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The Ease of Use and Benefits of Making Cardless Cash Transactions

Akmal Riza
Ar-Raniry State Islamic University Banda Aceh, Indonesia
Evy Iskandar
Ar-Raniry State Islamic University Banda Aceh, Indonesia
Nining Puji Rahayu
Ar-Raniry State Islamic University Banda Aceh, Indonesia

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ABSTRACT
This study aims to examine cardless cash withdrawal transactions through mobile banking and their role in increasing transaction intention in Islamic banking. Specifically, the research investigates the effects of perceived ease of use and perceived benefit on users' intentions to conduct cardless cash withdrawal transactions using BSI Mobile among students at UIN Ar-Raniry in Banda Aceh. A quantitative research approach with an associative design was employed. Primary data were collected through a structured questionnaire distributed to 100 student BSI Mobile users, selected using a non-probability sampling technique with purposive sampling. The data were analyzed using multiple linear regression method to test the proposed hypotheses. The results reveal that perceived usefulness has a positive and significant effect on users' intention to conduct cardless cash withdrawal transactions via BSI Mobile. In contrast, perceived ease of use has no effect on transaction intention. These results provide valuable insights into the determinants of digital banking service adoption among university students, particularly in the context of Islamic banking.

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1. INTRODUCTION

The advancement of globalization has brought about major changes in various aspects, including social, economic, and financial, as well as the fields of technology and information, which greatly affect the world of banking. The rapid growth in technology has had a significant impact, making many things easier, such as the use of cardless cash withdrawals (Nurdin & Hardianti, 2022). Perceived ease of use has a significant effect on the intention to use cardless services (Phothikitti, 2020). On the other hand, the Fatwa issued by the National Sharia Council of the Indonesian Ulama Council regulates banking activities at Sharia Banks, namely financial institutions that carry out their activities based on the principles of Islamic law.

* *Corresponding author: Akmal Riza*
E-mail address: akmalriza@ar-raniry.ac.id

In using Mobile Banking applications such as BSI Mobile, there are several important factors that need to be considered. These include elements that facilitate money management, user data protection, and intuitive interface design. This application aims to make personal financial management easier and provide easy access to banking services. The increasing number of Sharia banks in Indonesia, the competition between banks is getting tighter. By offering various transaction facilities, each institution tries to attract public attention. The ease of transacting anytime and anywhere without taking a lot of time is one of the very beneficial advantages. However, as the use of Mobile Banking applications increases, there will be several problems that must be addressed (Widanengsih, 2021).

According to Databoks (Figure 1), Bank Syariah Indonesia (BSI) is the most popular Islamic bank in Indonesia, with 51% of survey respondents stating that they use the bank's services. In contrast, other Islamic banks, such as BTN Syariah, CIMB Niaga Syariah, Bank Mega Syariah, and OCBC NISP Syariah, have significantly fewer users (Databoks, 2023). The introduction of the cardless cash withdrawal feature aims to meet customers' needs by providing a secure transaction method while addressing the challenges of technological advancement in delivering modern and digital Islamic financial services. Economic and technological growth in the digital era, along with the increasing number of smartphone users in Indonesia, has encouraged BSI to continuously develop various features within the BSI Mobile service. Through the cardless cash withdrawal feature, customers can access Automatic Teller Machines (ATMs) without inserting an ATM card, simply by initiating the transaction through a dedicated menu or feature within the application (Sitompul & Santoso, 2021). In the context of the rapidly evolving digital era, the role of mobile banking applications has become increasingly significant in supporting public banking activities. This study explores key aspects related to the cardless cash withdrawal feature introduced by BSI.

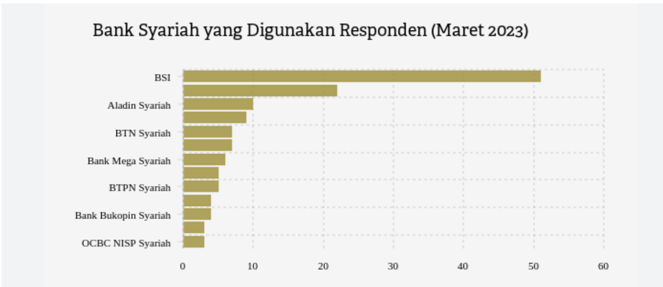

Figure 1. Users of Islamic Banks
(Source: Databoks, 2023)

The cardless cash withdrawal feature enhances customer satisfaction by allowing users to withdraw cash from Automated Teller Machines (ATMs) without using a debit card. This service is considered fast, convenient, and secure, although customers are still required to visit an ATM. The transaction process requires users to enter a One-Time Password (OTP) sent by Bank Syariah Indonesia to the mobile number registered with the mobile banking application (Marlina et al., 2020). Additionally, cardless cash withdrawal services are equipped with enhanced security mechanisms to mitigate risks such as shoulder surfing and personal data theft, including PINs and passwords. These security measures aim to prevent unauthorized access and protect customers' financial information (Nambiar & Bolar, 2022).

Most students at Universitas Islam Negeri Ar-Raniry Banda Aceh possess sufficient technological skills and frequently use digital banking services to meet their financial needs. Although BSI Mobile offers various features, not all students are inclined to use the cardless cash withdrawal feature. According to the Technology Acceptance Model (TAM), two key factors influence users' intention to adopt a technology: perceived ease of use and perceived usefulness. Perceived ease of use refers to the extent to which students believe that operating the BSI Mobile application is free of effort, while perceived usefulness reflects the degree to which students believe that using the cardless cash withdrawal feature enhances their banking efficiency. Cardless cash withdrawal, also known as cardless withdrawal, is an innovative feature in mobile banking applications that enables users to withdraw cash without a physical card. Previous studies have examined the impact of perceived ease of use and perceived usefulness on the adoption of cardless cash withdrawal, with mixed results. For instance, Qamara et al. (2023) found that the implementation of this feature in the BSI Mobile application provides additional convenience and practical benefits, thereby enhancing users' intention to adopt the service.

Perceived ease of use refers to the extent to which students find it easy to operate the BSI Mobile application when conducting cardless cash withdrawal transactions. When students perceive the application as easy to use, they are more likely to be interested in utilizing this feature. In addition, the perceived benefits of using the cardless cash withdrawal feature such as time efficiency, security, and convenience may also influence students' intention. One of the factors that may affect customers' intention to use cardless cash withdrawal services is perceived ease of use. Perceived ease of use is defined as users' belief that they can use a system easily and without difficulty (Jogiyanto, 2017). A study by Joni et al. (2022) demonstrates that the adoption of mobile banking by Bank Syariah Indonesia (BSI) customers in Banda Aceh is positively and significantly influenced by perceived ease of use. Furthermore, research by Mukhtisar et al. (2021) indicates that ease of use is a key factor encouraging customers to use mobile banking for transactions, particularly among customers of Bank Syariah Mandiri Ulee Kareng Banda Aceh, whose transaction intention is significantly influenced by efficiency and ease of use.

The benefits of using the cardless cash withdrawal service through BSI Mobile include ease of access, enhanced security, and convenience. Users can conduct cash withdrawal transactions at ATMs without carrying a physical card, thereby reducing the risk of card loss or theft. In addition, this feature allows students to manage their finances more flexibly and efficiently, particularly in emergency situations where a physical card may not be available. Services that facilitate transactions can enhance the success of a product or service in the market by simplifying transaction processes and reducing costs, time, and resource usage. Despite offering various conveniences and benefits, users may perceive this feature differently depending on factors such as ease of use and the benefits they experience. The findings of this study indicate that students who use BSI Mobile at UIN Ar-Raniry are aware of and discuss the cardless cash withdrawal feature.

Some students feel that the cardless cash withdrawal feature is very useful and can make it easier for them to access cash, especially when their ATM card is lost or not carried. This shows that the benefits they feel can be a motivating factor for them to prefer using this feature. However, there are also groups of students who feel that this feature is quite difficult to use, especially for beginners. They consider the process complicated and risky, especially when compared to withdrawing cash using a physical card. Although they acknowledge the benefits such as being able to continue withdrawing cash even if the ATM is lost, this is not enough to change their preference for the feature. On the other hand, there are also students who prefer to use the cardless cash withdrawal feature because they feel this method is more practical and less complicated. Practicality is the main factor that influences their preference for using this feature.

2. LITERATURE REVIEW

Technology Acceptance Model (TAM) Theory

The Technology Acceptance Model (TAM) is a significant theory in understanding how individuals accept and utilize information technology systems. This theory was introduced by Davis (1989), who based TAM on the Theory of

Reasoned Action, although not all elements of the theory were adopted. The main purpose of TAM is to explain the factors that influence technology acceptance in general and to identify user attitudes and behaviors towards aplication (banking) in a community group (Santi & Erdani, 2021). Perceived ease of use and perceived benefit are two components of the earlier model introduced in TAM theory. Both of these components are essential for technology adoption. Both of these components can influence attitudes toward behavior, which then form behavioral intentions. Individuals take action based on these behavioral intentions (Pibriana, 2020).

Cardless Cash Withdrawal

Cardless cash withdrawal is the latest technological innovation, allowing customers to withdraw money directly from their Mobile Banking account via their mobile phone. With this service, customers can withdraw funds from their account without having to use a physical ATM card. To make a cash withdrawal, they only need to use a digital platform, such as the Mobile Banking application, enter a PIN and use a fingerprint (Fajriastuti & Arman, 2022). One of the advanced features of the Mobile Banking application that can be used via Smartphone is cardless cash withdrawal, or cardless cash withdrawal. Clients can withdraw money from ATMs easily and quickly with this feature without the need for a debit card. It is very easy and safe, and does not require an ATM card. However, keep in mind that even though the process does not require a debit card, customers still have to go to an ATM to use this cardless cash withdrawal service. All you need to do is enter the OTP code sent by Bank Syariah Indonesia to the cellphone number that has been registered for the Mobile Banking service (Marlina et al., 2020).

Customer Interest

Interest is a person's attraction to an object that drives them to choose it. Behavioral interest indicates a person's desire to perform a particular action (Butarbutar & Harris, 2018). Interest is a tendency or liking for something that is considered interesting. Refers to the tendency to behave and pay attention to circumstances, people, or activities that attract attention and cause positive emotions (Anoraga & Widiyanti, 2011). In other words, interest makes something have a strong desire for it. In addition, a person's desire to do an activity is indicated by their ability to do it. Behavior in the context of using information systems Refers to the use of current technology, such as Mobile Banking. If Mobile Banking is interesting, customers will be more interested in using it (Jogiyanto, 2017). Interest variables are measured using indicators according to Aini & Toha (2023) as follows: a) Exploratory (Deepening Knowledge), b) Transactional (Transactions), c) Referential (References), d) Preferential (Preferences).

Ease Of Use

Ease of use, according to Jogiyanto (2017:115), is a measure that shows how much someone believes that a particular technology can be used easily and without much effort. Because it is easy to use, this technology increases the trust of the decision-making process. Ease is when someone feels they can use and benefit from a particular technology. When developing technology or services, ease is important because it can simplify its operation. The possibility of a product or service being successful in the market can be increased with technology that focuses on ease of use. According to Davis, applications that provide additional convenience tend to be preferred by users. Ease of use affects user attitudes in two ways: through individual success and as a mediator. Success is considered an important component in influencing the desire to do something. Ultimately, a person tends to act according to what they want (Afiah & Hamzah, 2021). The ease variable can be measured by several indicators (Lestari & Iriani, 2018); a) Easy to learn, b) Easy to understand, c) Easy to use, d) Flexible.

Benefit

Benefit, according to Saputra (2018), In the context of economics, benefits refer to the advantages or positive results obtained from an activity, decision, or change in the economic system. These benefits often involve various aspects that can affect both the short and long term. Therefore, it is important to carefully analyze the impact of economic policies and decisions before they are implemented. In general, benefits can be seen as the belief that the use of a system or approach will increase efficiency and the results achieved. The perception of benefits is the belief that information technology can provide significant benefits to individuals in achieving certain goals. The benefits of services can be analyzed through perceptions of ease and usefulness, namely the extent to which individuals believe that the use of a technology will improve their performance. The perception of benefits reflects an individual or customer's belief in a banking institution in supporting decision-making. If someone feels confident in using or utilizing the service, then they are likely to do so. However, if the individual experiences a lack of confidence and difficulty in decision-making, then they are less likely to use the service (Rismalia & Sugiyanto, 2022). The benefits of information technology can be evaluated through the level of trust held by customers. Customers tend to adopt the product by actively using it, believing that the use of information technology products or technologies will have a positive impact on their lives (Rachmayanis, 2023). The indicators used to measure the benefit variables (Saputra, 2018), namely; a) Make it easier, b) Increase productivity, c) Increase effectiveness, d) Increase profits.

The Effect of Perceived Ease of Use on Interest

Research conducted by Joni et al. (2022) shows that the use of mobile banking by customers of Bank Syariah Indonesia (BSI) in Banda Aceh City is positively and significantly influenced by perceived ease of use. Furthermore, a study on customers of Bank Syariah Mandiri Ulee Kareng Banda Aceh by Mukhtisar et al. (2021) reveals that customers' interest in using mobile banking is also influenced by ease of use; the study further indicates that efficiency and ease of use play an important role in shaping users' interest. In addition, Natalia & Tesniwati (2021) found that interest in using mobile banking at Bank Mandiri in Bekasi City is significantly influenced by perceived ease of use. Usman & Nabila (2019) also noted that ease of use is a key factor influencing users' intention to adopt e-money. Cakra (2020) emphasized that the perception that mobile banking services are easy to use has a significant positive impact on users' intention to continue using them. Phothikitti (2020) reported similar findings, showing that the ease of using ATMs (Automatic Teller Machines) influences users' intention to use them. Moreover, Pranoto & Setianegara (2020) found that perceived usefulness and perceived ease of use, both individually and simultaneously, have a strong influence on the intention to use mobile banking. Likewise, Nugroho & Pudjihardjo (2022) identified perceived ease of use as an important factor in choosing the BSI Mobile application.

The Effect of Benefit on Interest

Research examining the effect of perceived usefulness on interest by Natalia & Tesniwati (2021) indicates that users' interest in utilizing Bank Mandiri's mobile banking services in Bekasi City is significantly influenced by perceived benefits. According to Cakra (2020), continued interest in using mobile banking services is positively affected by users' perception of the benefits obtained from such services. Similarly, the study by Usman & Nabila (2019) demonstrates that perceived usefulness is the most significant factor influencing users' interest in adopting e-money. Furthermore, Nugroho & Pudjihardjo (2022) find that perceived usefulness is one of the factors that has a significant impact on users' preferences in utilizing the BSI Mobile application. The level of usefulness of cardless cash withdrawal applications can be evaluated through several key factors, such as the extent to which the use of technology enhances user productivity and contributes positively to improved user performance in carrying out banking activities. Consequently, the acceleration and increased efficiency of transactions resulting from these benefits may influence users' interest in using digital banking services to meet their daily banking needs.

Conceptual Framework

A conceptual framework refers to a conceptual model that explains the relationship between theory and what is considered the main issues in a study (Sugiyono, 2016). The relationships among the variables under investigation can be theoretically explained through a well developed framework (Hermawan, 2019). In this study, the framework is designed to identify the effects and reveal the relationships among variables, as illustrated in Figure 2, which presents a conceptual model examining the influence of perceived ease of use (X_1) and benefit (X_2) on interest (Y). These two independent variables are expected to influence customers' interest in conducting cardless cash withdrawal transactions through the BSI Mobile application. This study adopts a quantitative approach, meaning that the data collected either directly from participants or through statistical analysis are presented in numerical form to describe the correlations among the variables.

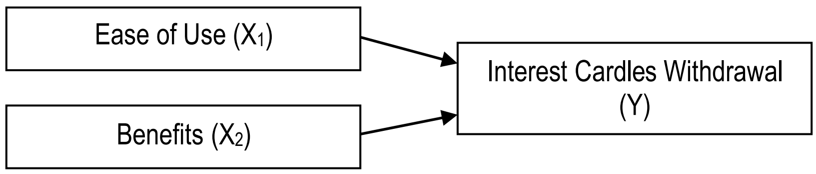

Figure 2. Conceptual Framework
(Source: Authors' elaboration, 2024)

Research Hypotheses

Based on the conceptual model developed in this study, the proposed hypotheses are as follows:

H1: The perceived ease of use of BSI mobile has a significant effect on the interest of students at UIN Ar-Raniry Banda Aceh in conducting cardless cash withdrawal transactions.

H2: The benefit of BSI mobile has a significant effect on the interest of students at UIN Ar-Raniry Banda Aceh in conducting cardless cash withdrawal transactions.

3. METHODOLOGY

The quantitative methods are used in this study, which indicates that this study will rely on numerical data analyzed using statistics (Sugiyono, 2016). Discrete (nominal) and continuous data are two types of data that can be used in quantitative research. In addition, this study uses a field research approach (field research). This approach is often referred to as empirical research because data and information are collected directly from activities in the field. The researcher's initial observations and questionnaires announced to respondents provide the data sources for this study. The type of research that will be used in this study is associative. Associative is a method that intends to explain the causal relationship and influence between variables through hypothesis testing.

Population is people or subjects in an area and meets specific requirements related to the research problem. The generalized area consists of selected individuals or items with certain characteristics and attributes that need to be examined before drawing conclusions (Sugiyono, 2016:80). All students of UIN Ar-Raniry Banda Aceh who use BSI mobile are the subjects of this study. A sample is a part or a large part of the population being studied. The word sample literally means example, there are guidelines in choosing or selecting samples from a population, which state that the sample is representative of the population (Syahrum & Salim, 2012). Non-probability sampling techniques, or sampling methods that do not give every element or member of the population an equal opportunity to be selected as a sample, are used for sampling. In this study, purposive sampling was used, namely a sample determination approach with certain considerations (Sugiyono, 2019).

The sampling considerations in this study were: (a)Respondents were students of UIN Ar-Raniry Banda Aceh, Class of 2020-2024; (b)Respondents were BSI Mobile users; (c)Respondents had previously used the cardless cash withdrawal service. Because the exact population size is unknown, the author will use Cochran's formula (Sugiyono, 2019:136) to calculate the sample size as follows: $n = z^2pq/e^2$ $n = (1,96)^2(0,5)(0,5)/(0,10)^2$ $n = 96,04$. Note: n = Sample size to be determined; z = Standard value from the normal Z distribution table for a 5% deviation with a value of 1.96; p = 50% probability of being correct = 0.5; q = 50% probability of being incorrect = 0.5; e = 10% error rate or sample error = 0.1%. This results in a sample size of 96, rounded up to 100. To ensure the effectiveness of this research, the optimal sample size was chosen.

The data analysis method to test the proposed statistical hypotheses involves several steps. First, the quality and reliability of the research instrument (questionnaire) are examined through validity and reliability tests. Next, classical assumption tests are conducted as prerequisites for linear regression, including tests for normality, multicollinearity, and heteroscedasticity. Finally, multiple linear regression analysis using the Generalized Least Squares (GLS) method is performed to determine the effects and relationships among the variables. The GLS method is employed, as it is capable of accommodating the correlation structure in the error term, thereby producing more valid and reliable estimates.

4. RESULT AND DISCUSSION

The BSI mobile banking application is used by students in the UIN Ar-Raniry Banda Aceh community, data were collected from respondents who met the population standards and research sampling techniques through the Google Forms platform. A total of 100 respondents answered the questionnaire, based on the characteristics of respondents based on age, it can be seen that respondents aged 21 years are the most dominant group in using the cardless cash withdrawal feature through BSI mobile. On the other hand, the 23-year-old age group has the smallest percentage, with only 1 respondent (1%). This indicates that interest in this feature is higher among students aged 21 years compared to other age groups. Based on gender characteristics, it can be seen that female respondents are more dominant than male respondents. Of the total 100 respondents, 70 people (70%) were female, while 30 people (30%) were male. This shows that the majority of users of the cardless cash withdrawal feature using BSI mobile among UIN Ar-Raniry students are female. This study is limited to students from a specific faculty at UIN only and does not include students from other faculties or universities in Aceh.

Based on the characteristics of the batch, it can be seen that the batch of 2021 dominates with 55 respondents (55%) using the cardless cash withdrawal feature via BSI mobile. This dominance reflects the high adoption of digital banking technology among students of that batch. In contrast, respondents from the batch of 2024 were the fewest, namely only 8 people (8%), indicating that new students may need further education regarding the benefits and convenience of this feature.Based on the characteristics of the Faculty, it can be seen that the Faculty of Islamic Economics and Business is the largest user of the cardless cash withdrawal feature, with the number of respondents reaching 29 people (29%).

This reflects the high interest of students from this faculty in utilizing digital banking services. The Faculty of Tarbiyah and Teacher Training is in second place with 21 people (21%), indicating quite significant adoption. Meanwhile, the

Faculty of Social Sciences and Government Sciences is the least user, only 4 people (4%), indicating the potential to increase understanding and use of this feature among students of this faculty. Based on the frequency of use data, the majority of respondents (57%) use the BSI Mobile cardless cash withdrawal feature 1-3 times, indicating that most are still in the early stages of adopting this service. As many as 20% of respondents use this feature 3-5 times, while 23% have used it more than 5 times.

Results of Instrument Quality Analysis: Validity and Reliability Testing

The purpose of the validity test is to evaluate the validity and appropriateness of the questionnaire. As indicated by the SPSS output results, the obtained validity values were greater than the r-table value of 0.196 at a significance level of 0.000 or below 0.05 ($\alpha < 5\%$). This indicates that the data collection instrument was applied appropriately. Therefore, the questionnaire items used in this study can be considered valid and suitable for proceeding to the next stage of the research (Table 1).

Table 1. Results of The Validity Test

Item Instrument	Variable	R-Value	R-Table	Sig	Explanation
a_1	X_1_Ease of Use	0,802	0,196	0,000	Valid
a_2		0,846	0,196	0,000	Valid
a_3		0,788	0,196	0,000	Valid
a_4		0,846	0,196	0,000	Valid
a_5		0,763	0,196	0,000	Valid
a_6		0,859	0,196	0,000	Valid
a_7		0,803	0,196	0,000	Valid
a_8		0,854	0,196	0,000	Valid
b_1	X_2_Benefits	0,653	0,196	0,000	Valid
b_2		0,645	0,196	0,000	Valid
b_3		0,600	0,196	0,000	Valid
b_4		0,627	0,196	0,000	Valid
b_5		0,529	0,196	0,000	Valid
b_6		0,666	0,196	0,000	Valid
b_7		0,794	0,196	0,000	Valid
b_8		0,636	0,196	0,000	Valid
c_1	Y_Interest	0,581	0,196	0,000	Valid
c_2		0,591	0,196	0,000	Valid
c_3		0,541	0,196	0,000	Valid
c_4		0,591	0,196	0,000	Valid
c_5		0,566	0,196	0,000	Valid
c_6		0,621	0,196	0,000	Valid
c_7		0,703	0,196	0,000	Valid
c_8		0,598	0,196	0,000	Valid

(Source: Primary Data of SPSS, 2024)

Furthermore, reliability testing was conducted to measure the consistency of the research variables and to evaluate the reliability of the questionnaire. Questionnaire reliability is determined by the consistency of respondents' answers over time. Through statistical testing, Cronbach's alpha was used to assess the reliability of each variable. The assessment criteria state that a Cronbach's alpha value of 0.60 or higher indicates a reliable instrument, whereas a value below 0.60 indicates that the instrument is not reliable.In this study, reliability testing was conducted to measure three attributes related to the variables of ease of use (X_1), benefit (X_2), and interest (Y) regarding the use of the cardless cash withdrawal feature on BSI Mobile at UIN Ar-Raniry Banda Aceh. The results show Cronbach's alpha values of 0.929 for ease of use, 0.954 for benefit, and 0.926 for interest, all of which exceed the minimum threshold of 0.60. Therefore, all variables examined in this study can be considered reliable (Table 2).

Table 2. Results of the Reliability Analysis

Variabel	*Cronbach's Alpha*	Reliability Threshold	Explanation
X_1_Ease of Use	0,929	0,60	Reliable
X_2_Benefits	0,954	0,60	Reliable
Y_Interest	0.926	0,60	Reliable

(Source: Primary Data of SPSS, 2024)

Results of Classical Assumption Tests: Normality, Multicollinearity, and Heteroscedasticity

The normality test was performed to verify that the independent (X) and dependent (Y) variables in the regression model were normally distributed. Normality was assessed using the One-Sample Kolmogorov–Smirnov test, whereby a significance value greater than 0.05 indicates a normal distribution. The results presented in Table 3, demonstrate that, based on the established criteria, the data in this study meet the normality assumption. However, the results of the normality test are not the primary factor in determining whether the GLS method is appropriate. In the context of GLS, what is more important is the presence of violations in the error structure, particularly non-constant variance (heteroskedasticity) and correlation among errors. GLS is designed to address these issues so that parameter estimates become more efficient and unbiased.

Table 3. Normality Test Result

Normality	Residuals
Kolmogorov-Smirnov	0,077
Sig.	0,150

(Source: Primary Data of SPSS, 2024)

The normality test results show that the significance value of the research variables is 0.150, which exceeds the threshold $\alpha = 0.05$, indicating that the data are normally distributed. Visual inspection of the histogram and probability–probability (P–P) plot further supports this finding. The histogram (Figure 3) exhibits a distribution pattern consistent with normality, while the P–P plot (Figure 4) shows that the data points closely follow the diagonal line. These results confirm that the regression model satisfies the normality assumption.

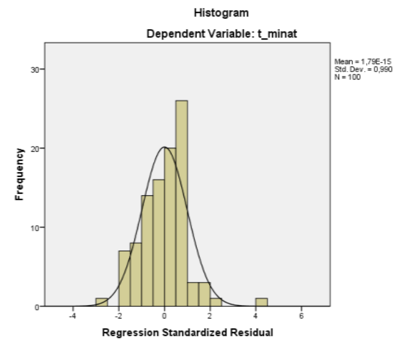

Figure 3. Results of the Normality Test Based on the Histogram
(Source: Primary Data of SPSS, 2024)

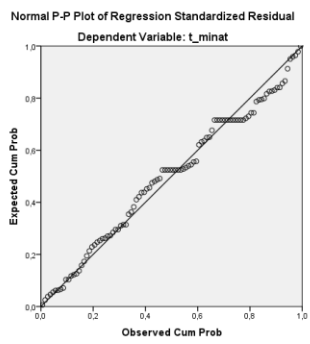

Figure 4. Results of the Normality Test (P–P Plot)
(Source: Primary Data of SPSS, 2024)

Using the correlation coefficient (r), the multicollinearity test is applied to determine the degree of correlation (strength of relationship) and the influence among the independent variables. In conducting the multicollinearity test using SPSS, the tolerance and Variance Inflation Factor (VIF) values are examined. Based on the tolerance values: (a) multicollinearity is not present in the regression model if the tolerance value is greater than 0.10; (b) multicollinearity exists in the regression model if the tolerance value is less than 0.10. Furthermore, based on the VIF values: (a) multicollinearity does not occur in the regression model if the VIF value is less than 10.00; (b) a VIF value (Table 4) greater than 10.00

indicates the presence of multicollinearity in the regression model. The results of the multicollinearity test show that the tolerance values for each variable (ease of use = 0.382 and benefits = 0.382) are greater than 0.10, while the VIF values for both variables (ease of use and benefits = 2.619) are less than 10.00. Therefore, it can be concluded that there is no multicollinearity problem among the variables examined in this study.

Table 4. Results of the Multicollinearity Test

	Collinearity Statistics	
Model	Tolerance	VIF
X_1_Ease of Use	,382	2,619
X_2_Benefits	,382	2,619

(Source: Primary Data of SPSS, 2024)

Heteroscedasticity Test Results

In multiple regression analysis, testing for heteroscedasticity is essential to ensure the assumption of variance of the error terms is satisfied. Heteroscedasticity occurs when the variance of the residuals is not constant across observations, whereas homoscedasticity indicates equal residual variance. A well-specified regression model should satisfy the homoscedasticity assumption. Heteroscedasticity was examined using a scatterplot of standardized predicted values (ZPRED) against standardized residuals (SRESID), as suggested by Ghozali (2018). The presence of heteroscedasticity is indicated by a systematic or discernible pattern in the distribution of points, while a random dispersion of points above and below the zero line on the Y-axis suggests homoscedasticity. The scatterplot results (Figure 5) demonstrate that the residuals are randomly dispersed above and below the zero line, with no clear or systematic pattern observed. The ZPRED values, representing the predicted values, are plotted on the X-axis, while the SRESID values, representing standardized residuals, are plotted on the Y-axis. This distribution indicates that the variance of the residuals is constant across levels of the predicted values. Therefore, it can be concluded that the regression model does not exhibit heteroscedasticity and satisfies the assumption of homoscedasticity.

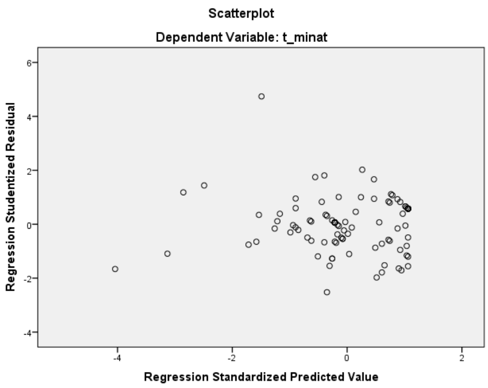

Figure 5. Heteroscedasticity Test Results Based on the Scatterplot.

(Source: Primary Data of SPSS, 2024)

Results of Linear Regression Analysis

Multiple linear regression analysis was employed to evaluate the effects of ease of use (X_1) and benefit (X_2) on users' interest (Y) in using cardless cash withdrawal applications at UIN Ar-Raniry Banda Aceh. The results of the multiple linear regression analysis are presented in Table 5, which illustrates the extent to which the independent variables contribute to the dependent variable. Based on the SPSS output and the multiple regression equation $Y = a + b_1X_1 + b_2X_2 + e$, the estimated multiple linear regression model is expressed as follows: $Y = 5{,}626 + 0{,}118X_1 + 0{,}701X_2 + e$

Table 5. Multiple Linear Regression Test Results

Coefficients [a]								
		Unstandardized Coefficients		Standardized Coefficients			Collinearity Statistics	
Model		B	Std. Error	Beta	t	Sig.	Tolerance	VIF
1	(Constant)	5,626	1,719		3,272	0,001		
	X_1_Ease of Use	0,118	,081	0,116	1,463	0,147	0,382	2,619
	X_2_Benefits	0,701	,071	0,783	9,915	0,000	0,382	2,619
a. Dependent Variable: Y_Interest								

(Source: Primary Data of SPSS, 2024)

a. The constant value is 5.626, which shows that if the variables of ease of use (X_1) and benefits (X_2) considered constant, then the value of the variable of interest in cardless cash withdrawal features is 5.626.
b. The magnitude of the regression coefficient b_1 is 0.118 (has a positive direction), this shows that by increasing the ease of use variable (X_1), it will increase interest in using cardless cash withdrawals by 11.8%.
c. The magnitude of the regression coefficient b_2 is 0.701 (has a positive direction), this shows that with increasing the benefit variable (X_2) will increase interest in using cardless cash withdrawals by 70.1%.

Based on Table 5, the ease of use variable (X_1) has no effect on interest, because the calculated t value is 1.463, which is smaller than the t table of 1.984, with a probability value of 0.147 greater than 0.05. The results show that the ease of use of BSI Mobile at UIN Ar-Raniry Banda Aceh partially does not affect the desire to make cardless cash withdrawal transactions. These results replicate the findings of studies conducted by Sari & Mirna (2024) and Supriadi et al. (2024). While shows that the benefit variable (X_2) partially affects interest, with a t count > t table value of 1.984 greater than the calculated t value and a significant probability of 0.000 <0.05. Thus, the present study Ho is rejected and Ha is accepted, so that the interest in making cardless cash withdrawal transactions at BSI Mobile at UIN Ar-Raniry Banda Aceh is positive and significant. These findings replicate the results of a previous study by Sari & Mirna (2024) and are not consistent with earlier studies conducted by Joni et al. (2022) and Syahrin et al. (2024).

The results of the determination coefficient (R^2) test shown in Table 6 show how strong the relationship is between the dependent variable and the independent variable, or how much influence the independent variable has on the dependent variable. This determination coefficient is used to measure the extent to which the independent variable can explain the variation in the dependent variable, providing an overview of the contribution of each variable in the regression model being tested. The coefficient of determination is 0.769 (0.877 x 0.877) part of the correlation value (R), which shows that 76.9% of the dependent variable of interest in making cardless cash withdrawal transactions on BSI Mobile at UIN Ar-Raniry Banda Aceh is influenced by the variables of ease of use and benefits, while 23.1% is influenced by other variables not tested in this study. such as security variables (Pranoto & Setianegara, 2020); Trust (Usman & Nabila, 2019); financial literacy and feature availability (Nugroho & Pudjihardjo, 2022).

Table 6. Results of Determination Coefficient Test

Model Summary [b]					
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	,877 [a]	,769	,764	2,843	1,732
a. Predictors: (Constant), X_2_Benefits, X_1_Ease of Use					
b. Dependent Variable: Y_Interest					

(Source: Primary Data of SPSS, 2024)

Discussion on the Effect of Perceived Ease of Use on Interest the Conduct Cardless Cash Withdrawal via BSI Mobile at UIN Ar-Raniry Banda Aceh

The partial test in the multiple linear regression model indicates that the perceived ease of use variable has a t-value of 1.463, which is lower than the critical t-value of 1.985. The associated p-value is 0.147 (>0.05), suggesting that perceived ease of use does not significantly affect users' intention to perform cardless cash withdrawal transactions. Consequently, the first alternative hypothesis that ease of use influences intention to use BSI Mobile for cardless withdrawals was rejected.

This finding indicates that although most respondents, particularly UIN Ar-Raniry students, perceive the application as simple, intuitive, and easy to navigate, these characteristics alone are insufficient to drive user adoption. Perceived ease of use, as conceptualized in the Technology Acceptance Model (TAM) by Davis (1989), primarily reduces cognitive effort and lowers perceived barriers during initial interaction with technology. While it can facilitate initial engagement, it does not necessarily translate into sustained usage or stronger behavioral intention when the perceived benefits are unclear or minimal. A plausible explanation is that Benefit plays a more dominant role in shaping adoption decisions. Prior studies (e.g., Venkatesh & Davis, 2000; Alalwan et al., 2017) consistently show that users prioritize technologies that demonstrably improve task efficiency, accuracy, or convenience. In this context, students may appreciate that BSI Mobile is easy to learn and operate, but unless the cardless cash withdrawal feature provides substantial functional benefits such as time savings, reliability, or enhanced security the perceived ease of use is insufficient to influence their behavioral intention.

Moreover, this outcome aligns with findings by Atieq & Nurpiani (2022), who reported that perceived ease of use does not significantly affect mobile banking adoption. Conversely, other studies (Joni et al., 2022; Mukhtisar et al., 2021; Natalia & Tesniwati, 2021; Usman & Nabila, 2019; Cakra, 2020; Phothikitti, 2020; Pranoto & Setianegara, 2020; Nugroho & Pudjihardjo, 2022) suggest a significant positive relationship between ease of use and user intention, highlighting potential contextual or demographic differences that may moderate this effect. For example, users with high technological literacy may place less weight on ease of use compared to perceived usefulness. Similarly, cultural and institutional factors, such as the familiarity of students with banking services or trust in digital platforms, may also influence adoption patterns.

From a practical perspective, this study suggests that developers and financial institutions should not rely solely on making mobile banking applications easy to use. To enhance adoption, it is critical to clearly communicate and enhance the functional benefits of the cardless withdrawal feature. Features such as transaction speed, security measures, notifications, and integration with daily financial management can increase perceived usefulness and, in turn, user intention. Additionally, targeted campaigns highlighting the tangible advantages of cardless withdrawals particularly for students who may prioritize convenience and time efficiency may further strengthen adoption. In summary, while perceived ease of use is an important facilitator in technology adoption, its effect on behavioral intention is limited when perceived usefulness is not equally emphasized. This underscores the necessity for financial technology providers to balance both usability and functional benefits to drive sustained user engagement, especially in university environments where technology literacy is relatively high.

Discussion of the Effect of Perceived Benefit on The Interest to Use Cardless Cash Withdrawal via BSI Mobile at UIN Ar-Raniry Banda Aceh

The analysis of the benefit variable reveals that the calculated t-value of 9.915 significantly exceeds the critical t-table value of 1.985, indicating a statistically significant influence. This finding is further reinforced by the partial test in the multiple linear regression analysis. In addition, the significance probability (p-value) of 0.000, which is substantially lower than the conventional alpha level of 0.05, confirms that perceived benefit exerts a meaningful effect on the dependent variable, namely interest. These results collectively demonstrate that the perceived benefits of BSI Mobile have a significant and positive partial effect on students' behavioral intention to utilize the cardless cash withdrawal feature at the UIN Ar-Raniry Banda Aceh campus.

This outcome suggests that students' perceptions regarding the advantages provided by BSI Mobile particularly in terms of productivity, operational efficiency, and overall functional utility play a crucial role in shaping their intention to adopt the service. Students perceive that BSI Mobile not only simplifies financial transactions but also contributes to more effective time management, thereby enhancing the efficiency of their daily financial routines. The inclusion of the cardless cash withdrawal feature further strengthens these perceived benefits by enabling users to access cash conveniently without the need for a physical ATM card. This functionality enhances flexibility, security, and practicality, which are particularly relevant to students who often require fast and reliable access to financial resources. Consequently, the recognition of these benefits significantly reinforces students' behavioral intention to engage with BSI Mobile services.

The acceptance of the second hypothesis, which posits that perceived usefulness has a positive and significant impact on behavioral intention, provides substantial empirical support for the Technology Acceptance Model (TAM). According to TAM, perceived usefulness is a primary determinant that directly influences an individual's behavioral intention to adopt a technology, which in turn drives actual system usage. In the present context, the findings indicate that when students perceive BSI Mobile as advantageous and supportive of their everyday financial activities, they are more inclined to develop a strong intention to utilize the cardless cash withdrawal feature. This evidence aligns closely with TAM's core assumptions, which underscore the centrality of perceived benefit in guiding decisions related to technology acceptance and adoption. Furthermore, the results of this study are consistent with previous empirical research conducted by Natalia & Tesniwati (2021), Cakra (2020), and Usman & Nabila (2019), all of whom reported that perceived benefit has a significant positive effect on users' behavioral intention to adopt Islamic mobile banking services. These convergent findings enhance the generalizability of TAM within the context of Islamic banking technology adoption, reinforcing the notion that perceived usefulness is a critical driver of user intention across diverse settings.

However, the findings of this study differ from those reported by Yani et al. (2024), who observed no significant relationship between perceived benefit and users' behavioral intention to adopt Islamic mobile banking services. This discrepancy may be attributable to variations in research context, demographic characteristics of respondents, technological features offered, or users' levels of familiarity with mobile banking platforms. Such differences highlight the importance of considering contextual and user-specific factors in examining technology adoption behaviors and suggest avenues for future research to explore potential moderators or mediators that may influence the relationship between perceived benefits and behavioral intention.

The findings of this study can be recommended as they highlight the important role of perceived ease of use in encouraging students' intention to use the cardless cash withdrawal feature via BSI Mobile. By demonstrating that tangible benefits such as efficiency, convenience, and security directly influence behavioral intention, these findings provide practical insights for banks, particularly Islamic banks (BSI), which aim to enhance user educational engagement and the adoption rate of innovative and educational features, especially in university environments where digital literacy and time efficiency are important considerations.

5. CONCLUSIONS

Based on the research findings, students of UIN Ar-Raniry Banda Aceh exhibit a low level of interest in using BSI Mobile for cardless cash withdrawal transactions when examined from the perspective of perceived ease of use. The statistical test results indicate that perceived ease of use does not have an effect on users' behavioral intention to adopt the service. This finding suggests that ease of use alone is not sufficient to encourage students' intention to use cardless cash withdrawal services.

In contrast, the benefit variable shows a statistically significant effect on users' behavioral intention to use cardless cash withdrawal services among UIN Ar-Raniry students. This result confirms that the benefits perceived by users play a crucial role in shaping their intention to adopt the technology. Accordingly, the findings support the Technology Acceptance Model (TAM), which posits that perceived usefulness is a key determinant of behavioral intention, and demonstrates that the TAM framework provides an effective alternative for explaining and fulfilling users' interest in adopting cardless cash withdrawal services through BSI Mobile.

This study only uses variables based on the Technology Acceptance Model (TAM) indicators and does not comprehensively identify the dominant variables in increasing users' intention to use the cardless cash withdrawal feature. Future research is encouraged to combine other variables to further explore the factors influencing customers' decisions in utilizing BSI mobile banking services, as well as to measure their impact on the overall increase in the use of Islamic banking products and services.

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