates the relationship between social influence and behavioral intention. Individuals who perceive technology as trustworthy tend to regard the system as safe, reliable, and dependable, thereby developing a positive disposition toward its future use. In the context of AI-based job application processes, this trust is instrumental in fostering a smooth and satisfactory user experience. Even when outcomes are not always successful, positive interactions enhance users' openness to future opportunities and reinforce their intention to continue engaging with AI technologies. Similarly, Namahoot and Jantasri (2020) found that social influence indirectly affects behavioral intention in the adoption of cashless payment systems through trust as a mediating factor. Support, recommendations, and positive perceptions from the social environment bolster users' trust in the system. As confidence in the security and reliability of the service increases, users experience greater assurance and a heightened sense of safety, which subsequently strengthens their intention to engage with the system on a sustained basis.

4.2.14. Behavioral Intention in mediating the relationship between Habit and Use Behavior

The findings indicate that behavioral intention mediates the relationship between habit and actual use behavior. Users who have developed habitual engagement with applications such as BYOND tend to cultivate a strong behavioral intention to continue usage. Repeated interaction fosters familiarity and a sense of comfort, which reinforces the intention to use the application consistently, ultimately translating into sustained and observable use behavior. In essence, the more frequently and routinely users interact with BYOND, the more entrenched their usage becomes, as established habits amplify both the intention and the actual engagement with the application.

These results are consistent with Meiranto's (2024) research, which provides empirical evidence that user habits in using digital payment systems not only directly influence behavior but also indirectly through the formation of behavioral intention. Habits formed from repeated use create a sense of familiarity and comfort, which in turn strengthens users' intention to continue using the system. This finding is reinforced by Akbarida et al. (2024), who state that the stronger the habit users have, the higher the behavioral intention formed, thereby impacting an increase in use behavior. Users who are accustomed to technology and feel comfortable with the routine of use tend to develop positive attitudes, where familiarity and comfort reinforce the belief that using technology is the right decision. This positive attitude then increases behavioral intention, which is the main predictor in encouraging sustainable usage behavior. Furthermore, Karima and Latifah (2025) demonstrate in their study of the Elena e-learning system that habits exert a positive and significant effect on use behavior through the mediation of behavioral intention. This indicates that as users develop habitual patterns in engaging with the system, their behavioral intention strengthens, which in turn promotes higher levels of actual usage. In other words, repeated and routine interactions reinforce both intention and behavior, ultimately fostering sustained engagement with the platform.

5. Conclusion

The findings of this study indicate that all constructs in the UTAUT2 framework (namely performance expectancy, effort expectancy, social influence, price value, habit, and trust) exert positive and significant effects on behavioral intention to use the BYOND BSI application, which subsequently has a significant impact on actual use behavior. Beyond these direct effects, behavioral intention functions as a critical mediating mechanism, bridging the influence of these antecedent variables on system usage. Furthermore, trust mediates the relationship between social influence and behavioral intention, highlighting the role of confidence in both the technology and its surrounding social context. Collectively, these results underscore that behavioral intention serves as a central conduit through which user perceptions, habitual engagement, social factors, and trust are translated into concrete and sustained use of the BYOND BSI mobile banking platform.

Practically, the research results indicate that increasing the use of BYOND BSI needs to focus on strengthening performance benefits, ease of use, social influence, cost efficiency, habit formation, and user trust in system security. From a theoretical perspective, this study contributes to the advancement of the UTAUT2 model by highlighting the critical role of trust as a mediating variable within the context of Islamic digital banking services. Nevertheless, the study has certain limitations, including the restricted geographical coverage of respondents, a relatively limited sample size, and the omission of demographic characteristics and prior digital experience as potential moderating variables. Accordingly, future research is encouraged to broaden the study area, increase the number of respondents, and incorporate additional variables to develop a more nuanced and comprehensive understanding of mobile banking adoption behavior in Indonesia. To translate intention into sustained usage, Bank Syariah Indonesia should pair continuous improvements in app reliability and usability with visible assurances of data security and sharia compliance in the BYOND BSI. In parallel, embedding routine financial activities (e.g., bill payments, zakat and donations) into default app workflows can foster habitual engagement and normalize mobile banking in users' daily financial practices.

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