The Influences of Perceived Ease of Use and Trust on the Intention to Use the SuperApp Byond by BSI

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ABSTRACT

This study aimed to examine: (1) the influence of perceived ease of use on the intention to use SuperApp Byond by BSI; (2) the influence of trust on the intention to use SuperApp Byond by BSI; and (3) the simultaneous influence of perceived ease of use and trust on the intention to use SuperApp Byond by BSI. This study employed a quantitative causal associative approach. The population included Bank Syariah Indonesia customers who used SuperApp Byond by BSI, with a sample of 112 respondents. Data were collected from primary sources, including questionnaires, as well as secondary sources such as scientific journals, statistical data, platform reviews, the BSI website, and news portals. Data analysis was conducted using descriptive statistics, classical assumption testing, and hypothesis testing. The findings showed that: 1) perceived ease of use had a positive and significant influence on the intention to use SuperApp Byond by BSI by 59.5%, with a regression coefficient of 0.399, a significance value of $0.002 < 0.05$, and $t_{count} > t_{table}$ ($3.209 > 1.982$); 2) trust had a positive and significant influence on the intention to use SuperApp Byond by BSI by 70.8%, with a regression coefficient of 0.312, a significance value of $0.000 < 0.05$, and $t_{count} > t_{table}$ ($7.513 > 1.982$); and 3) perceived ease of use and trust simultaneously had a positive and significant influence on the intention to use SuperApp Byond by BSI by 72.8%, with a significance value of $0.000 < 0.05$ and $F_{count} > F_{table}$ ($149.710 > 3.08$).

1. Introduction

Digital transformation is a shift in the way work processes are managed through the utilization of information technology, such as the internet and mobile devices to achieve efficiency and effectiveness. Various sectors have implemented this transformation, including the banking sector, through e-banking services such as mobile banking. Digital transformation in the banking sector serves as a foundation for enhancing customer engagement approaches [1]. According to data from GoodStats.id, the number of internet users increased to 185.3 million in 2024. Of this total, 98.9% accessed the internet through various types of mobile devices [2]. This can be seen in Figure 1.

Figure 1. Number of Internet Users in Indonesia, 2018–2024

Jumlah Pengguna Internet di Indonesia
Sumber: Data Reportal
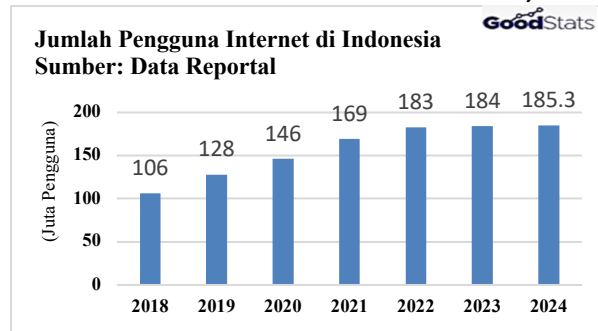
Source : GoodStats.id (2024)

The increase in internet users through various mobile devices has been driven by the rise in smartphone usage. The number of active smartphone users in Indonesia reached 209.3 million in 2023 [3]. This figure highlights the significant role of smartphones in people's daily lives. In the banking sector, smartphones have served as a medium for conducting financial transactions, particularly through mobile banking activities. The growth in the number of smartphone users is visually illustrated in Figure 2.


Fig 2. Active Smartphone Users in Indonesia, 2015–2023
Source : GoodStats.id (2024)

Mobile banking represents one of the most significant strategic transformations in the banking industry, where changes in technological interfaces have enabled financial institutions to satisfy their customers by providing problem-solving solutions through the use of self-service technology [4]. The rapid advancement of technology has greatly supported improvements in the speed and convenience of banking transactions for customers and plays an essential role in the modernization of financial services in the digital era [5]. This has made mobile banking the preferred channel among other banking platforms, with 58% of respondents reporting usage of more than 10 times per month in 2023 [6].

PT Bank Syariah Indonesia Tbk (BSI) was officially established on February 1, 2021, and had more than 20 million customers as of June 2024. BSI was formed through the merger of PT Bank BRI Syariah Tbk, PT Bank Syariah Mandiri, and PT Bank BNI Syariah. BSI continues to strive toward realizing the nation's aspirations. Additionally, BSI ranked 30th out of 66 banks in the World's Most Trustworthy Companies 2024 list for the banking category, published by Newsweek magazine [7].
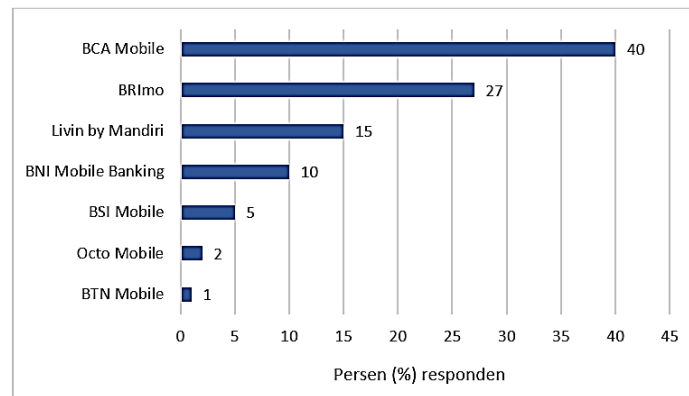
Source : Databoks (2024)
Fig 3. Proportion of Mobile Banking Most Favored by Indonesian Respondents (May 2024)

According to data from Databoks, in 2024, 5% of the total respondents (1,832 people) selected BSI Mobile as their preferred mobile banking application [8]. The official website of BSI recorded 7.12 million users of BSI Mobile as of June 2024. Usage intention refers to an individual's level of willingness to use something. It arises after a person receives stimulation from a product, develops interest, and ultimately uses the product [9].

In 1986, Fred Davis introduced the Technology Acceptance Model (TAM) to explain how individuals accept and use technology. In 2008, TAM evolved into TAM 3 with the addition of variables such as trust, facilitating conditions, and subjective norms. TAM 3 retains the original TAM variables (perceived usefulness and perceived ease of use) as well as the social influence variable from TAM 2. Based on validity testing, TAM 3 was found to be more effective in explaining technology adoption across several contexts, including banking technology, mobile technology, and management information systems [10].

BSI Mobile provides positive impacts and convenience for customers, allowing them to conduct financial activities without visiting the bank directly. It is in accordance with the concept of perceived ease of use which is defined as "the degree to which a person believes that using a particular system would be free of effort" [9]. Technology is designed to be user-friendly by minimizing frustration and confusion, thereby enhancing user acceptance [10]. This statement aligns with the research of Putra & Sari, which found that perceived ease of use has a positive and significant effect on usage intention [11]. However, in reality, the ease of using mobile banking does not always correspond to customers' interest in using it [12].

Customers have expressed various complaints through Google Play Store reviews of the BSI Mobile application, including blocked PINs, errors after frequent updates, inability to top-up e-wallets, failed facial verification, system glitches, difficulties logging in via face recognition, transfer failures, errors when directed to the SuperApp Byond by BSI, and inability to perform cardless cash withdrawals. Furthermore, some customers reported being unable to access mobile banking services due to system outages (BSI Error) and suspected hacking incidents.

In 2023, BSI's services experienced days of downtime starting on May 8, 2023, initially attributed to maintenance, later revealed as a cyberattack by the ransomware group LockBit, targeting 1.5 terabytes of BSI's customer data. It was recorded that 47.6% of customer trust was affected by the BSI Error incident and the hacking allegations. The decline in customer trust could negatively impact public perceptions of BSI's credibility as a sharia-based financial institution [13]. According to Mayer et al., trust is defined as "the willingness of a party to accept the actions of another party based on the expectation that the other party will perform a particular action important to the trustor, irrespective of the ability to monitor or control that other party" [14].

Studies by Aqilla & Yudiantoro and Kasman also found that trust has a positive and significant effect on usage intention [15][16].

In response to the challenges of the digital era and the increasingly complex financial needs of society, BSI launched the SuperApp Byond by BSI on November 9, 2024, as its new mobile banking application, with the tagline #SemuaJadiMudah (Everything Becomes Easy) [17]. The SuperApp Byond by BSI offers three core advantages: spiritual excellence, social/giving excellence, and financial excellence. Additionally, it is equipped with three layers of security, including PIN and debit card data entry during activation, Fraud Detection System (FDS) implementation, and Hardware Security Module (HSM) integration.

Despite the transition to the SuperApp Byond by BSI with its variety of convenient features and improved user experience, numerous customer complaints have continued to appear on Google Play Store reviews, as well as on TikTok and X (formerly Twitter) since February 9, 2025, when BSI services experienced another issue. Reported issues include frequent app errors, inability to top-up e-wallets, transaction failures, app crashes, maintenance notifications, and automatic logouts. Further maintenance was conducted on March 7, 2025. However, the official completion notice did not align with the actual system recovery, as user complaints persisted beyond the estimated resolution date. These repeated maintenance issues have worsened public trust in Indonesia's largest Islamic bank and have led to threats of customer migration to more stable banks in terms of system reliability and service quality [18].

Table 1. Comparison of BSI Mobile Banking Users

	Tahun	Jumlah
Nasabah BSI	Juni 2024	> 20 juta nasabah
BSI Mobile	2024	7,12 juta pengguna
Byond by BSI	Maret 2025	3,5 juta pengguna

Source : Data Bankbsi.co.id yang diolah (2025)

Table 1 shows a comparison between BSI customers, BSI Mobile users, and SuperApp Byond by BSI users. Although the number of SuperApp Byond by BSI users has increased, it remains below the number of BSI Mobile users, indicating that interest in using the SuperApp Byond by BSI and migration from the old mobile banking application to the new one are still not optimal. The large number of user complaints regarding the SuperApp Byond by BSI and concerns about the stability and security of financial activities are factors influencing customers' intention to use the SuperApp Byond by BSI.
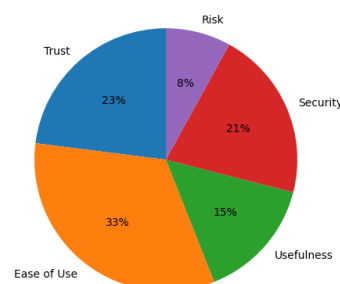
Fig 4. Preliminary Research Results on Factors
Source : Primary Data (2025)

The graph above illustrates the results of the preliminary research, showing that trust (23%) and perceived ease of use (33%) are the factors influencing respondents to use the SuperApp Byond by BSI mobile banking application, which was chosen by most respondents. Although BSI mobile banking is easy to use, 35 respondents (58.6%) reported experiencing service disruptions or errors

while using it. The system failures (errors) that occurred in May 2023 and February 2025 led to a decline in customer trust in using BSI's mobile banking services. It was recorded that 36 respondents (62.1%) experienced a decrease in trust when using BSI mobile banking.

2. Method

This study employed a quantitative approach with a causal associative research design, aiming to identify the influence between independent and dependent variables using numerical data and statistical analysis. The population in this study consisted of BSI customers who used the SuperApp Byond by BSI, selected through non-probability purposive sampling.

The sample size was determined using the general rule by Hair et al., which multiplies the number of indicators by seven, resulting in a total of 112 samples used in this study. The primary data were obtained by means of questionnaires, using a 4-point Likert scale as the research instrument.

The research was conducted from February 2025 to July 2025. The data analysis techniques applied include descriptive analysis, classical assumption tests (normality, heteroscedasticity, multicollinearity, and linearity tests), simple linear regression analysis, multiple linear regression analysis, and hypothesis testing (t-test, F-test, and coefficient of determination). The data analysis was performed using IBM SPSS Statistics 23. The proposed hypotheses are: 1) Perceived Ease of Use (X1) has a positive and significant effect on the Intention to Use (Y) the SuperApp Byond by BSI, 2) Trust (X2) has a positive and significant effect on the Intention to Use (Y) the SuperApp Byond by BSI, and 3) Perceived Ease of Use (X1) and Trust (X2) have a positive and significant effect on the Intention to Use (Y) the SuperApp Byond by BSI.

3. Results and Discussion

3.1. Results

Instrument Testing

Based on the results of the validity and reliability tests, all variable instruments used in this study are valid and reliable, as all research instruments have an r-calculated (rcount) value greater than the r-table (0.361) and a Cronbach's Alpha (α) value greater than 0.70.

Table 2. Descriptive Statistical Analysis

	N	Minimum	Maximum	Mean	Std. Deviation
Perceived Ease of Use	112	39.00	72.00	61.116	5.61328
Trust	112	37.00	84.00	70.438	7.82325
Intention to Use	112	15.00	32.00	26.598	2.90529
Valid N (listwise)	112				

Source : Primary Data (2025)

Perceived Ease of Use has a minimum value of 39, a maximum value of 72, a mean of 61.116, and a standard deviation of 5.61328. Trust has a minimum value of 37, a maximum value of 84, a mean of 70.438, and a standard deviation of 7.82325. Intention to Use has a minimum value of 15, a maximum value of 32, a mean of 26.598, and a standard deviation of 2.90529.

Table 3. Categorization of Perceived Ease of Use Values

Category	Value	Frequency	%
High	X > 66.72938	13	12
Moderate	55.50282 ≤ X < 66.72938	82	73
Low	X < 55.50282	17	15

Source : Primary Data (2025)

As shown in Table 3, 13 respondents (12%), 82 respondents (73%), and 17 respondents (15%) rated the variable in the high, moderate, and low categories, respectively. It can be concluded that the moderate category represents most respondents' perceptions of perceived ease of use related to their intention to use the SuperApp Byond by BSI.

Table 4. Categorization of Trust Values

Category	Value	Frequency	%
High	X > 78.26075	8	7
Moderate	62.61425 ≤ X < 78.26075	91	81
Low	X < 62.61425	13	12

Source : Primary Data (2025)

Based on Table 4, 8 respondents (7%) rated the variable as high, 91 respondents (81%) rated it as moderate, and 13 respondents (12%) rated it as low. Based on respondents' interest in using the SuperApp Byond by BSI, the trust variable falls into the moderate category.

Table 5. Categorization of Intention to Use Values

Category	Value	Frequency	%
High	X > 29.50349	11	10
Moderate	23.69291 ≤ X < 29.50349	86	77
Low	X < 23.69291	15	13

Source : Primary Data (2025)

Based on Table 5, 11 respondents (10%) rated the variable in the high category, 86 respondents (77%) in the moderate category, and 15 respondents (13%) in the low category. Therefore, it can be concluded that respondents' perceptions of their intention to use the SuperApp Byond by BSI fall into the moderate category.

Table 6. Results of the Normality Test
One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual
N		112
Normal Parameters	Mean	0.0000000
	Sts. Deviation	1.50089196
Most Extreme Differences	Absolute	0.77
	Positive	0.045
	Negative	-0.077
Test Statistic		0.077
Asymp. Sig. (2-tailed)		0.096

Source : Primary Data (2025)

The data in this study are normally distributed and meet the normality assumption. As shown in Table 6, the results of the Kolmogorov–Smirnov normality test indicate that the Asymp. Sig. value obtained is 0.096 > 0.05.

Table 7. Results of the Multicollinearity Test
Coefficients[a]

	Model	Collinearity Statistic	
		Tolerance	VIF
1	Perceived Ease of Use	.353	2.837
	Trust	.353	2.837
a. Dependent Variable: Intention to Use			

Source : Primary Data (2025)

The tolerance values for perceived ease of use and trust are 0.353 > 0.10. Both variables have VIF values of 2.837 < 10. Since the VIF values are less than 10 and the tolerance values are greater than 0.10, it can be concluded that no multicollinearity occurs in the data.

Table 8. Results of the Heteroscedasticity Test

Coefficients[a]

Model		Sig.
1	Perceived Ease of Use	.136
	Trust	.581
a. Dependent Variable: ABS_RES		

Source : Primary Data (2025)

The perceived ease of use variable has a significance value of 0.136, and the trust variable has a significance value of 0.581. Since both variables have significance values greater than 0.05, it can be concluded that no heteroscedasticity occurs in the model.

Table 9. Results of the Linearity Test

ANOVA Table

		Sig.	Keterangan
Perceived Ease of Use	Linearity	.000	Linear
	Deviation from Linearity	.134	
Trust	Linearity	.000	Linear
	Deviation from Linearity	.116	

Source : Primary Data (2025)

The linearity test for the Perceived Ease of Use variable produced a significance value for linearity of 0.000 and a deviation from linearity value of 0.134. The Trust variable obtained a significance value for linearity of 0.000 and a deviation from linearity value of 0.116. It can be concluded that there is a linear relationship between the dependent and independent variables, as the significance value for linearity is less than 0.05 and the deviation from linearity value is greater than 0.05, thereby fulfilling the linearity test assumption.

Table 10. Results of the Simple Linear Regression Analysis for X1

Coefficients[a]

Model		Unstrandardized Coefficients	
		B	Std. Error
1	(Constant)	2.200	1.928
	Perceived Ease of Use	0.399	0,031
a. Dependent Variable: Intention to Use			

Source : Primary Data (2025)

The regression equation obtained from the analysis above is as follows:

$$Y = a + bx$$

$$Y = 2.200 + 0.399x$$

The constant value is 2.200, which means that if there is no change in the independent variable (x = 0), the value of the dependent variable will be 2.200. The beta regression coefficient has a positive value, indicating that if perceived ease of use increases by one unit, the intention to use will increase by 0.399.

Table 11. Results of the Simple Linear Regression Analysis for X2

Coefficients^a

Model		Unstrandardized Coefficients	
		B	Std. Error
1	(Constant)	4.590	1.356
	Trust	.312	0.019
a. Dependent Variable: Intention to Use			

Source : Primary Data (2025)

The regression equation obtained from the analysis above is as follows:

$$Y = a + bx$$

$$Y = 4.590 + 0.312x$$

The constant value of 4.590 indicates that if there is no change in the independent variable (x = 0), the dependent variable (Y) will have a value of 4.590. The beta regression coefficient has a positive value, meaning that if trust increases by one unit, the intention to use will increase by 0.312.

Multiple Linear Regression Analysis

Table 12. Results of the Multiple Linear Regression Analysis

Coefficients^a

Model		Unstrandardized Coefficients	
		B	Std. Error
1	(Constant)	1.759	1.573
	Perceived Ease of Use	0.138	0.031
	Trust	0.233	0.043
a. Dependent Variable: Intention to Use			

Source : Primary Data (2025)

Based on Table 12, the following equation is obtained:

$$Y = a + b_1X_1 + b_2X_2 + e$$

$$Y = 1{,}759 + 0{,}138X_1 + 0{,}233X_2 + e$$

The constant value of 1.759 indicates that if the Perceived Ease of Use (X1) and Trust (X2) variables are equal to zero or remain constant, the Intention to Use (Y) variable will have a value of 1.759. The regression coefficient for Perceived Ease of Use (X1) is positive (+0.138), meaning that if Perceived Ease of Use (X1) increases, the Intention to Use (Y) will also increase by 0.138. Likewise, the regression coefficient for Trust (X2) is positive (+0.233), which means that if Trust (X2) increases, the Intention to Use (Y) will also increase by 0.233.

Hypothesis Testing
Partial Test (t-Test)

Table 13. Hasil Uji Parsial (Uji T)
Coefficients

Model		t	Sig.
1	(Constant)	1.118	.266
	Perceived Ease of Use	3.209	.002
	Trust	7.513	.000
a. Dependent Variable: Intention to Use			

Source : Primary Data (2025)

Based on Table 13, the Perceived Ease of Use variable has a significance value of 0.002 < 0.05 and a t-calculated value of 3.209 > t-table value of 1.982. It can therefore be concluded that H0 is rejected and H1 is accepted, meaning that the Perceived Ease of Use (X1) variable partially has a positive and significant effect on the Intention to Use (Y). The Trust (X2) variable has a significance value of 0.000 < 0.05 and a t-calculated value of 7.513 > t-table value of 1.982. Thus, H0 is rejected and H2 is accepted, indicating that the Trust (X2) variable partially has a positive and significant effect on the Intention to Use (Y).

Table 14. Results of the Simultaneous Test (F-Test)
ANOVAᵃ

Model		F	Sig.
1	Regression	149.710	.000ᵇ
	Residual		
	Total		
a. Dependent Variable: Intention to Use			
b. Predictors: (Constant), Trust, Perceived Ease of Use			

Source : Primary Data (2025)

The F-test results show that the F-calculated value (149.710) and the significance value (0.000) indicate a strong model fit. Since the F-calculated value (149.710) is greater than the F-table value (3.08) and the significance value (0.000) is less than 0.05, it can be concluded that Hypothesis 3 (H3) is accepted. This demonstrates that the variables Perceived Ease of Use (X1) and Trust (X2) simultaneously have a positive and significant effect on the Intention to Use (Y) the SuperApp Byond by BSI.

Table 15. Results of the Partial Coefficient of Determination Test
Model Summary

Model		R	R Square	Adjusted R Square	Std. Error of the Estimate
1	Perceived Ease of Use	.771 ᵃ	.595	.591	1.85751
	Trust	.841 ᵃ	.708	.705	1.57732

Source : Primary Data (2025)

Table 15 shows that the R Square value for the Perceived Ease of Use variable is 0.595, which indicates that it has an influence of 59.5% on the Intention to Use. The R Square value for the Trust variable is 0.708, which means it has an influence of 70.8% on the Intention to Use.

Table 16. Results of the Simultaneous Coefficient of Determination Test

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.856ᵃ	.733	.728	1.5146
a. Predictors: (Constant), Trust, Perceived Ease of Use				

Source : Primary Data (2025)

Based on the results of the simultaneous coefficient of determination test shown in Table 30, the Adjusted R Square value is 0.728, which means that the variables Perceived Ease of Use (X1) and Trust (X2) simultaneously influence the Intention to Use (Y) variable by 72.8%, while the remaining 27.2% is influenced by other independent variables not examined in this study.

3.2. Discussion

The Influence of Perceived Ease of Use on the Intention to Use the SuperApp Byond by BSI

The results of the t-test on 112 respondents show that the t-calculated value (3.209) is greater than the t-table value (1.982) with a significance value of 0.002 < 0.05. The regression coefficient for the Perceived Ease of Use variable is positive, indicating that perceived ease of use has a positive and significant effect on the intention to use the SuperApp Byond by BSI, with an influence of 59.5%. Thus, Hypothesis 1 (H1) is accepted. This means that when the perceived ease of use of the SuperApp Byond by BSI increases, the intention to use the application also increases. This finding is consistent with the statements of [9][10] who argue that perceived ease of use is a factor influencing the level of technology adoption. Applications perceived as easier to use than others are more likely to be accepted by users. The studies conducted by [11][19] also support this result, showing that perceived ease of use has a positive and significant effect on the intention to use mobile banking. This result also reinforces the findings by [20].

Perceived ease of use becomes an important consideration for respondents in using the SuperApp Byond by BSI. The application offers various advantages designed to simplify user activities beyond financial transactions, including spiritual, social, and financial benefits. Therefore, BSI should continue to develop and enhance the SuperApp Byond by BSI to be more user-friendly by minimizing prolonged technical issues in its use. Ease of use and technical reliability are not merely desirable features, they are essential foundations for an application's sustainability.

The Influence of Trust on the Intention to Use the SuperApp Byond by BSI

Data analysis of 112 respondents using the partial test produced a t-calculated value of 7.513 and a t-table value of 1.982, thus t-calculated > t-table (7.513 > 1.982) with a significance value of 0.000 < 0.05. The regression coefficient for the Trust variable is positive, indicating that Hypothesis 2 (H2) is accepted. This means that trust has a positive and significant effect on the intention to use the SuperApp Byond by BSI, with an influence of 70.8%. Therefore, when trust increases, the intention to use the SuperApp Byond by BSI also increases.

Customer trust in banking institutions represents the belief that the bank can deliver value beyond expectations, supported by the institution's promises and commitments [21]. This finding is consistent with studies by Aqilla & Yudiantoro and Kasman, which show that trust has a positive and significant effect on the intention to use mobile banking [15][16]. The results of this study also reinforce the findings by [22].

The SuperApp Byond by BSI has implemented a Fraud Detection System (FDS) and Hardware Security Module (HSM) as security enhancement measures to increase user trust, which in turn

boosts their intention to use the application. Therefore, Bank Syariah Indonesia is expected to maintain its commitment and dedication in providing reliable services. In terms of communication, BSI can improve its efforts to inform customers about potential service issues and provide accurate resolution timelines, especially during system maintenance of digital banking services.

The Influence of Perceived Ease of Use and Trust on the Intention to Use the SuperApp Byond by BSI

Based on the results of the third hypothesis test (H3), the F-calculated value (149.710) is greater than the F-table value (3.08) with a significance value of 0.000 < 0.05. It can be concluded that Hypothesis 3 (H3) is accepted, indicating that perceived ease of use and trust simultaneously have a positive and significant effect on the intention to use the SuperApp Byond by BSI, with an influence of 72.8%.

When the SuperApp Byond by BSI is perceived as easy to use and users have a high level of trust in both the application and BSI, the intention to use the application will increase. This finding is supported by research from [23], which demonstrates that perceived ease of use and trust simultaneously have a positive and significant effect on usage intention. Customers feel comfortable using the SuperApp Byond by BSI for their financial needs. Therefore, BSI should pay greater attention to ease of use and trust as key factors in increasing and maintaining a stable user base.

4. Conclusions
a. Perceived ease of use has a positive and significant effect on the intention to use the SuperApp Byond by BSI by 59.5%.
b. Trust has a positive and significant effect on the intention to use the SuperApp Byond by BSI by 70.8%.
c. Perceived ease of use and trust simultaneously have a positive and significant effect on the intention to use the SuperApp Byond by BSI by 72.8%.

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