



**THE INFLUENCE OF DIGITAL TRANSACTION SECURITY, PRODUCT
KNOWLEDGE, AND EASE OF USE ON THE DECISION TO USE THE
BYOND BY BSI APPLICATION
(STUDY ON STUDENTS IN BANDAR LAMPUNG)**

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Abstract

This study aims to determine the influence of digital transaction security, product knowledge, and ease of use on students' decisions to use the Byond by BSI application in Bandar Lampung. This study uses a quantitative method with primary data obtained through the distribution of questionnaires to 100 respondents. The sample used in this study is active students in universities who are in Bandar Lampung, domiciled or currently studying in Bandar Lampung and who know or use Byond by BSI. The data analysis technique used SPSS (Statistical Product and Service Solution) with multiple linear regression analysis. The results of the study show that digital transaction security, product knowledge, and ease of use have a positive and significant effect on students' decisions to use the Byond by BSI application. Simultaneously, all independent variables have a significant effect on the decision to use the Byond by BSI application.

Keywords: Digital Transaction Security, Product Knowledge, Ease of Use, Usage Decisions



INTRODUCTION

The development of digital technology has brought about major changes in various sectors of life, including the banking sector. Banking is currently required to be able to provide fast, practical, and efficient services through digital systems. The presence of mobile banking is a form of banking service innovation that makes it easier for customers to make transactions anytime and anywhere without having to come directly to the Bank Syariah Indonesia (BSI) office as one of the largest Islamic banks in Indonesia continues to develop digital services through the Byond by BSI application to improve the quality of service to customers (Tri Apriani et al., 2025).

The use of mobile banking services is currently increasing, especially among students who actively use digital technology in their daily lives. Students tend to choose financial services that are easy to use, secure, and able to provide ease of transactions. The presence of the Byond by BSI application is one of the innovations in Islamic banking digital services that provide various transaction features such as transfers, payments, QRIS, account opening, and other sharia services based on digital technology (Sari et al., 2020). According to (Laudon, 2020), digital transaction security is the protection of data and information used in the electronic transaction process in order to maintain confidentiality, integrity, and avoid unauthorized access. The security of digital transactions is an important factor in the use of mobile banking because users must feel confident that their personal data and financial transactions are well protected, (Humaero et al., 2025). The higher the level of security that users feel, the higher the user's trust and decision in using mobile banking applications. This is also supported by (Lubis Abdullah Mubarak et al., 2025) research that states that information technology security is an important aspect in the management of digital Islamic bank services.

In addition to the security of digital transactions, product knowledge also influences users' decisions in using mobile banking services. (Kotler & Keller, 2021) explains that product knowledge is a consumer's understanding of the features, benefits, procedures of use, and risks of a product or service. Users who have good product knowledge will find it easier to understand the benefits of digital services so that they are more confident in using the Byond by BSI application. Knowledge of service features, transaction systems, and sharia principles in the Byond by BSI application can improve students' decisions in using the service (Zuliansyah et al., 2022). Good product knowledge also helps users in making optimal use of all service features (Anhar et al., 2025).



Ease of use is also an important factor in using mobile banking applications. Perceived ease of use is a person's level of confidence that a technology can be used easily without requiring a large effort (Ristalia et al., 2025). In the context of the Byond by BSI application, the ease of use can be seen from the ease of learning, ease of navigation, time efficiency, comfort of use, and the availability of system assistance. The easier an application is to use, the higher the likelihood that users will decide to use the application, also stating that ease of use has an effect on the adoption of digital banking services (Handinisari & Muhlisin, 2023).

In the Theory of Planned Behavior (TPB), (Ajzen, 1991) it is explained that a person's behavior is influenced by attitudes, subjective norms, and perceived behavioral control. In addition, *the Technology Acceptance Model* (TAM) explains that ease of use and perception of benefits are the main factors that affect the acceptance of technology by users (Pokhrel, 2024). This theory is relevant to this study because students' decisions to use the Byond by BSI application are influenced by the perception of security, product knowledge, and ease of use of Islamic banking digital applications.

Several previous studies have shown that digital transaction security, product knowledge, and ease of use have an influence on the decision to use digital banking services. Research (Pambudi et al., 2023) shows that the security of digital transactions has a significant effect on the interest in using mobile banking. Research (Sodik et al., 2022) states that product knowledge affects the decision to use mobile banking in students. However, some previous studies have discussed mobile banking in general or other fintech services. In addition, previous studies generally used different objects and characteristics of respondents. Therefore, this study is focused on students in Bandar Lampung as active users of digital technology to determine the influence of digital transaction security, product knowledge, and ease of use on the decision to use the Byond by BSI application.

Although research on digital transaction security, product knowledge, and ease of use has been done on mobile banking services in general, research that specifically examines the Byond by BSI application is still very limited. In addition, most previous studies focused on user interest or satisfaction, while research on the decision to use the Byond by BSI application among students in Bandar Lampung is still rare. Therefore, this research was conducted to fill the research gap.



Based on this description, this study was conducted to determine the influence of digital transaction security, product knowledge, and ease of use on students' decisions to use the Byond by BSI application in Bandar Lampung. This research is expected to provide benefits for Islamic banking in improving the quality of digital services and become a reference for further research related to the use of Islamic mobile banking among students.

LITERATURE REVIEW

Theory of Planned Behavior (TPB) is a theory developed by (Icek Ajzen, 2006) to explain a person's behavior that is influenced by behavioral intentions. In theory (Ajzen, 1991), a person's intentions are influenced by attitudes towards behavior, subjective norms, and perceived behavioral control. The more positive a person's belief in a technology, the more likely it is that someone will use the technology. In this study, *the Theory of Planned Behavior* is used to explain students' decisions in using the Byond by BSI application which are influenced by the security of digital transactions, product knowledge, and ease of use. (Indrijawati et al., 2022) Planned Behavior Theory (TPB) consists of 3 main components, namely Attitudes Toward Behavior refers to the extent to which a person has a positive or negative evaluation of a behavior, Subjective Norms refers to social influences, i.e. the extent to which a person feels that important people around him or her support or do not support the behavior, and Perceived Behavior Control describes an individual's perception of the ease or difficulty of performing behavior certain factors, which are influenced by previous experience and inhibiting or supporting factors.

The Technology Acceptance Model (TAM) was developed by Davis (1989) who explains that a person's acceptance of technology is influenced by the perception of ease of use and the perception of benefits. Ease of use indicates a person's level of confidence that technology can be used easily without requiring a large amount of effort (Zaineldeen, Samar et al., 2020). In this study, TAM theory is used to explain how the ease of use of the Byond by BSI application can affect students' decisions in using mobile banking services.

Digital transaction security is the ability of a system to protect user data and information from the risk of misuse, data theft, and unauthorized access during the electronic transaction process (Lubis Abdullah Mubarak et al., 2025). According to (Malana Fachri Yusharifan, 2025) the security of digital transactions, it is related to the protection of information systems so that user data remains safe and confidential. In the use of mobile banking, transaction security is an important factor because users need a sense of security in carrying out



financial activities digitally. The better the security system an application has, the higher the level of trust users have in the service (Handinisari & Muhlisin, 2023). Digital transaction security indicators in this study include data confidentiality, transaction system security, user privacy protection, and account access security. Good digital transaction security can increase users' confidence in using the Byond by BSI application to conduct financial transactions online.

Product knowledge is a consumer's understanding of the characteristics, benefits, features, and ways of using a product or service, Product knowledge is one of the important factors that influence consumer decisions in using a product, Users who have good product knowledge will more easily understand the benefits and service features available in mobile banking applications (Anhar et al., 2025). In this study, product knowledge was measured through users' understanding of the features of the Byond by BSI application, service benefits, ease of transactions, and information about Islamic banking products. The higher the level of product knowledge that the user has, the more likely it is that the user decides to use the Byond by BSI application.

Ease of use is a person's level of confidence that a technology is easy to understand and use (Malana Fachri Yusharifan, 2025) . According to Davis, ease of use shows that using a system does not require a lot of effort so that users can operate it easily. In the context of mobile banking, ease of use can be in the form of a simple application interface, easy-to-understand features, a fast transaction process, and a system that is easily accessible at any time (Susanto et al., 2022) . Indicators of ease of use in this study include ease of learning applications, ease of understanding features, efficiency of use, and ease of making transactions. The easier the application is to use, the higher the user's decision in using the Byond by BSI application (Junaedi & Neneng, 2023).

Usage decisions are the actions of a person in choosing and using a product or service based on certain considerations usage (Zuliansyah A. et al., 2025). decisions are influenced by various factors, such as security, product knowledge, and ease of use (Putri & Arfiansyah, 2025) . In this study, the decision to use is interpreted as the decision of students in using the Byond by BSI application as a mobile banking service to meet the needs of daily financial transactions.

One of the references used in this study is research conducted by (Pambudi et al., 2023), (Junaedi and Neneng, 2023), (Alamsyah & Safitri, 2024), (Ananda Muhardiani et al., 2025) as well (Permana et al., 2024) as the influence of digital transaction security, product knowledge, and ease of use on the decision to use mobile banking services. This study uses a quantitative method with multiple



linear regression analysis techniques using the help of SPSS. The results of the study show that digital transaction security, product knowledge, and ease of use have a positive and significant effect on the decision to use digital banking services.

Ajzen's (1991) Planned Behavior Theory (TPB) and Davis' (1989) Technology Acceptance Model (TAM) are the basis of this research. A person's beliefs, attitudes, and intentions towards a particular action, according to the TPB, affect their behavior. In this study, two factors that affect students' perception and confidence in the Byond by BSI application are product knowledge and digital transaction security. A higher level of security can increase user trust and confidence, and better product knowledge can improve users' understanding of the app's features and benefits. Students are more motivated to use the app because of their strong beliefs.

In addition, TAM states that the acceptance of technology is greatly influenced by the perception of ease of use. An easy-to-use system shows how easy users are to use. As a result, the easier the Byond by BSI app is to use, the more likely students are to accept and utilize it for their daily financial activities.

By combining TPB and TAM, the study suspects that the important factors influencing students' decision to use the Byond application by BSI are the security of digital transactions, knowledge of the product, and ease of use. Positive beliefs about the security and understanding of the product combined with the perception of ease of use can encourage students to use digital banking services.

Therefore, TPB provides a theoretical basis for explaining how the security of digital transactions and product knowledge affect usage choices while TAM provides a theoretical basis for explaining how ease of use affects usage choices.

RESEARCH METHOD

This study uses a quantitative method with an associative (explanatory) approach. The data used in this study is primary data obtained through the distribution of questionnaires to respondents. The population in this study is students in Bandar Lampung who use the Byond by BSI application.

The sampling technique in this study was carried out in two stages. The first stage uses the cluster sampling technique, which is a sample grouping based on universities in Bandar Lampung that use Bank Syariah Indonesia (BSI) services as a UKT payment system and banking transaction services on campus. The universities that are the sample group in this study include the University of Lampung (UNILA), Raden Intan State Islamic University Lampung, Lampung State Polytechnic (POLINELA), and Bandar Lampung University (UBL). The



selection of the group was carried out because students at the university have used many BSI digital banking services and applications in payment activities and daily financial transactions.

After grouping, the next stage uses the purposive sampling technique, which is the determination of respondents based on certain criteria (Sugiyono, 2023). The criteria for respondents in this study are students who know and use the Byond by BSI application. The number of samples used in this study was 100 respondents.

The data collection technique was carried out through a questionnaire using a Likert scale of 1-5. The data analysis technique in this study uses the help of the IBM SPSS Statistics version 31 application which includes validity test, reliability test, classical assumption test, multiple linear regression analysis, t-test, F test, and determination coefficient. The variables studied in this study consisted of Independent variables: Digital Transaction Security (X1), Product Knowledge (X2), Ease of Use (X3) and Dependent variable: Decision to Use the Byond by BSI Application (Y).

RESULTS AND DISCUSSION

Validity Test

Table 1.
Validity Test Results

Variabel	Item	r Calculate	R Table (0.1966)	Say. (p-value)	Remarks
X1 (Digital Transaction Security)	X1.1	0.965	0.1966	<0.001	Valid
	X1.2	0.956	0.1966	<0.001	Valid
	X1.3	0.962	0.1966	<0.001	Valid
	X1.4	0.942	0.1966	<0.001	Valid
	X1.5	0.961	0.1966	<0.001	Valid
X2 (Product knowledge)	X2.1	0.959	0.1966	<0.001	Valid
	X2.2	0.938	0.1966	<0.001	Valid
	X2.3	0.940	0.1966	<0.001	Valid
	X2.4	0.951	0.1966	<0.001	Valid
	X2.5	0.965	0.1966	<0.001	Valid
X3 (Ease of use)	X3.1	0.969	0.1966	<0.001	Valid
	X3.2	0.957	0.1966	<0.001	Valid
	X3.3	0.962	0.1966	<0.001	Valid
	X3.4	0.947	0.1966	<0.001	Valid
	X3.5	0.959	0.1966	<0.001	Valid



Y (Decision)	Y1.1	0.750	0.1966	<0.001	Valid
	Y1.2	0.707	0.1966	<0.001	Valid
	Y1.3	0.681	0.1966	<0.001	Valid
	Y1.4	0.679	0.1966	<0.001	Valid
	Y1.5	0.669	0.1966	<0.001	Valid

Source: Processed Data, SPSS (2026)

Based on Table 1. Above the validity test results, all items in the variables X1 (Digital Transaction Security), X2 (Product Knowledge), X3 (Ease of Use), and Y (Decision to Use) are declared valid. This is shown by the calculated r value greater than the table r (0.1966) and the significance value (p-value) < 0.05. Thus, each item in this research instrument is able to measure constructs or variables that have been determined accurately and validly.

Reliability Test

Reliability tests are used to measure the extent to which a research instrument produces consistent results. In this study, reliability was tested using Cronbach's Alpha value. A variable is said to be reliable if Cronbach's Alpha value > 0.6.

Based on the results of the analysis, all research variables had a Cronbach's Alpha value above 0.60, which shows that the instrument used has a good level of reliability and is consistent in measuring the variables studied.

Table 2.
Reability Test

Variabel	Cronbach's Alpha	R table	Remarks
X1	0.977	0,60	Reliabel
X2	0.973	0,60	Reliabel
X3	0.978	0,60	Reliabel
Y	0.736	0,60	Reliabel

Source: Data Processed, 2026

Based on the table, the reliability test results show that all variables have a Cronbach's Alpha value above 0.60, so this instrument can be said to be reliable. Cronbach's Alpha value for the X1 variable (digital transaction security) is 0.977, which indicates an excellent level of reliability. The variable X2 (product knowledge) has a Cronbach's Alpha value of 0.973, which also indicates that the instrument has good internal consistency. The variable X3 (ease of use) has a Cronbach's Alpha value of 0.978, which shows that this instrument has excellent reliability. Meanwhile, Variable Y (Decision) has a Cronbach's Alpha value of



0.736, which shows that this instrument is very reliable in measuring students' decisions to use the Byond by BSI application.

Classic Assumption Test

The classical assumption test is carried out with the aim of ensuring that the regression equations obtained are accurate in estimation, unbiased, and consistent. This model can be said to be a good model if it meets the assumptions and is free from classical assumptions. The classical assumption test in this study uses SPSS version 31, which includes normality tests, heteroscedasticity tests, and multicollinearity tests.

Normality Test

The normality test is carried out to find out whether the research data is distributed normally or not. This test is performed with the One-Sample Kolmogorov-Smirnov Test, where the data is considered normal if the significance value is > 0.05. The results of the Kolmogorov-Smirnov test, showed a significance value of 0.200, which is greater than 0.05. This shows that the data is normally distributed and can be used in multiple linear regression analysis.

One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual
N		100
Normal Parameters ^{a, b}	Mean	.0000000
	Std. Deviation	2.06156019
Most Extreme Differences	Absolute	.060
	Positive	.040
	Negative	-.060
Test Statistic		.060
Asymp. Sig. (2-tailed) ^c		.200 ^d

- a. Test distribution is Normal.
- b. Calculated from data.
- c. Lilliefors Significance Correction.
- d. This is a lower bound of the true significance.

Figure 1.

Kolmogorov-Smirnov Normality Test

Source: Processed Data, SPSS (2026)

Based on Figure 1. Above the normality test in this study was carried out using the One-Sample Kolmogorov-Smirnov Test to test whether the residual data is normally distributed. The test results showed that the significance value (p-value) was 0.200. Because the significance value is greater than 0.05 ($p > 0.05$), it can be concluded that the residual data in this study are normally distributed.



Heteroscedasticity Test

The results of the heteroscedasticity test are statistically (Glejser test), the heteroscedasticity test can be carried out through the Glejser test. If the correlation coefficient of one of the independent variables shows significance at an error rate below 5%, this indicates a symptom of heteroscedasticity. On the other hand, if the significance value is above 5%, then it can be interpreted that there are no symptoms of heteroscedasticity.

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.523	.681		.768	.444
	KEAMANAN TRANSAKSI DIGITAL	.013	.023	.056	.556	.579
	PENGETAHUAN PRODUK	.051	.026	.200	1.966	.052
	KEMUDAHAN PENGGUNAAN	-.003	.022	-.016	-.157	.876

a. Dependent Variable: Abs_Res

Figure 2.
Heteroscedasticity Test

Source: Processed Data, SPSS (2026)

Based on the test results using the Glejser heteroscedasticity test, it was shown that the significance value (p-value) for the variables X1 (Digital transaction security factor) was 0.579, X2 (product knowledge) was 0.052, and X3 (ease of use) was 0.876. The criteria in the heteroscedasticity test state that if the significance value is greater than 0.05 ($p > 0.05$), then heteroscedasticity does not occur. Since all variables have significance values above 0.05, it can be concluded that heteroscedasticity does not occur in this regression model. Thus, the regression model used fulfills the assumption of homoskedasticity, which means that the variance of the residual is constant and the regression model is feasible for further analysis.

Multicollinearity Test

The multicollinearity test was performed to see if there was a high correlation between independent variables in the regression model. This test was carried out by looking at the values of Variance Inflation Factor (VIF) and Tolerance. The results of the analysis showed that all variables had a VIF value below 10 and a Tolerance value above 0.1, which means that there was no multicollinearity in the model.



Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	6.520	1.118		5.834	<.001		
	KEAMANAN TRANSAKSI DIGITAL	.318	.038	.580	8.339	<.001	.999	1.001
	PENGETAHUAN PRODUK	.090	.042	.151	2.136	.035	.966	1.035
	KEMUDAHAN PENGGUNAAN	.207	.036	.402	5.682	<.001	.966	1.036

a. Dependent Variable: KEPUTUSAN

Figure 3.
Multicollinearity Test

Source: Processed Data, SPSS (2026)

Based on the image above, the test results show that the Tolerance value for the variables X1 (security of digital transactions) is 0.999, X2 (product knowledge) is 0.966, and X3 (Ease of use) is 0.966. In addition, the Variance Inflation Factor (VIF) value for the variable X1 is 1.001, X2 is 1.035, and X3 is 1.036.

The criteria used to detect multicollinearity is that if the value of Tolerance > 0.1 and VIF < 10, then multicollinearity does not occur. Based on these results, all independent variables meet these criteria, so it can be concluded that there is no multicollinearity problem in this regression model.

Coefficient Determination Test

The determination coefficient test was performed to measure how much the independent variables in the model were able to explain the variation in the dependent variables.

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.732 ^a	.536	.521	2.094

a. Predictors: (Constant), KEMUDAHAN PENGGUNAAN, KEAMANAN TRANSAKSI DIGITAL, PENGETAHUAN PRODUK

Figure 4.
Coefficient of Determination Test

Source: Processed Data, SPSS (2026)

The test results showed that the Adjusted R² value was 0.521, which means that the 52.1% variation in Decision (Y) can be explained by the security factors of digital transactions (X1), product knowledge (X2), and Ease of use (X3). Meanwhile, the remaining 47.9% is explained by other factors outside of this research model. These results show that even though the model used has good



predictive power, there are still other variables that can affect students' decisions to use the Byond by BSI application.

Multiple linear regression test

Based on the data that has been presented previously, it will then be analyzed with SPSS V31 software to determine the amount of influence of the variables of digital transaction security, product knowledge, and ease of use on the decision variables. The results of data management with SPSS V31 can be seen in the table below.

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	6.520	1.118		5.834	<.001
	KEAMANAN TRANSAKSI DIGITAL	.318	.038	.580	8.339	<.001
	PENGETAHUAN PRODUK	.090	.042	.151	2.136	.035
	KEMUDAHAN PENGGUNAAN	.207	.036	.402	5.682	<.001

a. Dependent Variable: KEPUTUSAN

Figure 5. Multiple linear regression test

Source: Processed Data (2026)

Based on the results of the multiple linear regression test, the regression equation was obtained as follows:

Y=6.520+0.318X1+0.090X2+0.207X3+e

Where:

Y = Decision

X1 = Digital Transaction Security

X2 = Product Knowledge

X3 = Ease of Use

a. Interpretation of Constants and Regression Coefficients

- 1) Konstanta (Intercept)= 6.520

This constant value indicates that if the security of digital transactions (X1), product knowledge (X2), and Ease of use (X3) are zero, then the Decision remains 6,520. This shows that even if there is no change in the free variable, there are still other factors that can affect students' decisions to use the Byond by BSI application.

- 2) Regression coefficient (security of digital transactions)= 0.318



This coefficient shows that there is a one-way relationship between the security of digital transactions and decisions. When the security of digital transactions increases by one unit, the decision will increase by 0.318, assuming other variables remain the same. This variable has the greatest influence compared to other variables.

3) Regression coefficient (product knowledge)= 0.090

This positive coefficient indicates that there is a direct relationship between product knowledge and decisions. When product knowledge increases by one unit, the Decision will increase by 0.090, assuming other variables remain the same. However, the influence of this variable is smaller compared to other variables.

4) Regression coefficient (ease of use)= 0.207

This positive coefficient shows that there is a one-way relationship between ease of use and decision-making. When the ease of using an increase of one unit, the decision will increase by 0.207, assuming the other variables are fixed.

Test F

The F test in this study was used to test the simultaneous influence of independent variables on dependent variables.

ANOVA^a

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	485.207	3	161.736	36.902	<.001 ^b
	Residual	420.753	96	4.383		
	Total	905.960	99			

a. Dependent Variable: KEPUTUSAN

b. Predictors: (Constant), KEMUDAHAN PENGGUNAAN, KEAMANAN TRANSAKSI DIGITAL, PENGETAHUAN PRODUK

Figure 6.
ANOVA (Analysis of Variance) F test table

Source: Processed Data, SPSS (2026)

The results of the above test showed that the calculated F value of 36.902 was greater than the F of the table of 2.699 with a significance value (p-value) of < 0.001 (p < 0.05). This indicates that digital transaction security (X1), product knowledge (X2), and Ease of use (X3) together have a significant influence on Decision to use (Y). Thus, it can be concluded that the regression model used in



this study is valid to explain the relationship between independent variables and dependent variables.

The F test was conducted to test whether the independent variables of digital transaction security (X1), product knowledge (X2), and Ease of use (X3) simultaneously had a significant effect on Decision to use (Y). In this test, the hypotheses tested are:

H0: Digital transaction security, product knowledge, and ease of use simultaneously have no effect on the decision.

H1: Digital transaction security, product knowledge, and ease of use simultaneously affect the decision.

Based on the results of the F test, it shows that the calculated F value of 36.902 is greater than the F of the table of 2.699, with a significance value (p-value) of < 0.001, which is smaller than the significance limit of 0.05. Since F counts are greater than the F of the table and the p-value < 0.05, H0 is rejected and H1 is accepted.

Hypothesis test

T Test

The t-test in this study was used to test the significance of the influence of each independent variable on the dependent variable partially.

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	6.520	1.118		5.834	<.001
	KEAMANAN TRANSAKSI DIGITAL	.318	.038	.580	8.339	<.001
	PENGETAHUAN PRODUK	.090	.042	.151	2.136	.035
	KEMUDAHAN PENGGUNAAN	.207	.036	.402	5.682	<.001

a. Dependent Variable: KEPUTUSAN

Figure 7.

T-Test Results

Source: Processed Data, SPSS (2026)

- a. The Influence of Digital Transaction Security (X1) on Decision to use(Y)

Based on the results of the t-test, a t-value of 8.339 was obtained, which is greater than the t-table value of 1.98, with a significance value of < 0.001. Because t-count > t-table and significance < 0.05, H1 is accepted.



This indicates that Digital Transaction Security has a positive and significant effect on the Decision to Use the Byond by BSI application.

b. The Influence of Product Knowledge (X2) Impact of Decision to use (Y)

Based on the results of the t-test, a t-value of 2.136 was obtained, which is greater than the t-table value of 1.98, with a significance value of 0.035. Because $t\text{-count} > t\text{-table}$ and $\text{significance} < 0.05$, H2 is accepted. This indicates that Product Knowledge has a positive and significant effect on the Decision to Use the Byond by BSI application.

c. Influence of Ease of Use (X3) Impact of Decision to use (Y)

Based on the results of the t-test, a t-value of 5.682 was obtained, which is greater than the t-table value of 1.98, with a significance value of < 0.001 . Because $t\text{-count} > t\text{-table}$ and $\text{significance} < 0.05$, H3 is accepted. This indicates that Ease of Use has a positive and significant effect on the Decision to Use the Byond by BSI application.

The Effect of Digital Transaction Security on Students' Decision to Use the Byond by BSI Application

The results of the study show that the security of digital transactions has a positive and significant effect on students' decisions to use the Byond by BSI application in Bandar Lampung. The security of digital transactions is an important factor in the use of mobile banking services because it is directly related to the protection of personal data, information confidentiality, and the security of users' financial transactions. In digital banking services, users tend to consider security before deciding to use an application because of the risk of data misuse, account theft, and other cybercrimes (Ananda Muhandiani et al., 2025). Therefore, a good security system can increase users' sense of security and trust in the Byond by BSI application.

This shows that the better the security system provided by the Byond by BSI application, the higher the level of student decision in using the application. Students feel safer in conducting financial transactions if their personal data and transaction systems are well protected.

This research is in line with research (Handinisari & Muhlisin, 2023) and (Nabila et al., 2025) which states that security has a significant effect on the use of mobile banking. In addition, Ajzen explained that beliefs and positive perceptions of security can influence a person's decision to use a technology.



The Influence of Product Knowledge on Students' Decisions to Use the Byond by BSI Application

The results of the study show that product knowledge has a positive and significant effect on students' decision to use the Byond by BSI application in Bandar Lampung. In the perspective of the Theory of Planned Behavior (TPB), product knowledge can form positive beliefs and attitudes towards a service so that it influences a person's intentions and decisions in using the technology. The better the students' knowledge of the Byond by BSI application, the more positive their perception of sharia mobile banking services will be (Nuraini et al., 2024). This shows that students who have an understanding of the features, benefits, and how to use the Byond by BSI application tend to be more interested in using the application. Good product knowledge makes users more confident in utilizing mobile banking services.

The results of this study are in line with the research (Sodik et al., 2022) which states that product knowledge affects the decision to use digital banking services. In addition, the research (Anhar et al., 2025) Explains that product understanding and digital marketing can influence user decision behavior in using digital services. Research (Rismalia & Sugiyanto, 2022) also states that knowledge has a significant influence on students' decisions to use Bank Syariah Indonesia mobile banking.

The Effect of Ease of Use on Students' Decision to Use the Byond by BSI Application

The results of the study show that ease of use has a positive and significant effect on students' decision to use the Byond by BSI application in Bandar Lampung. This shows that an application that is easy to understand, easy to access, and easy to use can improve students' decisions in using the Byond by BSI application. The simpler the application system, the higher the level of user convenience in making digital transactions. The results of this study are in accordance with *the Technology Acceptance Model* (TAM) by (Davis 1989) which explains that ease of use is the main factor in technology acceptance and is supported by research (Junaedi & Neneng, 2023) which states that ease of use has a significant effect on the decision to use mobile banking. In addition, ease of use is also related to time efficiency and flexibility of service. Students do not need to come directly to the bank office to make transactions because all financial activities can be done through the mobile banking application. This provides convenience and efficiency for students who have dense academic activities.

The results of this study are in line with the research (Junaedi & Neneng, 2023) which states that ease of use has a significant effect on the decision to use



mobile banking. Research (Hibatullah Nahrul Hidayat & Busman Sherwin Ari, 2022) also explained that ease of use is one of the factors that affect the decision to use BSI Mobile services. In addition, the research (Alamsyah & Safitri, 2024) shows that ease of use has a positive influence on customer decisions to use Bank Syariah Indonesia mobile banking services.

The Influence of Digital Transaction Security, Product Knowledge, and Ease of Use on Students' Decisions to Use the Byond by BSI Application

The results of the study show that digital transaction security, product knowledge, and ease of use simultaneously have a significant effect on students' decisions to use the Byond by BSI application in Bandar Lampung. According to (Davis 1989) in *the Technology Acceptance Model* (TAM), ease of use is the main factor in technology acceptance. In addition, (Ajzen 1991) explains that a person's behavior is influenced by beliefs and perceptions of an action. In this study, the perception of security, product knowledge, and ease of use formed a positive attitude of students towards the use of the Byond by BSI application. This shows that these three variables are important factors that affect students' decisions in using sharia mobile banking services. The better the level of security, product knowledge, and ease of use that users feel, the higher the students' decision to use the Byond by BSI application (Yani et al., 2024).

This research is in line with research (Pambudi et al., 2023), (Serli, 2024), and (Handinisari et al., 2023) which states that security, product knowledge, and ease of use affect the decision to use mobile banking. In addition, the Adjusted R² value of 0.521 showed that the three variables were able to explain the use decision of 52.1%, while the rest were influenced by other factors outside the study.

CONCLUSION

Based on the results of the research, it can be concluded that the security of digital transactions has a positive and significant effect on students' decisions to use the Byond by BSI application in Bandar Lampung. This shows that the better the level of security of digital transactions provided, the higher the students' decision to use the Byond by BSI application.

Product knowledge also has a positive and significant effect on students' decisions to use the Byond by BSI application in Bandar Lampung. The better the student's knowledge about the features, benefits, and use of the Byond by BSI application, the higher the student's decision in using the application.

The ease of use has a positive and significant effect on students' decisions



to use the Byond by BSI application in Bandar Lampung. This shows that an application that is easy to understand and use can improve students' decisions in using mobile banking services.

Simultaneously, digital transaction security, product knowledge, and ease of use have a significant effect on students' decisions to use the Byond by BSI application in Bandar Lampung. Independent variables in this study were able to explain the use decision of 52.1%, while the rest were influenced by other variables outside the study.

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