

THE IMPACT OF KNOWLEDGE, BELIEF, AND CONVENIENCE OF USE ON CONSUMER INTEREST IN USING SERVICES M-BANKING

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Abstract :

The aim of this research was to find out the impact of knowledge, belief, and interest of use on Consumer interest in using M-Banking services. This study uses a quantitative method. The population in this study was 3,200 Consumers, for sample calculation using the Slovin formula random sampling method with the number of respondents being 97 Consumers. The data analysis method in this study used multiple linear regression in the SPSS 23 For Windows application. The t-test findings show that the knowledge factor has an effect on Consumer interest in using M-Banking services. While the belief factor does not affect Consumer interest in using M-Banking services. The convinence factor affects Consumer interest in using M-Banking. The factors of knowledge, belief and convinence of use simultaneously affect Consumer interest in using M-Banking services at Bank Syariah KCP Malang Pakis Kembar. From the finding of the percentage of determination (R²) given by the factors of knowledge, belief and ease of use on Consumer interest, it contributed 58.8% and the rest was influenced by other factors not included in this study of 41.2%.

Keywords : *knowledge, belief, convenience, Consumer interest*

Abstrak :

Tujuan penelitian ini adalah untuk mengetahui pengaruh pengetahuan, kepercayaan, dan minat penggunaan terhadap minat Konsumen dalam menggunakan layanan M-Banking. Penelitian ini menggunakan metode kuantitatif. Populasi dalam penelitian ini sebanyak 3.200 Konsumen, untuk perhitungan sampel menggunakan metode random sampling rumus Slovin dengan jumlah responden sebanyak 97 Konsumen. Metode analisis data dalam penelitian ini menggunakan regresi linier berganda pada aplikasi SPSS 23 For Windows. Hasil uji t menunjukkan bahwa faktor pengetahuan berpengaruh terhadap minat Konsumen dalam menggunakan layanan M-Banking. Sedangkan faktor keyakinan tidak berpengaruh terhadap minat Konsumen dalam menggunakan layanan M-Banking. Faktor kenyamanan berpengaruh terhadap minat Konsumen dalam menggunakan layanan M-Banking. Faktor pengetahuan, keyakinan dan kenyamanan penggunaan secara simultan berpengaruh terhadap minat Konsumen dalam menggunakan layanan M-Banking di Bank Syariah KCP Malang Pakis Kembar. Dari hasil persentase determinasi (R²) yang diberikan oleh faktor pengetahuan, keyakinan dan kemudahan terhadap minat konsumen memberikan kontribusi sebesar 58,8% dan sisanya dipengaruhi oleh faktor lain yang tidak termasuk dalam penelitian ini sebesar 41,2%.

Kata Kunci: *pengetahuan, kepercayaan, kemudahan, minat konsumen.*

INTRODUCTION

This technological development can grow a positive impact on increasing interaction between individuals. (Fabiana, 2019). In this way, it is easier and faster for people to get various information they need. Especially for companies that need data and information related to their business activities. One of the business activities that follows the growth of information technology is the banking financial institution. Banking activities that utilize this technology include e-Banking or Internet Banking applications, which can simply be interpreted as online banking activities.

Banking provides many conveniences regarding online-based services, one of which is through the use of mobile banking applications which are often known as m-banking. M-banking services combine information technology with business applications simultaneously. With these services, Consumers can get information more easily, quickly, efficiently and effectively and can also reduce the waiting time in line for 10-15 minutes which can be said to be quite long in making transactions.

M-banking has become one of the most important innovations in modern banking. With the advancement of technology and the increasing use of smartphones, m-banking offers Consumers the ease and convenience of managing their finances anytime and anywhere. One of the main advantages of m-banking is accessibility; users can perform transactions such as money transfers, bill payments, and balance checks with just a few taps on their mobile screens. In addition, m-banking also increases time efficiency by reducing the need to go to a physical bank. Security is also a major focus in this service; many m-banking applications come with advanced security features such as two-factor authentication and data encryption that protect users' personal information. With all these benefits, it is clear that using m-banking not only makes everyday life easier but also gives you more control over managing your personal finances.

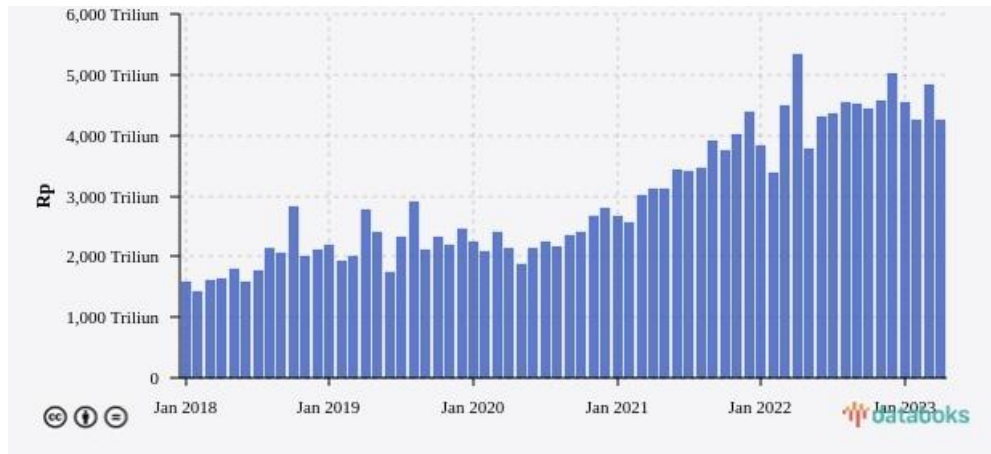
Overall, the development of m-banking usage in Indonesia shows a positive trend with greater growth potential along with increasing public awareness of the ease and security of digital banking services. The Financial Services Authority (OJK) reports that overall digital banking transactions increased by 45% last year. Meanwhile, Bank Syariah Indonesia (BSI) noted an increase in m-banking users reaching 3.5 million Consumers (bsi.co.id).

Bank Syariah Indonesia (BSI) is one of the banks in the banking industry that also provides m-banking services. From a series of advantages offered, the public needs to know the characteristics and benefits of the m-banking application itself. Consumer knowledge about this application also needs to be explored, because Consumer knowledge has the potential to influence interest in applying this online service (Anggraeni, 2015). Not only with Consumer knowledge about the application, Consumer belief in an application service is also likely to influence Consumer interest in applying it. Because the form of Consumer belief can be more reliable in a bank's m-banking system, the greater the level of security and confidentiality of its Consumers. So that it will again increase Consumer belief in

using the online banking service. The ease of applying m-banking is also likely to have an influence on interest in using the m-banking application. Because positive ease of use will directly affect the intention to use it. The easier a service is to apply, the more people are interested in it.

Picture 1

Digital Banking Transaction Value in Indonesia 2018-2023



Source: <https://databoks.katadata.co.id/tags/mobile-banking>

From the graph above, it can be resumed that the value of digital banking activities has enlarged every year. This is likely due to the influence of one of the digital banking services in the form of m-banking services as seen from the aspect of Consumer knowledge about m-banking, the influence of Consumer belief in m-banking applications, and the influence of ease of use felt by each Consumer in applying the m-banking service.

From several previous studies by Anisa, the findings showed that the experience of belief has a beneficial impact on interest in using *online banking* (A, 2019). Likewise, research operated by Putra shows that the higher the Consumer's belief in Islamic banks, the more confident the Consumer is in using m-banking. (Widhya, et al, 2024). In Yoseph's research, it was shown that there was an impact of the convenience aspect on interest in using m-banking services. (Sari & Yoseph, 2023). The convenience of using m-banking is considered more efficient for some Consumers so that the convenience of using m-banking can increase interest in using m-banking. (Mukhtisar, et al, 2021). The easier it is for Consumers to use m-banking, the higher their interest in using m-banking. (Badaruddin & Risma, 2021). Knowledge also has a impressive impact on interest in using m-banking as exposed in Miswan's research. (Nurparliana, et al, 2022). The more people have adequate knowledge about m-banking, the more interest in using m-banking will increase because people who have adequate knowledge will find it easier to use m-banking, thus increasing interest in using m-banking. (Susilowati & Auliah, 2023)

RESEARCH METHOD

This research uses a quantitative approach to compare two or more factors. This research method is carried out through field research. Located at BSI KCP Malang Pakis Kembar with a population of BSI KCP Malang Pakis Kembar Consumers of 3,200 Consumers. The sampling method uses systematic random

sampling. The researcher determined the number of samples as many as 97 active M-Banking users. The data collection method uses a questionnaire and documentation. Analysis of research instruments uses validity tests, reliability tests, normality tests, and homogeneity tests. Data analysis in this study uses linear regression tests, including simple linear regression tests, determination coefficient tests, and t-tests.

FINDINGS AND DISCUSSION

Finding

1. Validity test findings

| No. | R Count | R table |
|-------|---------|---------|
| X1.1 | 0.440 | 1.680 |
| X1.2 | 0.490 | 1.680 |
| X1.3 | 0.586 | 1.680 |
| X1.4 | 0.730 | 1.680 |
| X1.5 | 0.667 | 1.680 |
| X1.6 | 0.686 | 1.680 |
| X1.7 | 0.621 | 1.680 |
| X1.8 | 0.657 | 1.680 |
| X1.9 | 0.692 | 1.680 |
| X1.10 | 0.426 | 1.680 |
| X1.11 | 0.577 | 1.680 |
| X1.12 | 0.688 | 1.680 |
| X1.13 | 0.673 | 1.680 |
| X1.14 | 0.640 | 1.680 |
| X2.1 | 0.650 | 1.680 |
| X2.2 | 0.715 | 1.680 |
| X2.3 | 0.718 | 1.680 |
| X2.4 | 0.691 | 1.680 |
| X2.5 | 0.621 | 1.680 |
| X2.6 | 0.564 | 1.680 |
| X3.1 | 0.501 | 1.680 |
| X3.2 | 0.615 | 1.680 |
| X3.3 | 0.653 | 1.680 |
| X3.4 | 0.730 | 1.680 |
| X3.5 | 0.559 | 1.680 |
| X3.6 | 0.600 | 1.680 |
| X3.7 | 0.552 | 1.680 |
| Y1.1 | 0.602 | 1.680 |
| Y1.2 | 0.630 | 1.680 |
| Y1.3 | 0.563 | 1.680 |
| Y1.4 | 0.636 | 1.680 |
| Y1.5 | 0.772 | 1.680 |

Source: processed primary data

Refers on the table, we know that all explanation items in this research instrument are stated valid because all statement items in the questionnaire have a measured r value greater than the r table (0.1680) with a significance level of 0.1 (10%).

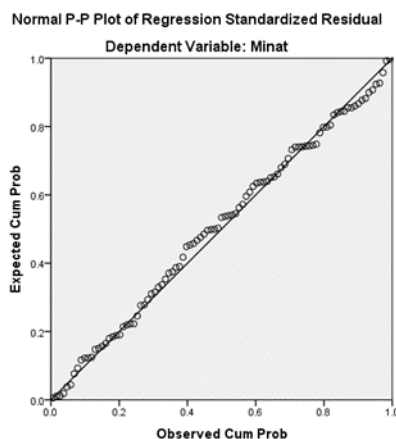
2. Reliability test findings

| No. | Factor | Cronbach Alpha's | Cronbach Alpha's yang diisyaratkan |
|-----|-------------|------------------|------------------------------------|
| 1. | Knowledge | 0.871 | >0.60 |
| 2. | Belief | 0.743 | >0.60 |
| 3. | Convenience | 0.704 | >0.60 |
| 4. | Interest | 0.642 | >0.60 |

Source: processed primary data

Based on that information above, it shows that the data in this study are reliable because the Cronbach Alpha's value is more than the required Cronbach Alpha's value (> 0.60). So all statement items in this research are declared reliable.

3. Normality test findings



Source: processed primary data

Refers on the image above, it is clear that data in this reserach is normally distributed data which is indicated by the data points being around the normal line and following a straight line. So the data in this study is declared normal.

4. Multicollinearity test findings

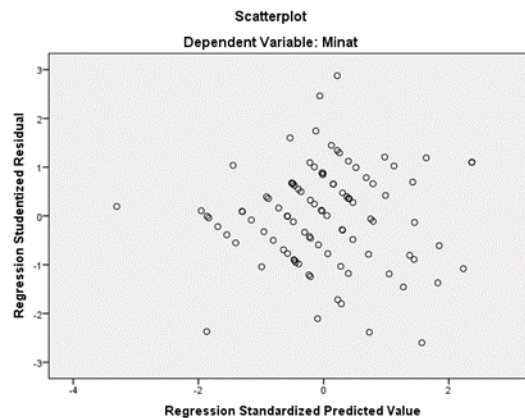
| Coefficients ^a | | | | | | | | |
|---------------------------|-----------------------------|------------|---------------------------|--|-------|------|-------------------------|-------|
| Model | Unstandardized Coefficients | | Standardized Coefficients | | t | Sig. | Collinearity Statistics | |
| | B | Std. Error | Beta | | | | Tolerance | VIF |
| (Constant) | 1.502 | 1.616 | | | .929 | .355 | | |
| Knowledge | .167 | .042 | .444 | | 4.005 | .000 | .360 | 2.780 |
| Belief | .101 | .078 | .129 | | 1.296 | .198 | .446 | 2.240 |
| Convenience | .212 | .075 | .273 | | 2.825 | .006 | .474 | 2.108 |

a. Dependent Factor: Interest

Source: processed primary data

Refers on the information above, it is clear that the tolerance value is more than knowledge of $0.360 > 0.1$ and the VIF value is less than 10 (< 10). Thus, it can be resumed that the data in this study does not experience multicollinearity.

5. Findings of heteroscedasticity test



sumber: data primer diolah

Refers on the image above, it shows that the data in this study does not experience heteroscedasticity because the data points are spread above and below the zero point.

6. Autocollinearity test findings

| Model Summary ^b | | | | | |
|---|-------------------|----------|-------------------|----------------------------|---------------|
| Model | R | R Square | Adjusted R Square | Std. Error of the Estimate | Durbin-Watson |
| 1 | .795 ^a | .632 | .620 | 1.27737 | 2.085 |
| a. Predictors: (Constant), LAG_X3, LAG_X2, LAG_X1 | | | | | |
| b. Dependent Factor: LAG_y | | | | | |

Source: processed primary data

Refers on the table above, it is known that the Durbin Watson value is 2,085. While dU is 1,733 and 4-dU is 2,267. If formulated $dU < d < 4-dU$ then $1,733 < 2,085 < 2,267$. Therefore, it can be resumed that the data in this research does not have autocorrelation.

7. Findings of multiple linear regression tests

| Coefficients ^a | | | | | |
|---------------------------|-----------------------------|------------|---------------------------|-------|------|
| Model | Unstandardized Coefficients | | Standardized Coefficients | | Sig. |
| | B | Std. Error | Beta | t | |
| (Constant) | 1.502 | 1.616 | | 929 | .355 |
| Knowledge | .167 | .042 | .444 | 4.005 | .000 |
| Belief | .101 | .078 | .129 | 1.296 | .198 |
| Convenience | .212 | .075 | .273 | 2.825 | .006 |

a. Dependent Factor: Interest

Source: processed primary data

From the following equation it can be stated that:

$$Y = a + b_1X_1 + b_2X_2 + b_3X_3$$

$$Y = 1.502 + 0.167 X_1 + 0.101 X_2 + 0.212 X_3$$

1. The constant value (a) is 1.502, which means that the Consumer interest value before being influenced by the factors of knowledge, belief and convenience is positive.
2. Koefisien $b_1 = 0.167$ which shows that if every additional 1 respondent is positive for the reliability factor, knowledge will increase by 0.167.
3. Coefficient $b_2 = 0.101$, which means that if every additional 1 respondent is positive for the reliability factor, belief will increase by 0.101.
4. Coefficient $b_3 = 0.212$, which means that if every 1 respondent is added to the reliability factor, the ease will increase by 0.212.

T test findings

| Coefficients ^a | | | | | |
|-------------------------------|-----------------------------|------------|---------------------------|-------|------|
| Model | Unstandardized Coefficients | | Standardized Coefficients | | Sig. |
| | B | Std. Error | Beta | t | |
| (Constant) | 1.502 | 1.616 | | .929 | .355 |
| Knowledge | .167 | .042 | .444 | 4.005 | .000 |
| Belief | .101 | .078 | .129 | 1.296 | .198 |
| Convenience | .212 | .075 | .273 | 2.825 | .006 |
| a. Dependent Factor: Interest | | | | | |

Source: processed primary data

Based on the table above, several conclusions can be drawn, including:

1. Knowledge (X1) on Consumer interest (Y) in using M-Banking services at Bank Syariah Indonesia KCP Malang Pakis Kembar.
H0: knowledge (X1) does not have a positive and impressive impact on Consumer interest (Y) in using M-Banking services at Bank Syariah Indonesia KCP Malang Pakis Kembar.
H1: knowledge (X1) has an effect on Consumer interest (Y) in using M-Banking services at Bank Syariah Indonesia KCP Malang Pakis Kembar.
The finding of t count of the influence of knowledge on Consumer interest is 4.005 which is superior than t table which is 1.661 ($4.005 > 1.661$) with a significance of 0.000. This means that H0 is denied and H1 is received. Thus, it can be resumed that the knowledge factor has a impressive positive effect on Consumer interest in using M-Banking services at Bank Syariah Indonesia KCP Malang Pakis Kembar.
2. Belief (X2) on Consumer interest (Y) in using M-Banking services at Bank Syariah Indonesia KCP Malang Pakis Kembar.

H0: Belief (X2) does not have a positive and impressive effect on Consumer interest (Y) in using M-Banking services at Bank Syariah Indonesia KCP Malang Pakis Kembar.

H2: Belief (X2) has an effect on Consumer interest (Y) in using M-Banking services at Bank Syariah Indonesia KCP Malang Pakis Kembar.

The t-test finding of the influence of belief on Consumer interest is 1.129, smaller than the t table, which is 1.661 ($1.129 < 1.661$) with a significance of 0.198. This means that H0 is received and H1 is denied. Thus, it can be resumed that the belief factor does not have a impressive positive effect on Consumer interest in using M-Banking services at Bank Syariah Indonesia KCP Malang Pakis Kembar.

3. Convenience (X3) on Consumer interest (Y) in using M-Banking services at Bank Syariah Indonesia KCP Malang Pakis Kembar.

H0: convenience (X3) does not have a positive and impressive effect on Consumer interest (Y) in using M-Banking services at Bank Syariah Indonesia KCP Malang Pakis Kembar.

H13: convenience (X3) has an effect on Consumer interest (Y) in using M-Banking services at Bank Syariah Indonesia KCP Malang Pakis Kembar.

The finding of t count of the influence of convenience on Consumer interest is 2.825 which is greater than t table which is 1.661 ($2.825 > 1.661$) with a significance of 0.006. This means that H0 is denied and H1 is received. Thus, it can be resumed that the convenience factor has a impressive positive effect on Consumer interest in using M-Banking services at Bank Syariah Indonesia KCP Malang Pakis Kembar.

F test findings

| ANOVA ^a | | | | | |
|---|----------------|----|-------------|--------|-------------------|
| Model | Sum of Squares | df | Mean Square | F | Sig. |
| Regression | 233.002 | 3 | 77.667 | 44.269 | .000 ^b |
| Residual | 163.163 | 93 | 1.754 | | |
| Total | 396.165 | 96 | | | |
| a. Dependent Factor: Interest | | | | | |
| b. Predictors: (Constant), Convenience, Belief, Knowledge | | | | | |

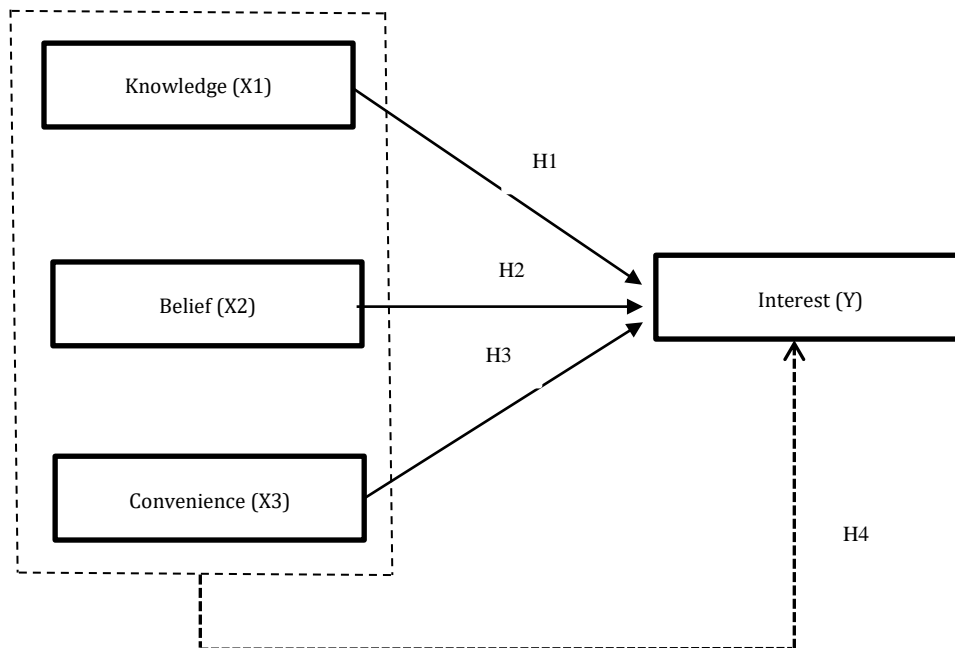
Source: processed primary data

The effect of knowledge (X1), belief (X2), ease of use (X3) on Consumer interest (Y) in using M-Banking services at Bank Syariah Indonesia KCP Malang Pakis Kembar.

H0: knowledge (X1), belief (X2) and ease of use (X3) together do not have a impressive effect on Consumer interest (Y) in using M-Banking services at Bank Syariah Indonesia KCP Malang Pakis Kembar.

H4: knowledge (X1), belief (X2) and ease of use (X3) have a positive and impressive effect on Consumer interest (Y) in using M-Banking services at Bank Syariah Indonesia KCP Malang Pakis Kembar.

Picture 2
Hypothesis Framework



Refers on the findings of the F test above, it shows that the findings of the measured F test of the influence of knowledge, belief and ease of use on Consumer interest of 44.269 are greater than the F table, which is 2.14 ($44.269 > 2.14$) with a significance of 0.000. This means that H_0 is denied and H_4 is received. Thus, it can be resumed that the factors of knowledge, belief and ease of use together have an effect on Consumer interest in using M-Banking services at Bank Syariah Indonesia KCP Malang Pakis Kembar.

Findings of the determination coefficient test

| Model Summary | | | | |
|---|-------------------|----------|-------------------|----------------------------|
| Model | R | R Square | Adjusted R Square | Std. Error of the Estimate |
| 1 | .767 ^a | .588 | .575 | 1.325 |
| a. Predictors: (Constant), Convenience, Belief, Knowledge | | | | |

Source: processed primary data

Refers on the table above, it can be seen that the R Square or coefficient of determination is 0.588 or 58.8%. This means that there is a simultaneous influence between knowledge (X1), belief (X2) and ease of use (X3) on Consumer interest (Y) of 58.8%. And the rest is influenced by other factors.

Discussion

Knowledge on Consumer Interest in Using M-Banking Services at Bank Syariah Indonesia KCP Malang Pakis

According to the findings of the sig value obtained for the influence of X1 on Y is $0.000 < 0.1$ and the measured t value is $4.005 > t$ table, namely 1.661 ($4.005 > 1.661$) it can be interpreted that H_0 is denied and H_1 is received. Thus it can be

resumed that the knowledge factor has a positive and impressive effect on Consumer interest in using M-Banking services at Bank Syariah Indonesia KCP Malang Pakis Kembar. From these findings, M-Banking users at Bank Syariah KCP Malang Pakis Kembar have increased. In using M-Banking services, Consumers need to know information about the characteristics of the service in order to handle the problem of errors in making decisions to use it. Consumer Service (CS) has an important role in a service, one of which is this M-Banking service. Because in its position, Consumer Service is the main liaison between the bank and the Consumer. Thus, Consumers can know the characteristics of a service.

The finding of this research are relevant to previous studies which state that knowledge has a positive and impressive effect on Consumer interest in using M-Banking services. Knowledge also has a impressive effect on the interest in using m-banking as exposed in Miswan's research (Nurparliana et al., 2022). The more people have adequate knowledge about m-banking, the more interest in using m-banking will increase because people who have adequate knowledge will find it easier to use m-banking, thus increasing interest in using m-banking (Susilowati & Auliah, 2023).

Thus, Consumer Service must further improve socialization and promotion related to the use of service features so that Consumers can be more aware of each more appropriate use of the features and are interested in using M-Banking services.

Belief on Consumer Interest in Using M-Banking Services at Bank Syariah Indonesia KCP Malang Pakis

Based on the findings of the sig value obtained for the influence of X2 on Y is $0.198 > 0.1$ and the t-value is $1.129 < t_{table}$ which is 1.661 ($1.129 < 1.661$). It can be interpreted that H0 is received and H2 is denied. Thus it is said that the belief factor does not affect Consumer interest in using M-Banking services at Bank Syariah Indonesia KCP Malang Pakis Kembar. This can be said to be very possible because most M-Banking Consumers are employees or workers from an institution, company or individual Consumers who have just established cooperation with Bank Syariah Indonesia KCP Malang Pakis Kembar. Therefore, Indonesian Islamic banks must implement a product introduction strategy to new Consumers so that there is better belief so that Consumers are interested in using online service products and belief the system run by Bank Syariah Indonesia more. That business in the banking sector is a business based on Consumer belief. Therefore, Islamic banks must maintain and increase Consumer belief in Islamic banks so that more people want to join as Islamic bank Consumers. In the Islamic economic perspective, belief is something that must be implemented in accordance with the principle of amanah in carrying out tasks.

The findings of this study are relevant. Anisa shows that the experience of belief has a positive influence on interest in using online banking (A, 2019). Likewise, research operated by Putra shows that the higher the Consumer's belief in Islamic banks, the more confident the Consumer is in using m-banking. (Widhya et al., 2024). Consumers who do not have belief do not affect Consumer interest in using M-Banking services because there is a sense of concern in using online services but feel that there is no risk and can provide good information. However, Consumers who have belief in m-banking will be more interested in using m-

banking.

Convenience on Consumer Interest in Using M-Banking Services at Bank Syariah Indonesia KCP Malang Pakis

Based on the findings obtained, the sig value is $0.006 < 0.1$ and tcount is $2.285 > t_{table}$ which is 1.661 ($2.285 > 1.661$) for the influence of X_3 on Y . This means that H_0 is denied and H_3 is received. Thus, it can be resumed that the ease of use factor has a positive and impressive effect on Consumer interest in using M-Banking services at Bank Syariah Indonesia KCP Malang Pakis Kembar. From the data produced by researchers in this study, there were more enthusiasts from the ages of 20 to 40 years. For enthusiasts aged 40 years and over, it can be said to be very minimal. Therefore, Bank Syariah Indonesia is expected to further simplify the application method so that it can be of interest to all age groups, both adults and teenagers.

The findings of this study are in accordance with Cakra's theory which states that ease of use is the opinion of someone who believes that using information technology is easy and does not require much effort. (Cakra, 2021). The findings of this study are relevant to Yoseph's research which shows that ease of use has a positive and impressive effect on Consumer interest. In Yoseph's research, it shows that there is an impact of the ease aspect on interest in using m-banking services. (Sari & Yoseph, 2023). The ease of using m-banking is considered more efficient for some Consumers so that the ease of using m-banking can increase interest in using m-banking (Mukhtisar et al., 2021). The easier it is for Consumers to use m-banking, the higher their interest in using m-banking. (Badaruddin & Risma, 2021) dan (Pratama & Binastuti, 2023). The existence of m-banking shows the development of technology in the banking world where technology such as m-banking will make it easier for people to make transactions. So that the convenience offered by m-banking can influence Consumer interest in using m-banking (Widanengsih, et al, 2021). Therefore, Bank Syariah Indonesia must maintain and make it easier to apply online services so that they can be of interest to all age groups, both adults and teenagers.

Knowledge, Belief and Ease of Use Simultaneously Affect Consumer Interest in Using M-Banking Services at Bank Syariah Indonesia KCP Malang Pakis Kembar

Based on the findings obtained for the influence of knowledge, belief and ease of use simultaneously on Consumer interest, namely F count of $44.269 > F_{table}$ 2.14 ($44.269 > 2.14$) with a significance of 0.000 . This means that H_0 is denied and H_4 is received. Thus, it can be resumed that the factors of knowledge, belief and ease of use simultaneously have a positive and impressive effect on Consumer interest in using M-Banking services at Bank Syariah Indonesia KCP Malang Pakis Kembar. Therefore, Bank Syariah Indonesia is expected to maintain or further improve its marketing strategy on M-banking services so that more Consumers are interested.

The findings of this study are in accordance with the theory which states that interest is influenced by knowledge, belief and ease. (Sari & Yoseph, 2023). Consumer interest in using a banking application is greatly influenced by several factors, including knowledge, belief, and ease of use of a service (Sari & Yoseph, 2023).

The findings of this study are relevant to previous studies that show that knowledge, belief and ease of use simultaneously influence Consumer interest. The findings of this study are confirmed by research operated on BNI Syariah KC Tanjungkarang Consumers which states that the factors of knowledge, belief and ease of use simultaneously have a positive and impressive effect on Consumer interest in using M-Banking services.

The findings of this study also support the findings of research operated by Helmi, which find in research that the convenience factor can influence Consumer interest in using M-Banking (Helmi, et al, 2024). Thus, Bank Syariah Indonesia must increase Consumer knowledge about M-Banking, improve services to gain Consumer belief, and display simple m-banking features so that they are easy for Consumers to understand and use, so that it can increase Consumer interest in using m-banking at BSI KCP Malang Pakis Kembar. Thus, banks must maintain Consumer belief more so that there is reciprocity between Consumers and banks. The more Consumer belief in a bank's services increases, the more loyal Consumers are to the bank. In addition, Allah SWT wants every convenience for His creatures because Allah knows that humans are created with weak natures. Therefore, Bank Syariah KCP Malang Pakis Kembar provides convenience for Consumers to make transactions using online services in the form of M-Banking.

CONCLUSION

Based on the findings of the t-test, it shows that the knowledge factor has a positive and impressive effect on Consumer interest in using M-Banking services at Bank Syariah Indonesia KCP Malang Pakis Kembar. So that the Consumer Service of Bank Syariah Indonesia KCP Malang Pakis Kembar continues to maintain the delivery of each product of Bank Syariah Indonesia, especially on M-Banking services. While the belief factor does not have a positive and impressive effect on Consumer interest in using M-Banking services at Bank Syariah Indonesia KCP Malang Pakis Kembar. With the possibility that M-Banking users are still in the new Consumer stage in using M-Banking services, so that there is a lack of Consumer belief in M-Banking services. Meanwhile, the ease of use factor has a positive and impressive effect on Consumer interest in using M-Banking services at Bank Syariah Indonesia KCP Malang Pakis Kembar. So that Bank Syariah Indonesia KCP Malang Pakis Kembar must continue to maintain or make it easier to apply M-Banking services to increase Consumer interest in using M-Banking services. However, simultaneously, the factors of knowledge, belief and ease of use have a positive and impressive effect on the factor of Consumer interest in using M-Banking services at Bank Syariah Indonesia KCP Malang Pakis Kembar.

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