

The Influence of Convenience, Trust and Risk Perception on UIN Madura Students' Decisions to Use Byond By BSI

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ABSTRACT

The development of digital Islamic banking in Indonesia, including the launch of the BYOND by BSI application, requires users to be prepared to adopt technology-based services. Differences in how users assess convenience, trust, and risk are important reasons to examine the determinants of the decision to use the application. This study aims to examine the influence of convenience, trust, and risk perception on the decision to use BYOND by BSI among students of the Islamic Banking Study Program at UIN Madura, both partially and simultaneously, while also determining the most dominant variables. The approach used is a quantitative associative causal approach. Primary data were collected through an online questionnaire from 82 respondents who were determined by purposive sampling from a population of 460 students, with the sample size calculated using the Slovin formula. Data processing utilized PLS-SEM through SmartPLS 4. The test results showed that ease of use ($\beta = 0.490$; $t = 3.890$; $p = 0.000$), trust ($\beta = 0.441$; $t = 3.657$; $p = 0.000$), and risk perception ($\beta = 0.227$; $t = 2.134$; $p = 0.033$) had a positive and significant effect on usage decisions. The three factors together explained 71.3% of the variation in usage decisions ($R^2 = 0.713$; R^2 adjusted = 0.679), while the remainder came from factors outside the model. Ease of use was recorded as the strongest predictor, followed by trust and risk perception. Thus, ease of use, trust, and risk perception play a key role in the adoption of digital Islamic banking applications, so that improvements to the interface, system stability, and transaction security guarantees need to be a primary concern.

A. INTRODUCTION

Digital transformation in the banking sector has brought about changes in the patterns of public interaction with financial services, particularly in the realm of Islamic banking. Service digitization is no longer merely an additional innovation, but has become a primary need to address demands for transaction efficiency, speed, and flexibility (Nanang Setiawan, 2025). Mobile banking exists as a strategic medium that bridges customer needs with the modern banking system. In the context of Islamic banking in Indonesia, the presence of digital applications is not only required to be technologically superior, but also must be able to maintain the values of trust, transparency, and adherence to Islamic principles that underpin its operations (Supriadi, Sufiani Zahra, Muhammad Sabian Rafif, 2025).

The development of mobile banking in Indonesia shows a significant growth trend until 2025, both in terms of transaction volume and value. The latest Bank Indonesia report noted that the number of digital payment transactions, including those through mobile banking applications, reached 4.66 billion by the end of 2025, representing an annual growth of more than 41% compared to the previous period (Bank Indonesia, 2025). This development indicates that mobile banking is no longer merely an additional service but has become a primary channel in modern banking activities. Along with advances in information technology and the increasing public demand for efficient and easily accessible financial services, various



banking institutions in Indonesia continue to innovate in developing digital services. These innovations aim to improve service quality while providing convenience for customers in conducting various financial transactions. One form of digital service development is carried out by Bank Syariah Indonesia through the launch of a digital banking application designed to provide a more modern and integrated transaction experience for its users (Triska Dewi Pramitasari, Ardhya Yudistira Adi Nanggala, 2023).

Bank Syariah Indonesia (BSI) is an institution formed from the merger of several government-owned Islamic banks. BSI's monomental service is the Byond by BSI application, which was officially launched on November 9, 2024, and available on the App Store since October 26, 2024. This application is designed as an integrated digital banking platform that not only offers easy transactions but also a more modern and adaptive user experience to the needs of the digital generation. However, the success of a digital banking application is not solely determined by the completeness of the features offered, but by the extent to which users actually decide to use and trust the application in their daily financial activities.

Bank Syariah Indonesia's digital service transformation from BSI Mobile to Byond has also been met with mixed user responses. According to information on the Apple App Store, the BSI Mobile app previously received a 4.1 rating with over 25,000 reviews. After the transformation to BYOND, the app received a 3.4 rating with around 14,000 reviews, reflecting user evaluations of the system and feature updates. Some users appreciated the broader service integration, while others highlighted the system stability and user experience after the app update. These differences in assessments demonstrate that digital innovation is not solely determined by technological advancements, but rather by how users evaluate the level of ease, trust, and risk involved in using digital banking apps before making a decision to continue using them.

Individual decisions about using digital banking services don't occur instantly, but rather through a complex evaluation process. During this process, users assess not only the ease and functional benefits of the application but also their perceptions of the system's security, service reliability, and the credibility of the provider. Given that digital banking services involve the management of funds and personal information, trust and perceived risk are integral to these considerations. Therefore, the decision to use is essentially the result of an evaluative process involving various user perceptions and beliefs about the services offered (Hana Nafisah, Ahmad Amin Dalimunte, and M. Ikhsan Harahap, 2023).

The evaluation process typically begins with a feeling of interest in a service deemed to meet the user's needs. This interest arises because the application offers easy access, saves time, enables flexible transactions, and provides a stable and secure user experience. In addition to functional factors, the institution's reputation and the quality of digital services also influence the formation of initial interest before use. Therefore, the use of digital banking services does not occur spontaneously, but rather through reasoned consideration, influenced by the user's nature and level of understanding (Gary Euglezyano, Sri Murtiasih, 2025).

Students of the Islamic Banking Study Program at UIN Madura are a relevant group to be studied in this research. Conceptually, Islamic banking students possess academic knowledge of Islamic financial principles, risk management, and the importance of trust in the banking system. Furthermore, they are part of a younger generation accustomed to using digital technology in various aspects of their lives. The combination of Islamic financial literacy and intense technology use makes students a relatively critical and rational user group in assessing digital banking services, including Byond by BSI.

Ease of use is an initial factor that plays a significant role in driving the decision to use a digital banking application. Ease of use is not only defined as a simple interface, but also includes clarity of transaction flow, speed of access, and minimal technical obstacles in using the application. For students, an easy-to-use application will reduce cognitive load and increase comfort in transactions (Additya Dian Eko Putra and Ahmad Mukhlason, 2025). Conversely, if the application is perceived as complicated or often experiences technical problems, the potential for rejection of the application's use will be greater, even if the

application comes from a credible banking institution (Fajar Pramudya Wibowo, Ira Setiawati, and Tri Widiastuti, 2025) .

Beyond convenience, trust plays a crucial role in digital banking services. Trust reflects users' confidence that the bank is capable of maintaining the security of funds, protecting personal data, and conducting its operations professionally and in accordance with Sharia principles. In the context of BSI, trust is built not only through BSI's reputation as a national Sharia bank but also through the user experience interacting with the digital system provided. System disruptions, transaction delays, or unclear information can potentially erode user trust, especially for students who lack a conceptual understanding of bank risks and responsibilities (Arif Maulana Nizar, Abdul Yusuf, 2022).

On the other hand, risk perception is an essential factor in mobile banking usage decisions. Risks in digital banking services are often perceptual, not solely based on objective probability. Users may perceive risks related to data security, transaction accuracy, information protection, system stability, and potential financial loss. For Islamic banking students, this risk perception carries significant weight because the principle of prudence is a core value in the Islamic financial system. High risk perception can raise doubts and reduce users' inclination to optimally utilize digital banking applications (Vingka Aulia Putri, Itsla Yunisva Aviva, Wehdawati Wehdawati, Muhammad Zainal Arifin, 2025) .

The decision to use is the final stage of the consideration process undertaken by users before utilizing a digital service. In the context of digital banking, this decision does not occur spontaneously, but rather through a series of assessments of various aspects, such as ease of use, level of trust, and perceived potential risks. Users tend to choose applications that are perceived to provide convenience, security, and reliability in transactions. Therefore, the decision to use can be understood as the result of a rational evaluation process that is also influenced by user experience. In this study, the decision to use is demonstrated by users' tendency to use the Byond by BSI application, making it their primary choice for transactions, their intention to continue using it continuously, and their willingness to recommend it to others. (Henry Julianto, 2023)

Various previous studies have discussed the factors influencing the decision to use mobile banking services. A study conducted by Hana Nafisah et al. (2023) showed that ease of use and trust significantly influence interest in using digital banking services. Similarly, Gary Euglezyano and Sri Murtiasih (2025) found that perceived risk also influences users' decisions to utilize mobile banking applications. Furthermore, Fajar Pramudya Wibowo et al. (2025) revealed that trust can act as an intervening variable that strengthens the decision to use digital banking services. Overall, these findings indicate that ease of use, trust, and perceived risk are key factors in the adoption of digital banking services. However, most studies still tend to examine these variables separately and focus more on the context of conventional banking.

This research gap indicates the need for a more comprehensive study of the factors influencing the decision to use digital Islamic banking services. Therefore, this study offers a novelty by integrating the variables of convenience, trust, and perceived risk as factors influencing the decision to use in a single analytical model applied to the context of digital Islamic banking applications, specifically Byond by BSI. Furthermore, this study focuses on Islamic banking students as research subjects who possess a combination of Islamic financial literacy and experience in using digital technology. This is expected to provide a more relevant picture of the behavior of digital Islamic banking service users.

Based on the research gaps and novelties outlined, this study aims to analyze the influence of convenience, trust, and perceived risk on the decision to use the Byond by BSI application among students of the Islamic Banking Study Program at UIN Madura. This research is expected to provide an academic contribution in enriching the study of user behavior in digital Islamic banking, as well as a practical evaluation material for Bank Syariah Indonesia in improving service quality and application acceptance among the younger generation.



B. THEORETICAL STUDY

The user's technology adoption decision-making process is rooted in Behavioral Decision Theory, which emphasizes that individual actions arise from cognitive evaluations of various positive and negative stimuli. Within this framework, digital banking application adoption is measured through several key indicator dimensions: internal motivation to transact, app designation as a priority platform, continued usage preference, and willingness to recommend to others.

As a driving variable, the ease of use aspect refers to the Technology Acceptance Model (TAM). This concept defines ease of use as a perception that operating a platform does not require excessive cognitive effort. The ease of use construct is measured through indicators such as simplicity of navigation, neatness of interface layout, clarity of instructions, flexibility of access, and minimal technical barriers during operation. The proposed causal relationship between these variables is formulated in the following hypothesis:

H1: Convenience has a positive and significant effect on the decision to use the Byond by BSI application for Sharia Banking students at UIN Madura.

Furthermore, the trust variable refers to Trust Theory, which describes users' willingness to rely on the reliability and integrity of a service provider. This trust construct is translated into indicators of digital system infrastructure reliability, user personal data protection, transaction processing transparency, and consistent application of Sharia principles. This theory explains that increasing customer trust will unidirectionally strengthen their confidence in utilizing digital services. The proposed hypothesis is:

H2: Trust has a positive and significant effect on the decision to use the Byond by BSI application for UIN Madura Sharia Banking students. H2: Trust has a positive and significant effect on the decision to use the Byond by BSI application for UIN Madura Sharia Banking students.

Meanwhile, the risk perception variable is explained through Perceived Risk Theory, namely the level of uncertainty and negative consequences anticipated by users before making a digital transaction. This construct is measured through indicators of anxiety levels regarding data privacy leaks, potential financial losses due to system execution errors, and connection instability or server disruptions. In consumer behavior theory, risk functions as an inhibitory or inhibiting variable (inhibiting factor). This means that the relationship between risk perception and usage decisions is negative (in the opposite direction): the higher the potential risk perceived by users, the lower their tendency to make a decision to use the application, and vice versa. Based on this theoretical foundation, the proposed hypothesis is:

H3: Risk perception has a negative and significant effect on the decision to use the Byond by BSI application among Islamic Banking students at UIN Madura.

C. RESEARCH METHODS

This research uses a quantitative approach with a causal associative research type, namely research aimed at analyzing the influence of convenience, trust, and risk perception towards the decision to use the BYOND by BSI application among students of the Islamic Banking Study Program at UIN Madura. The quantitative approach was chosen because this study aims to test the causal relationship between variables based on empirical data obtained from respondents (Nurhaibah Purba, Yusnita Ramanda and Diah Umiati Nasution, 2025) .

The data used in this study is primary data collected directly through questionnaires distributed to respondents. The questionnaire instrument was compiled based on research variable indicators adapted from various literature on the use of digital banking services, then adapted to the context of Islamic banking services (Putri Yana, Putri Septiani-Dina Restiani, 2023) .

The population in this study consisted of all 460 active students of the Islamic Banking Study Program at UIN Madura who used the Byond by BSI application. Information on the number of students was obtained from the Higher Education Database (PDDIKTI). The sampling technique used was purposive sampling. The sample size was determined using the Slovin formula with a margin of error of 10 (Imam Machali, 2021) . Based on these calculations,

the minimum sample size was 82 respondents, which was considered representative of the study population.

The data collection process was conducted by distributing closed-ended questionnaires online through digital communication media, such as WhatsApp and other platforms. Respondents were asked to provide answers based on their experience in using the BYOND by BSI application. Each variable indicator was measured using a four-point Likert scale with a value range of 1 (strongly disagree) to 5 (strongly agree). The variables analyzed in this study included ease of use (X1), trust (X2), perceived risk (X3), and usage decision (Y).

The data analysis technique in this study used variance-based Structural Equation Modeling (SEM) with the Partial Least Squares (PLS) method, processed using SmartPLS software. The PLS-SEM method was chosen because it is suitable for research with a limited sample size and a predictive model. In line with quantitative research in the study of digital user behavior, the analysis of relationships between latent variables requires a methodological approach capable of representing the complexity of relationships simultaneously. Therefore, the PLS-SEM method is considered appropriate because it is able to analyze causal relationships between variables even with a relatively limited sample size. The PLS-SEM analysis was conducted in two stages: an outer model evaluation to test the validity and reliability of the research instrument, and an inner model evaluation to analyze the relationships between latent variables and the significance of their influence using the bootstrapping technique (Mahfud Sholihin, 2021) .

D. RESULTS AND DISCUSSION

Evaluation of measurement model (Outer Model)

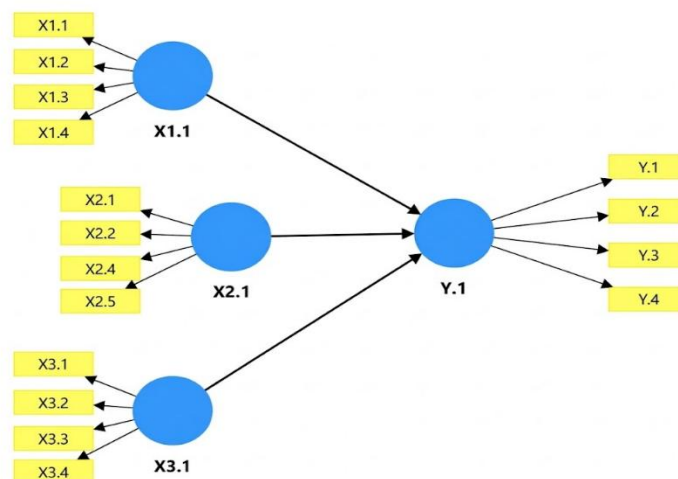


Figure : Construct Model

Evaluation of the measurement model (outer model) was conducted to ensure that each indicator was able to measure the research construct validly and reliably. Convergent validity was evaluated through outer loading values, with indicators being declared valid if they had a value ≥ 0.70 . Indicators that did not meet these criteria were eliminated from the model to obtain a more representative final measurement structure (Putra & Mukhlason, 2025).

Table Results of Convergent Validity Test (Outer Loading)

Indicator	Loading Factor Value	Conclusion
X1.1	0.829	Valid
X1.2	0.860	Valid
X1.3	0.756	Valid
X1.4	0.897	Valid



X2.1	0.810	Valid
X2.2	0.883	Valid
X2.4	0.723	Valid
X2.5	0.740	Valid
X3.1	0.864	Valid
X3.2	0.859	Valid
X3.3	0.810	Valid
X3.4	0.799	Valid
Y.1	0.758	Valid
Y.2	0.821	Valid
Y.3	0.710	Valid
Y.4	0.784	valid

The next stage after testing the final measurement model (outer loading) is to evaluate the reliability and convergent validity at the variable (construct) level. Reliability testing is conducted to measure the internal consistency of the instrument through Cronbach's Alpha and Composite Reliability (ρ_c) values with a criterion limit of > 0.70 . Meanwhile, the convergent validity test is evaluated using the Average Variance Extracted (AVE) value with a minimum criterion requirement of 0.50 (Kirana et al., 2025). The results of the reliability and convergent validity tests are presented in table.

Table Results of Reliability Test and Convergent Validity of Constructs

Variables	Cronbach's Alpha	Composite Reliability(ρ_c)	Average Variance Extracted (AVE)	Information
Convenience	0.711	0.838	0.635	Valid & Reliable
Trust	0.785	0.861	0.609	Valid & Reliable
Risk Perception	0.799	0.830	0.626	Valid & Reliable
Usage Decision	0.769	0.853	0.592	Valid & Reliable

The results in table show that all constructs meet the requirements for internal consistency and convergent validity. The Composite Reliability (CR) of all variables was above 0.70 (Ease of Use = 0.838; Trust = 0.861; Perceived Risk = 0.830; Decision to Use = 0.853), and Cronbach's Alpha also exceeded 0.70 (0.711; 0.785; 0.799; and 0.769, respectively). The AVE values for all constructs also exceeded 0.50, confirming that each construct explained more than 50% of the variance in its indicators (Sebayang et al., 2023).

The next stage is the evaluation of discriminant validity using the Heterotrait-Monotrait Ratio (HTMT) criteria to ensure that each latent variable is empirically proven to be conceptually and statistically different. In accordance with methodological provisions, discriminant validity is met if the HTMT value between constructs is below the threshold of 0.85 (Alfian Yuda Prasetyo, 2025). The results of the discriminant validity evaluation are presented in detail in table.

Table Results of Heterotrait-Monotrait Ratio (HTMT) Test

Variables	Convenience	Trust	Risk perception	Decision on use
Convenience				
Trust	0.648			
Risk Perception	0.576	0.767		
Usage Decision	0.424	0.688	0.278	

Based on the results in table, all inter-construct HTMT values are below the threshold of 0.85. This finding indicates that all variables in this study meet the criteria for adequate discriminant validity, in line with current practice in mobile banking research that assesses

discriminant validity through the HTMT ratio with a threshold of 0.85 (Geebren & Jabbar, 2025). Thus, the measurement model can be considered to have met the requirements for inter-construct discrimination, and further analysis can proceed to the stage of evaluating the structural model (inner model).

Structural Model Evaluation (Inner Model)

Structural model evaluation (inner model) was conducted to determine the model's ability to explain the relationship between exogenous variables, namely ease of use, trust, and risk perception, to the endogenous variable, namely the decision to use the BYOND by BSI application. This evaluation was carried out by looking at the R-Square (R^2), F-Square (f^2) values, and hypothesis testing through the bootstrapping procedure in SmartPLS 4. The results of the structural model evaluation were used to determine the extent to which the independent variables were able to explain the dependent variable and to determine the significance of the relationship between variables in the research model.

Table Results of the Coefficient of Determination (R^2) Test

Endogenous Variables	R-Square	R-Square Adjusted
Usage Decision	0.713	0.679

The analysis results showed an R-square value of 0.713 and an Adjusted R-square of 0.679. This means that the variables of convenience, trust, and perceived risk collectively explain 71.3% of the variation in the decision to use the Byond by BSI application, while the remaining 28.7% is influenced by factors outside the model. This R-square value is categorized as strong, indicating the research model's excellent predictive power.

Table F-Square Test Results (f^2)

Variable Relationship	F-Square (f^2)	Influence Category
Ease of use → Decision of use	0.362	Big
Trust → Usage decision	0.504	Big
Risk Perception → Usage Decision	0.239	Currently

Source: Primary Data Processed by smart PLS 4 2026

Based on the data in table, an effect size evaluation was conducted to measure the relative contribution of the independent variables to the dependent variable. The f^2 value for the Ease variable of 0.362 is categorized as having a large effect, the Trust variable of 0.504 is categorized as having a large effect, and the Risk Perception variable of 0.239 is categorized as having a medium effect. This categorization of the effect size refers to Cohen's (1988) theoretical basis as emphasized in the PLS-SEM methodology guidelines by (Audretsch & Belitski, 2024), with threshold criteria of 0.02 (small), 0.15 (medium), and 0.35 (large).

Table Hypothesis Test Results

Hypothesis	Variable Relationship	Path Coefficient (β)	T-Statistics	P-Values	information
H1	Ease of use → Decision of use	0.490	3,890	0.000	Accepted
H2	Trust → Usage decision	0.441	3,657	0.000	Accepted
H3	Risk Perception → Usage Decision	0.227	2,134	0.033	Accepted

Based on the hypothesis testing results in Table 6, all exogenous variables showed a significant influence on the decision to use the Byond by BSI application. This is indicated by a t-statistic value greater than 1.96 and a p-value less than 0.05. Thus, all three research hypotheses are accepted.

Hypothesis testing is performed by comparing the t-statistic and p-value. If the t-statistic is greater than 1.96 and the p-value is less than 0.05, the hypothesis is accepted as significant. (Tsushima, 2022)



Effect of Convenience on Usage Decisions (H1)

The first hypothesis test (H1) yielded a path coefficient (β) of 0.490 with a T-statistic of 3.890 (> 1.96) and a p-value of 0.000 (< 0.05). Statistically, this finding proves that the Ease of Use variable has a positive and significant effect on the Decision to Use the Byond by BSI application. The positive direction of the relationship indicates that the higher the level of ease perceived by users in operating the platform, the stronger their behavioral drive to adopt and actively use the service. Theoretically, this result strengthens the Technology Acceptance Model (TAM) and Unified Theory of Acceptance and Use of Technology (UTAUT) frameworks, which place perceived ease of use as the primary determinant in financial technology adoption. This finding aligns with the study by Sudarsono et al. (2024), who used the combined TAM–UTAUT model on Muslim students who use Islamic mobile banking and showed that perceived ease of use plays an important role in forming adoption intentions (Sudarsono et al., 2024).

In the context of the BYOND by BSI application, the perceived ease of use is formed from the intuitive user interface design, responsive system navigation, and efficient transaction steps that are able to minimize the cognitive load of students as users. This ease of accessibility eliminates technical barriers and directly forms positive preferences in digital transaction decision-making. In other words, when the mental cost and effort required to complete a transaction decrease, users tend to perceive the service as more valuable and more worthy of routine adoption. This mechanism is consistent with the findings of Putri and Firmansyah (2026) on Bank Syariah Indonesia customers in Surabaya City, which showed that ease of use has a positive and significant effect on the decision to use BSI Mobile (t-statistics = 3.423; p-value = 0.001), although trust proved more dominant in their model (Sandra Merlina Putri & Fani Firmansyah, 2026).

The empirical findings of this study align with previous studies confirming that operational ease is an important predictor in driving mobile banking and fintech adoption. Syawal et al. (2026) found that ease of access to financial services positively influences the decision to use Islamic mobile banking (Muhammad Syawal et al., 2026), while Kuntadi (2025) reported that in an extended TAM model for Indonesian students, perceived ease of use indirectly contributes to adoption intention through attitude, with the model explaining 68.6% of the variance. From a comparative perspective, the educated user segment (digital natives) tends to prioritize practicality and feature flexibility as primary considerations before deciding to switch and use Islamic banking services continuously (Yahya Agung Kuntadi, 2025). However, these findings also need to be read critically: some studies actually report a positive but not always significant effect of ease of use on loyalty or usage intention, so ease is more appropriately positioned as an enabler that works in conjunction with trust and risk perception. The Effect of Trust on Usage Decisions (H2)

The Influence of Trust on Consumption Decisions (H1)

The results of the structural analysis on the second hypothesis (H2) show a path coefficient (β) value of 0.441 with a T-statistic of 3.657 (> 1.96) and a p-value of 0.000 (< 0.05). These test results confirm that Trust has a positive and significant influence on the Decision to Use the BYOND by BSI application. This finding indicates that the level of user confidence in the institution's track record, system reliability, and platform security guarantees are critical foundations in triggering usage actions. Theoretically, these results strengthen the expansion of the Technology Acceptance Model (TAM) by adding the construct of trust as an antecedent of usage intentions and behavior, as shown by Putri and Sabaruddin (2025) that perceived ease of use, perceived usefulness, and trust significantly influence behavioral intention to use mobile banking among BRI customers in Kendari City. (Putri, 2025)

In the context of Sharia-based banking, these findings are relevant to the concepts of institutional trust and system trust. Because mobile banking transactions are classified as unseen financial interactions, students' perceptions of PT Bank Syariah Indonesia Tbk's reputation and compliance with Sharia principles are key contributing factors. A sense of security regarding personal data protection and the certainty of financial transactions can create a psychological bond of trust, ultimately driving widespread adoption of the application.

This mechanism aligns with previous findings showing that personal data protection and digital service quality have a positive and significant effect on trust in digital banking customers in Indonesia, with an R^2 of 0.672 (strong explanatory power), while perceived risk negatively impacts trust. In other words, trust does not grow automatically but is built through guaranteed data security and consistent service quality (Widya Rahayu et al., 2026) .

The results of this research reinforce previous findings regarding the adoption of banking information systems, which emphasized that trust is a key variable in eliminating digital user doubts. (Putri Kamila & Aslamatis Solekah, 2025) found that trust is a significant determinant of the decision to use mobile banking services, while (Muhamad Maimun & Muhammad Muhajir Aminy, 2025) reported that customer trust has a positive and significant effect on the intention to use Sharia mobile banking at Bank Syariah Indonesia. Comparison with these studies demonstrates that without a solid foundation of trust in the reliability of the platform, the completeness of application features will not automatically result in a high level of adoption decisions among customers. However, these findings also need to be read critically: (Pratama, 2026) showed that for BSI KC Jambi Pattimura customers, trust significantly influences mobile banking use, but perceived ease of use is not partially significant. This difference in results indicates that trust can play a more dominant role than ease of use in certain user segments, so the relative position of the two variables needs to be examined contextually.

The Influence of Risk Perception on Usage Decisions (H3)

The third hypothesis test (H3) obtained a path coefficient (β) of 0.227 with a T-statistic of 2.134 (> 1.96) and a p-value of 0.033 (< 0.05). These statistical data prove that Risk Perception has a positive and significant effect on the Decision to Use the Byond by BSI application. This finding indicates that risk perception does not function as a barrier, but rather as an evaluative consideration that encourages users to assess system maturity and institutional credibility more carefully before making a decision. Recent studies confirm that perceived risk can have a positive effect on trust and adoption intentions because it is interpreted by users as a signal of system maturity and institutional responsiveness (Malik et al., 2026) . Thus, students' awareness of potential risks such as technical disruptions or data leaks actually strengthens their vigilance and trust in PT Bank Syariah Indonesia Tbk's seriousness in maintaining transaction security.

In the context of the BYOND by BSI application, risk perception relates to an individual's evaluation of potential losses, such as system outages, the risk of personal data leaks, or failed fund transfers. However, when service providers provide information transparency and implement strict security encryption standards such as biometric verification and multi-layered authentication, these potential risks are transformed into credibility signals that strengthen user confidence. This risk mitigation capability maintains students' awareness and encourages them to make secure transaction decisions. This argument is supported by findings from 219 Indonesian mobile banking students, which showed that satisfaction, compatibility, and trust significantly influenced usage intentions, while risk perception ceased to be a barrier once these protective factors were established (Rahma, 2025) . In other words, transparently managed risks lose their inhibitory power and become the basis for rational consideration.

Overall, these findings complement the previous literature on Islamic banking technology adoption. A comparative analysis indicates that effective risk control and management by banks play a crucial role in creating a trustworthy transaction climate, thus encouraging the student segment to adopt mobile banking platforms as their primary means of financial transactions. The positive trend of risk perception in this study aligns with Hendrico's findings, which show that risk has a positive and significant effect on students' decisions to use Islamic banking electronic services (Hendrico & Adlan, 2025) , as well as a study on FinTech payment adoption that reported a positive effect of perceived risk on adoption intention with $\beta = 0.193$ ($p < 0.01$) (Anissa Hakim Purwantini & Fritztina Anisa, 2021) . In contrast, some studies report a different direction: Antoni and Lukman found that perceived risk had no significant effect on the decision to use mobile banking (<https://doi.org/10.30651/jms.v9i4.24116>), Euglezyano and Murtiasih also found (Pratama, 2026) on the interest in using BCA mobile banking (Euglezyano



& Murtiasih, 2025) , and a study on BNI mobile banking users reported an insignificant effect of perceived risk ($p = 0.094$) (Safitri et al., 2024) . These varying results confirm that risk perception is not a universal construct, but rather depends heavily on context, digital literacy level, and the extent to which users perceive the security guarantees provided by the bank. Thus, in the student segment of BYOND by BSI users, well-managed risk perception serves as a signal of system maturity that strengthens, rather than weakens, the decision to use.

E. CONCLUSION AND SUGGESTIONS

Conclusion

Based on the results of the PLS-SEM analysis, all research hypotheses were accepted. Ease, trust, and risk perception were proven to have a positive and significant influence on the decisions of students of the Islamic Banking Study Program at UIN Madura in using the BYOND by BSI application.

First, ease of use has a positive and significant effect on the decision to use with a path coefficient value of 0.490, T-statistics of 3.890, and p-value of 0.000. These results indicate that an intuitive interface, clear navigation, and practical transaction process can reduce operational barriers and cognitive load on users. Thus, the easier the BYOND by BSI application is to understand and operate, the greater the tendency of students to use it in their daily transaction activities.

Second, trust has a positive and significant effect on usage decisions with a path coefficient of 0.441, a T-statistic of 3.657, and a p-value of 0.000. Trust in Bank Syariah Indonesia's reputation, system reliability, personal data security, transaction certainty, and compliance with sharia principles are important foundations in encouraging application usage. This finding confirms that the completeness of digital features is not enough to encourage adoption if it is not accompanied by a sense of security and confidence in the credibility of the service provider.

Third, risk perception has a positive and significant effect on the Decision to Use with a path coefficient value of 0.227, T-statistics of 2.134, and p-value of 0.033. Although its influence is the smallest compared to ease and trust, risk perception remains an important part in the user evaluation process. In the context of this study, risk perception is not merely understood as an obstacle, but also as a consideration that encourages students to assess the readiness, security, and credibility of the BYOND by BSI system more carefully. If the risk is balanced with adequate security and mitigation mechanisms, user awareness of the risk can support the formation of a decision to use.

Simultaneously, the three independent variables were able to explain 71.3% of the variation in the decision to use the BYOND by BSI application, while the remaining 28.7% was explained by other factors outside the research model. This value indicates that the model has strong explanatory power in explaining the decision to use BYOND by BSI among UIN Madura students. Among the three variables, ease of use had the greatest influence, followed by trust and risk perception.

Suggestions

For Bank Syariah Indonesia, the top priority should be to strengthen the application's ease of use through a simple, intuitive, and easy-to-understand interface design, especially for new users. The menu structure, transaction flow, search feature, and user instructions need to be made clearer so users can complete transactions efficiently without technical obstacles. Similarly, BSI also needs to maintain system stability and performance, as system disruptions, delayed notifications, login failures, and transaction processing delays have the potential to reduce user decisions and damage the user experience. Improving server capacity, processing speed, connection stability, and the quality of support services in the event of technical issues are essential steps. Beyond technical aspects, strengthening user trust also requires serious attention, for example by openly communicating information regarding personal data protection, transaction security procedures, privacy policies, and complaint resolution

mechanisms, so users understand that their funds and data are managed through a secure and responsible system.

To strengthen trust while reducing risk perception, BSI should optimize security features such as biometric authentication, multi-layered verification, real-time transaction notifications, transaction limit settings, and alerts for suspicious activity. These features not only reduce user anxiety but also serve as a signal that the bank has adequate protection systems in place. These efforts should be accompanied by digital security education through social media, short videos, app notifications, campus seminars, and collaboration with Islamic banking study programs, particularly regarding phishing, OTP code theft, fake links, malware, and various other digital fraud methods. Furthermore, students and users are advised to use the BYOND by BSI application wisely by understanding transaction security procedures, maintaining the confidentiality of PINs, passwords, OTP codes, and personal data, and ensuring that every transaction is conducted over a secure network and device. If users experience disruptions or discover suspicious transaction activity, they should immediately submit a formal complaint to BSI for prompt action.

For future researchers, further research can develop the model by adding other variables that could potentially influence usage decisions, such as perceived usefulness, e-service quality, Islamic financial literacy, satisfaction, subjective norms, social influence, system quality, and user loyalty, considering that there is still 28.7% of the variation in usage decisions that is not explained by this research model. Future researchers are also advised to use a larger number of respondents and involve students or customers from several universities and different regions, so that comparisons between students, general customers, new users, and existing users can provide a more comprehensive picture of the factors influencing the use of BYOND by BSI. Specifically regarding the risk perception variable, further research needs to test it more carefully because this study found a positive effect. The research instrument should differentiate between perceptions of potential risks and perceptions of the bank's ability to manage risks, so that it can be explained whether users are truly driven by risk, or rather by the belief that risk has been controlled through the bank's security system. This way, findings regarding the direction of the influence of risk perception can be interpreted more precisely and avoid ambiguity in the discussion and conclusions.

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