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The Influence of Lifestyle, Perceived Usefulness, and Social Influence on the Intensity of Use of Sharia Mobile Banking (Byond By BSI) among Female Customers

Nur Amalia Daud[1], Saiful[2], Asyraf Mustamin[3], Kamaruddin[4], Samsul[5]

Faculty of Islamic Economics and Business, Universitas Islam Negeri Alauddin Makassar

Email: nuramaliadaud03@gmail.com; saifulmuchlis@uin-alauddin.ac.id; alauddasyraf.mustamin@uin-alauddin.ac.id; dr.kamaruddin46@gmail.com; samsul.samsul@uin-alauddin.ac.id

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ABSTRACT

The rapid development of digital banking has increased the use of Sharia mobile banking services, yet limited research explains how psychological, lifestyle, and social factors shape usage intensity among female students. This study aimed to examine the effects of lifestyle, perceived usefulness, and social influence on the usage intensity of Sharia mobile banking, specifically BYOND by BSI, among female students of the Faculty of Islamic Economics and Business at UIN Alauddin Makassar. A quantitative associative design was employed, with respondents selected through purposive sampling based on the criteria of being female FEBI UIN Alauddin Makassar students and users of BYOND by BSI. Primary data were collected through questionnaires and analyzed using multiple linear regression. The results showed that lifestyle, perceived usefulness, and social influence each had a positive and significant partial effect on Sharia mobile banking usage intensity. Simultaneously, the three variables significantly influenced usage intensity, with perceived usefulness identified as the most dominant factor. These findings indicate that mobile banking usage is shaped not only by technological functionality but also by users' lifestyles, perceptions of usefulness, and social environments. The study contributes to a broader understanding of digital Islamic banking adoption among young female users and suggests that Sharia banks should enhance service benefits while developing user-oriented education and socially engaging promotional strategies.

1. Introduction

The rapid development of digital technology has transformed various aspects of modern life, including the banking sector. One of the most significant forms of digital innovation is mobile banking, which enables customers to conduct financial transactions conveniently without visiting physical bank branches. This development responds to the needs of modern consumers who increasingly prioritize speed, convenience, accessibility, and efficiency in financial activities. The expansion of internet connectivity has further accelerated the adoption of digital financial services in Indonesia. According to the Association of Indonesian Internet Service Providers (APJII), more than 221 million Indonesians were connected to the internet in 2024, representing approximately 79.5% of the population. This substantial increase indicates a shift in consumer behavior toward greater reliance on digital technology, including digital financial services.

Table 1. Internet Users in Indonesia

Indicator	Latest Data (2025)	Source
Number of BYOND by BSI users	>3.5 million (as of 7 March 2025); >3.6 million (early April 2025)	Bank BSI, Kontan, Bisnis.com, Indopremier
2025 User Target	10 million	Bank BSI, Warta Ekonomi, Media Asuransi News

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Total BYOND by BSI Transactions	>36 million (early April 2025, approximately 40% increase during Ramadan)	Kontan
Popular Features	QRIS, ZISWAF, Islamic Investment	Bank BSI, Kontan, Bisnis.com, Indopremier
ZISWAF Transactions (BYOND)	900,000 transactions, >Rp14 billion (January 2025)	Kontan, Indopremier
ZISWAF Transactions (E-Channel)	9.5 million transactions, Rp120 billion (January 2025)	Kontan, Indopremier
Increase in ZISWAF Transactions	Projected to increase by 60% during Ramadan	Kontan, Indopremier
Migration of Transactions to E-Channel	98.03% (December 2024); total of 813 million e-channel transactions	Indopremier

Source: APJII, Ministry of Communication and Informatics

In response to this development, Bank Syariah Indonesia (BSI), Indonesia's largest Islamic banking institution, has continued to strengthen its digital banking services through the launch of BYOND by BSI in November 2024. The application replaced BSI Mobile and was introduced as a *superapp* offering more comprehensive features, a more modern interface, and broader service integration. By early April 2025, BYOND had reached more than 3.6 million users, with a target of 10 million users by the end of 2025. This growth has also been accompanied by an increase in digital transaction volumes, particularly through features such as QRIS, ZISWAF, and Islamic investment (bankbsi.co.id).

Table 2. Data on BYOND by BSI

Indicator	Information
Application	BYOND by BSI
Launch	November 2024
Number of users by early April 2025	More than 3.6 million
Target users by the end of 2025	10 million
Dominant digital services	QRIS, ZISWAF, and Islamic investment

Source: bankbsi.co.id, kontan.co.id, bisnis.com, indopremier.com

Prior to the transformation of its digital banking services through BYOND by BSI, Bank Syariah Indonesia had already developed BSI Mobile, which was widely used by its customers. Consistent with the growth of internet usage, the adoption of mobile banking services at BSI also increased substantially. The number of BSI Mobile users increased from 2 million in 2021 to 4.81 million in 2022 and 5.18 million in 2023. Thus, between 2021 and 2023, the number of users increased by 3.18 million. By June 2024, BSI Mobile had reached 7.12 million customers, representing annual growth of 33.9%. Further feature development increased the number of users by 28.38% year-on-year in the third quarter of 2024, reaching more than 7.57 million users.

Table 3. Data on BSI Mobile Users in Indonesia, 2021–2024

Year	Number of Users
2021	2 million
2022	4.81 million
2023	5.18 million
2024	Semester I: 7.12 million; Quarter III: 7.57 million

Source: katadata.co.id; bankbsi.co.id

Despite this substantial growth, the factors determining the intensity of mobile banking usage

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remain insufficiently understood, particularly among female university students as a potentially important user segment. Mobile banking usage is not determined solely by technological features but is also influenced by psychological and social factors, including lifestyle, perceived usefulness, and social influence. For example, found that perceived usefulness had a positive and significant effect on attitudes toward and intentions to use Bank Syariah Indonesia mobile banking. Similarly, research by Sitorus et al. demonstrated that social influence positively and significantly affected the intention to continue using mobile banking, indicating that stronger social encouragement may increase users' tendency to continue using such services (Hotna et al., 2019). These findings suggest that users' perceptions and social environments are important in explaining continued digital banking behavior.

However, existing studies have generally focused on adoption intention, attitudes, or continuance intention rather than the intensity of actual usage, particularly in the context of newly introduced Sharia mobile banking applications such as BYOND by BSI. Moreover, limited research has simultaneously examined lifestyle, perceived usefulness, and social influence among female university students within an Islamic higher education environment. This gap is particularly relevant because gender, as a social construct, may shape patterns of behavior and financial management. The Doing Gender Theory proposed by West and Zimmerman (1987) explains that gender is not a fixed identity or a noun defining an individual but an ongoing performance constructed through social interaction (Dewi et al., 2022). Similarly, Putra and Sari (2020), conceptualizes gender as a set of characteristics, roles, and responsibilities attributed to men and women through social and cultural construction. As a social construct, gender can influence everyday behavioral patterns, including the use and adoption of financial technology.

Suzanna et al. (2022) further argued that gender differences constitute an important factor in individual decision-making. Gender can be understood in terms of differences in roles, functions, and responsibilities between men and women that emerge through social construction and may change over time. In the context of this study, these differences may also influence the ways in which female students perceive, use, and manage financial services (Suzanna et al., 2022). Nevertheless, empirical evidence concerning how these factors collectively influence the intensity of Sharia mobile banking usage among female students remains limited.

Female students of the Faculty of Islamic Economics and Business (FEBI), UIN Alauddin Makassar, represent a relevant population for examining this issue. As digital-native users with academic exposure to economics, Islamic finance, business, and technology, they routinely interact with digital technologies for academic, social, and financial purposes. FEBI UIN Alauddin Makassar consists of five study programs: Islamic Banking, Accounting, Management, Islamic Economics, and Economics. The population provides an appropriate context for investigating how lifestyle, perceived usefulness, and social influence are associated with the intensity of Sharia mobile banking usage.

Table 4. Active Students of FEBI UIN Alauddin Makassar, 2024/2025

No.	Study Program	Number of Students
1	Islamic Banking	566
2	Accounting	672
3	Management	688
4	Islamic Economics	551
5	Economics	682
Total		3,159

This population is particularly relevant because students' mobile banking behavior may be shaped by lifestyles that emphasize efficiency and mobility, perceptions that digital banking provides practical benefits, and social influences originating from peers, family, and the campus environment. Students are expected to use mobile banking more intensively when they perceive the application as useful, relevant to their needs, and socially supported or recommended by people around them.

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Accordingly, the specific research problem addressed in this study is whether lifestyle, perceived usefulness, and social influence significantly affect the intensity of Sharia mobile banking usage through BYOND by BSI among female students of FEBI UIN Alauddin Makassar. Therefore, this study aims to empirically examine the partial and simultaneous effects of lifestyle, perceived usefulness, and social influence on the intensity of BYOND by BSI usage among female FEBI UIN Alauddin Makassar students who use Sharia mobile banking.

Theoretically, this study contributes to the literature on digital Islamic banking by extending the analysis of mobile banking behavior from general adoption or continuance intention toward usage intensity, while integrating lifestyle, perceived usefulness, and social influence within a specific female student context. The study also provides an empirical application of the Doing Gender perspective by examining digital financial behavior within a socially and academically specific female population. Practically, the findings are expected to provide insights for Sharia banking institutions, particularly BSI, in designing digital banking strategies that respond to users' lifestyles, strengthen perceived service benefits, and utilize socially oriented education and promotional strategies.

The novelty of this study lies in its simultaneous examination of lifestyle, perceived usefulness, and social influence as determinants of BYOND by BSI usage intensity among female students of FEBI UIN Alauddin Makassar, a population and digital banking context that remain relatively underexplored. By focusing on actual usage intensity rather than merely adoption intention, the study seeks to provide a more comprehensive understanding of the factors underlying the sustained use of emerging Sharia digital banking services.

2. Literature Review

2.1 Conceptual and Theoretical Foundations

2.1.1 Theory of Planned Behavior (TPB)

The *Theory of Planned Behavior* (TPB) is a behavioral theory that explains how an individual's intention to perform a particular behavior, including technology use, is influenced by three main factors: attitude toward the behavior, subjective norms, and perceived behavioral control. TPB was initially developed by Martin Fishbein and Icek Ajzen in the 1980s as an extension of the *Theory of Reasoned Action* (TRA). While TRA primarily focuses on factors influencing individual behavior in specific situations, TPB extends this framework by incorporating perceived behavioral control as an additional determinant of behavioral intention and behavior.

Over time, TPB has been widely applied to various behavioral contexts, including technology adoption, social behavior, marketing, human resource management, health, and consumer behavior. The theory has also been further developed through the inclusion of additional considerations, such as moral considerations, and through refinement of the concept of behavioral control. These developments strengthen the ability of TPB to explain behaviors that are not entirely under an individual's control (Mahyarni, 2013).

TPB proposes three primary determinants of behavioral intention:

a. Attitude toward the behavior. Attitude refers to an individual's positive or negative evaluation of a particular behavior. It is influenced by beliefs concerning the benefits and values associated with the behavior. In the context of technology use, attitude may be influenced by perceived usefulness, efficiency, and technological quality.
b. Subjective norm. Subjective norm refers to an individual's perception regarding whether important others approve or expect the individual to perform a particular behavior. It encompasses social influences originating from family, friends, and the surrounding environment. In technology adoption, subjective norms may involve other people's opinions concerning whether a technology is useful, easy to use, and appropriate for users' needs.
c. Perceived behavioral control (PBC). Perceived behavioral control refers to an individual's perception of their ability to perform a particular behavior. PBC encompasses factors affecting the individual's ability to perform the behavior, including technical capability, time, resources, and supporting facilities. In the context of technology use, PBC may involve ease of use, resource availability, and technical support (Wicaksono, 2022).

The more positive an individual's attitude toward a behavior, the stronger the perceived social pressure to perform it, and the greater the perceived behavioral control, the greater the likelihood that the individual will engage in the behavior. Thus, TPB

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provides a relevant theoretical foundation for explaining the behavioral tendencies of users in adopting and intensively utilizing digital banking technology.

2.1.2 Technology Acceptance Model (TAM)

The *Technology Acceptance Model* (TAM) is a theoretical framework developed to explain and predict users' acceptance and adoption of information technology. TAM emphasizes two principal determinants, namely *Perceived Usefulness* and *Perceived Ease of Use*. The model was initially proposed by Fred Davis in his 1986 dissertation and subsequently published in *MIS Quarterly* in 1989. TAM was adapted from the *Theory of Reasoned Action* (TRA), which explains that behavior is influenced by intention, while intention is influenced by attitude and subjective norms.

TAM is designed to explain and predict users' acceptance of information systems and provides a theoretical basis for identifying factors that influence technology acceptance within organizations. In particular, TAM emphasizes that users are more likely to accept technology when they perceive that the technology provides meaningful benefits and can be used without excessive difficulty.

The two principal components of TAM are as follows:

a. Perceived Usefulness. Perceived usefulness refers to the extent to which an individual believes that using a particular technology will improve task performance or facilitate the achievement of specific objectives. The construct is influenced by the usefulness of the technology and its ability to fulfill users' needs.
b. Perceived Ease of Use. Perceived ease of use refers to the extent to which an individual perceives that a particular technology can be used with minimal effort. It may be influenced by the simplicity of the technology, the availability of technical assistance, and supporting resources (Wicaksono, 2022).

Within TAM, intention to use technology functions as a mediator between users' perceptions of usefulness and ease of use and their actual use behavior (Pratama et al., 2022). When individuals perceive that technology is useful and easy to use, they are more likely to develop an intention to adopt and use it, which subsequently influences actual usage behavior. As technology continues to develop, various extensions of TAM have emerged, including extended TAM models incorporating external factors such as social and cultural influences (Khairani et al., 2021).

In the present study, TPB and TAM are integrated to explain the intensity of use of Islamic mobile banking, particularly BYOND by BSI. TPB is employed to explain how *Lifestyle* may reflect an individual's attitude toward technology use and how *Social Influence* functions as a subjective norm that encourages individuals to adopt behaviors observed within their social environment. Meanwhile, TAM is used to explain the role of *Perceived Usefulness*, namely the extent to which users perceive BYOND by BSI as providing tangible benefits, in influencing technology-use decisions and engagement.

Accordingly, *Lifestyle*, *Perceived Usefulness*, and *Social Influence* are theoretically expected to influence the intensity of Islamic mobile banking use. Female students as users of digital banking services may demonstrate behavioral tendencies associated with dynamic digital lifestyles and social influences from their surrounding environment. The intensity of use refers to how frequently, how long, and how actively users utilize the available services. Therefore, the integration of TPB and TAM provides a theoretical basis for examining the relationship between *Lifestyle*, *Perceived Usefulness*, *Social Influence*, and the intensity of Islamic mobile banking use.

2.2 Review of Empirical Studies

2.2.1 Intensity of Use

Intensity of use refers to the level or degree to which an individual uses a particular service, reflected primarily in frequency and duration. According to the *Kamus Besar Bahasa Indonesia* (KBBI), intensity refers to a state, level, or measure of something being intense. In the context of service utilization, intensity can therefore be understood as the quantity and continuity of use based on frequency and duration. It reflects activities repeatedly or consistently performed by individuals because they provide utility or benefits (Mufidah et al., 2025).

Intensity as a momentum influenced by time, meaning that intensity can be identified within a particular temporal context. Accordingly, intensity can be observed through the frequency and duration of an activity. Frequency as the number of occurrences or uses of an element within a specific period. Frequency therefore reflects how often an

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individual performs an activity, whereas duration refers to the length of time during which the activity takes place (Umiyati et al., 2021). In the context of mobile banking, frequency refers to how often users conduct transactions or access Islamic mobile banking services within a particular period.

Intensity can be examined from both qualitative and quantitative perspectives. Qualitatively, intensity is reflected in interest and attention toward an object, whereas quantitatively, it is represented by the frequency and duration of an activity. The intensity of behavior can be operationalized through four indicators, as adopted by Fadzilah et al. (2023):

a. Attention, referring to the degree of concentration and interest users demonstrate when interacting with an application.
b. Duration, referring to the length of time individuals spend performing the targeted activity.
c. Comprehension, referring to the extent to which individuals understand and absorb information concerning the features and services being used.
d. Frequency, referring to how often individuals repeat a particular activity within a specific period.

These indicators are relevant for assessing the extent to which users actively and consistently utilize BYOND by BSI.

2.2.2 Lifestyle

Lifestyle refers to an individual's pattern of living and reflects how individuals interact with their social and cultural environment. It encompasses activities, interests, opinions, and consumption patterns in everyday life. Lifestyle functions as an important factor influencing individuals' needs, preferences, and decision-making processes concerning products and services (Sitepu et al., 2022).

Setiadi's perspective defines lifestyle as a way of living determined by how individuals spend their time and how they perceive themselves and their surrounding environment (Kholidin, 2024). Therefore, lifestyle does not merely describe physical activities but also encompasses patterns of thought, social interaction, preferences, consumption, expectations, and attitudes toward various aspects of life.

Lifestyle can consequently be understood as an overall representation of an individual manifested through activities, interests, opinions, consumption patterns, preferences, and interactions with society. It is not solely determined by individual characteristics but is also shaped by broader social and cultural contexts. Such characteristics make lifestyle particularly relevant for understanding users' decisions and patterns of digital financial service utilization.

Lifestyle is influenced by internal and external factors. Internal factors include attitude, experience and observation, personality, self-concept, motives, and perception. Attitude represents an individual's mental and cognitive readiness to respond to an object and is influenced by traditions, habits, culture, and social environment. Experience and observation shape social perceptions through learning from previous actions. Personality represents measurable characteristics that distinguish individuals. Self-concept affects how individuals perceive themselves and consequently influences their interests. Motives arise from needs and internal drives, including the need for security and prestige. Finally, perception involves the process through which individuals receive, organize, and interpret information.

External factors include reference groups, social groups, culture, and family. Reference groups may exert direct or indirect influence on attitudes and behavior. Social groups consist of relatively homogeneous groups characterized by similar values, interests, and behaviors. Culture encompasses knowledge, beliefs, arts, morals, laws, customs, and habits acquired by individuals as members of society. Family plays a particularly important role because parenting patterns can establish habits that indirectly shape an individual's lifestyle (Bahari & Sutono, 2023).

The indicators of lifestyle are commonly associated with activities, interests, and opinions. Lifestyle represents the pattern through which individuals express themselves through their activities, interests, and opinions. Activities refer to consumers' everyday activities and behavioral characteristics. Interests refer to matters that consumers consider attractive enough to devote time and financial resources to, as well as matters receiving sustained attention. Opinions refer to individual views expressed orally or in writing in response to particular situations or questions (Listanti et al., 2022).

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2.2.3 Lifestyle from an Islamic Perspective

The rapid development of digital technology has increased individuals' dependence on technology. Nevertheless, technology should be used to provide benefits rather than encourage excessive or wasteful behavior. This principle is consistent with the Qur'anic teaching in QS. Al-Isra [17]:27:

إِنَّ الْمُبَذِّرِيْنَ كَانُوْٓا اِخْوَانَ الشَّيٰطِيْنِ ۗوَكَانَ الشَّيْطٰنُ لِرَبِّهٖ كَفُوْرًا

"Indeed, the wasteful are brothers of the devils, and the devil is ever ungrateful to his Lord." (QS. Al-Isra [17]:27) (Kemenag).

Mubazir is derived from the Arabic concept of *tabzir*, which refers to wastefulness or the excessive expenditure of wealth. In terminological interpretations, *tabzir* may refer to spending wealth on sinful matters, unnecessary luxury, or in ways that are inappropriate and inconsistent with Islamic principles. Lajnah min al-Ulama' in *al-Tafsir al-Wasith li al-Qur'an al-Karim* describes *tabzir* as wasting wealth on sinful matters or excessive luxury. Imam al-Nasafi interprets it as distributing money or wealth improperly, while *al-Israf wa al-Tabzir* describes it as excessive use of wealth in matters that are sinful or religiously prohibited (Enghariano, 2022).

This principle indicates that individuals are encouraged to manage financial resources wisely and avoid excessive consumption. In the context of modern digital lifestyles, mobile banking can facilitate efficient and responsible financial management by enabling users to monitor expenditures, pay bills, transfer funds, and conduct financial transactions conveniently and promptly. However, such convenience should be accompanied by responsible financial behavior. Uncontrolled use of mobile banking may instead facilitate impulsive consumption and wastefulness. Therefore, a responsible digital lifestyle should encourage users to utilize mobile banking according to genuine needs and their financial capacity.

2.2.4 Perceived Usefulness

Perceived Usefulness refers to the extent to which an individual believes that using a particular technological system will provide benefits. Davis (1989) conceptualizes perceived usefulness as a measure of the degree to which users believe that the use of a technological system will improve their performance. Similarly, Jogiyanto, as cited in Hidayah et al. (2023), defines perceived usefulness as the extent to which an individual believes that using a particular technology will enhance work performance.

Perceived usefulness is particularly relevant in mobile banking because benefits such as accessibility, time efficiency, convenience, and transaction flexibility can strengthen users' perceptions of the value of the service. When users perceive greater benefits, they are more likely to continue using and utilizing mobile banking services in their daily financial activities (Antoni & Lukman, 2024).

The indicators of perceived usefulness proposed by Davis (1989) in Putri et al. (2020) include:

a. Improved job performance, indicating that the technological system can improve users' performance.
b. Enhanced effectiveness, indicating that the technology increases the effectiveness of users' activities.
c. Job easier, indicating that the technology makes users' tasks easier.
d. Usefulness, indicating that the technological system provides overall benefits.
e. Increased productivity, indicating that the technological system contributes to increased user productivity.

These dimensions can be contextualized within BYOND by BSI by assessing whether the application helps users perform financial activities more effectively, efficiently, easily, and productively.

2.2.5 Perceived Usefulness from an Islamic Perspective

The principle of usefulness is consistent with the Islamic view that creation and human activities should have wisdom and benefit. This principle is reflected in QS. Sad [38]:27:

وَمَا خَلَقْنَا السَّمَآءَ وَالْاَرْضَ وَمَا بَيْنَهُمَا بَاطِلًا ۗ ذٰلِكَ ظَنُّ الَّذِيْنَ كَفَرُوْا فَوَيْلٌ لِّلَّذِيْنَ كَفَرُوْا مِنَ النَّارِ

"And We did not create the heaven and the earth and everything between them without purpose. That is the assumption of those who disbelieve, so woe to those who disbelieve because of the Fire." (QS. Sad [38]:27) (Kemenag).

Quraish Shihab's interpretation in *Al-Mishbah* explains that Allah SWT did not create the heavens, the earth, and everything between them without purpose. The assumption that creation is purposeless is associated with those who reject the truth and act

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according to their desires, ultimately resulting in punishment (Ritonga & Nasri, 2021).

The verse provides a theological foundation that everything created has wisdom and benefit. In relation to technological development, this principle suggests that technological innovations should provide meaningful benefits to human beings. In the context of Islamic mobile banking, BYOND by BSI is expected to provide practical and financial benefits to users. The perceived benefits of Islamic mobile banking are associated with *maslahah* because users who experience greater usefulness may improve the efficiency, effectiveness, and productivity of their everyday financial activities.

2.2.6 Social Influence

Social Influence refers to changes in an individual's beliefs, attitudes, or opinions resulting from the influence of other people or the surrounding social environment. It is associated with external social pressure generated by individuals within the same environment and reflects the reciprocal process through which individuals influence one another (Vania et al., 2024).

Social influence also refers to how individuals perceive important people around them as capable of encouraging them to use a particular system or new technology (Kurniawan & Subhi, 2021). In consumer behavior, social influence is a significant factor because individuals tend to consider the opinions and behaviors of family members, friends, and public figures when making decisions (Valensia et al., 2024).

The stronger the social influence experienced by potential users, the greater their tendency to adopt a technological system. As social beings, individuals may be influenced by people around them, particularly those who provide motivation and encouragement to adopt new systems. Thus, intentions to use technology may be strengthened by support and influence from close social relationships (Desvira & Aransyah, 2023). Based on these perspectives, *Social Influence* can be understood as the influence exerted by individuals or groups that encourages others to use a particular product, service, or technology.

According to Nada and Iskandar (2022), *Social Influence* consists of two dimensions, namely *subjective norms* and *visibility*.

a. Subjective norms. Subjective norms represent social influence associated with individuals' perceptions concerning what should or should not be done. According to Tanakinjal in Nada and Iskandar (2022), subjective norms comprise:
   1) Behavioral belief, referring to beliefs concerning the consequences of performing a particular behavior. When consumers believe that an action will generate positive consequences, they tend to develop a favorable attitude toward that behavior.
   2) Normative belief, referring to beliefs concerning what should or should not be done. When consumers believe that important people recommend a particular behavior, they are more likely to follow and perform that behavior.

b. Visibility. Visibility refers to social influence generated by observable behavior. Individuals may be encouraged to adopt a behavior when they observe other people performing the same behavior. Wang and Chou, as cited in Nada and Iskandar (2022), identify two aspects of visibility:
   1) Other consumers' behavior, whereby individuals observe other consumers performing an activity and become encouraged to perform the same activity.
   2) Environmental influence, whereby individuals observe that people within their surrounding environment commonly use or perform a particular activity, thereby encouraging them to behave similarly (Nada & Iskandar, 2022).

2.2.7 Social Influence from an Islamic Perspective

Social influence is closely related to the way individuals and communities shape one another's behavior. In Islamic teachings, social interaction should encourage positive change and constructive behavior. Allah SWT states in QS. Ar-Ra'd [13]:11:

لَهٗ مُعَقِّبٰتٌ مِّنْۢ بَيْنِ يَدَيْهِ وَمِنْ خَلْفِهٖ يَحْفَظُوْنَهٗ مِنْ اَمْرِ اللّٰهِ ۗاِنَّ اللّٰهَ لَا يُغَيِّرُ مَا بِقَوْمٍ حَتّٰى يُغَيِّرُوْا مَا بِاَنْفُسِهِمْ ۗوَاِذَآ اَرَادَ اللّٰهُ بِقَوْمٍ سُوْۤءًا فَلَا مَرَدَّ لَهٗ ۚوَمَا لَهُمْ مِّنْ دُوْنِهٖ مِنْ وَّالٍ ١١

"For each person there are angels in succession, before and behind them, protecting them by Allah's command. Indeed, Allah will not change the condition of a people until they change what is within themselves. And when Allah intends harm for a people, there is no way to avert it, nor can they find any protector besides Him."

The verse indicates that social change is not merely an individual process but can involve collective participation. Although change may begin with an individual's idea or initiative, broader

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transformation requires interaction and participation within society. In relation to *Social Influence*, the verse provides a basis for understanding that individual decisions, including decisions to use mobile banking services, are not exclusively determined by personal considerations but can also be influenced by the surrounding social environment. Individuals may receive support, examples, and encouragement from family, friends, and communities in forming beliefs and behavioral tendencies. Consequently, *Social Influence* represents an important factor in technology adoption because digital behavioral change can also emerge through social encouragement and collective tendencies.

2.2.8 Mobile Banking and BYOND by BSI

Mobile banking, commonly abbreviated as *m-banking*, refers to banking transactions conducted through mobile devices, either through mobile banking applications or cellular operators, which can be accessed from various locations and at different times. According to the Financial Services Authority (Otoritas Jasa Keuangan), mobile banking enables banking transactions through mobile phones. It is a service provided by financial institutions to facilitate customers' transactions through features available in registered applications (Sihotang & Hudi, 2023).

Thus, mobile banking can be defined as a service offered by banks and financial service providers to facilitate financial and non-financial transactions through internet-connected mobile devices.

In response to technological developments and increasingly complex customer needs, Bank Syariah Indonesia (BSI) has undertaken digital transformation by introducing BYOND by BSI. BYOND by BSI is the latest mobile banking application developed by Bank Syariah Indonesia to replace BSI Mobile (Imam et al., 2025). The application is designed as a digital banking platform that improves service quality through various features, including financial transactions, account opening, and service consultation based on Islamic principles (A'yun & Ulfah, 2025).

BYOND by BSI was launched on 9 November 2024 and experienced substantial user growth following its introduction. Within two months of its launch, active users reportedly reached approximately three million. At the same time, BSI Mobile previously had approximately 3.5 million active users, indicating that a substantial proportion of existing users had migrated to BYOND by BSI. BSI management also expressed optimism regarding the application's potential to reach 10 million users by the end of 2025, supported by customer growth and the features offered by BYOND by BSI (Imam et al., 2025).

The development of BYOND by BSI is therefore relevant to research on technology-use intensity because the application combines digital banking functionality with Islamic financial services. Its adoption and continued use can be examined through users' lifestyle, perceived usefulness, and social influence.

2.2.9 Features and Services of BYOND by BSI

Service features constitute components or characteristics of a service offered by a provider to consumers. Features can become an important consideration in decision-making because they may influence consumers' decisions regarding whether to use a particular service (Iqbal et al., 2022). The principal features of BYOND by BSI include:

a. Information and additional features, including account balance, portfolio, card blocking, e-commerce, Islamic services, *ziswaf*, prayer schedules, scheduled transfers, product promotions, BSI social media, inbox, branch and ATM locations, and application information.
b. Fund transfers, including transfers between BSI accounts and transfers from BSI accounts to other banks.
c. Payments, including various bill-payment services.
d. Purchases, including various types of purchase transactions.
e. BSI Call, providing direct access to BSI Call 14040.
f. Account and deposit opening, including transaction information, balance information, and balance top-up and updating services for e-money and several digital payment services.
g. QRIS, enabling users to conduct transactions using QR codes.
h. Cardless withdrawal, allowing customers to withdraw cash without using a BSI Debit card at ATMs or participating merchants.
i. Application login and security, including fingerprint confirmation, passwords, face detection, and automatic closure when the

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application is not used for three minutes (bankbsi.co.id).

These features provide the functional basis through which users may perceive BYOND by BSI as useful, convenient, and compatible with their digital lifestyles.

2.3 Identification of the Research Gap

The theoretical discussion demonstrates that TPB and TAM provide complementary explanations for technology-use behavior. TPB emphasizes the role of attitude, subjective norms, and perceived behavioral control, whereas TAM emphasizes perceived usefulness and ease of use. Within the present research, *Lifestyle* is conceptually related to users' attitudes and behavioral orientations, while *Social Influence* is closely associated with subjective norms. *Perceived Usefulness* represents the principal TAM construct used to explain users' perceptions of the benefits generated by BYOND by BSI.

Previous studies have examined the individual roles of social influence, perceived usefulness, and lifestyle in technology adoption and consumer behavior. However, the reviewed literature indicates a need to integrate these perspectives in examining the intensity of use of Islamic mobile banking. The existing discussion tends to emphasize technology acceptance, adoption intention, or consumer decision-making, whereas the present study focuses specifically on intensity of use, which incorporates the dimensions of attention, duration, comprehension, and frequency (Fadzilah et al., 2023).

A further contextual gap concerns the object of study. The rapid transformation from BSI Mobile to BYOND by BSI creates a contemporary setting for examining digital banking behavior, particularly because BYOND by BSI integrates conventional mobile banking functions with Islamic financial services (Imam et al., 2025; A'yun & Ulfah, 2025). The application therefore provides a relevant context for investigating whether users' lifestyle orientations, perceived usefulness, and social influences translate into more intensive utilization.

The study also addresses a contextual gap by focusing on female customers using Islamic mobile banking. This focus is important because technology-use behavior may be shaped by lifestyle patterns and social environments that are not necessarily uniform across user groups. Consequently, the integration of TPB and TAM within the context of BYOND by BSI is expected to provide a more comprehensive explanation of the determinants of mobile banking use intensity.

2.4 Development of the Conceptual Framework

The conceptual framework of this study is constructed by integrating TPB and TAM to explain the intensity of Islamic mobile banking use. TPB provides the basis for understanding the behavioral and social dimensions of technology use. Within this framework, *Lifestyle* is related to the user's behavioral orientation and attitude toward technology use, while *Social Influence* reflects the role of subjective norms and social environments in encouraging technology adoption and utilization. Meanwhile, TAM provides the basis for explaining *Perceived Usefulness*, namely the user's perception that BYOND by BSI provides tangible benefits for financial activities.

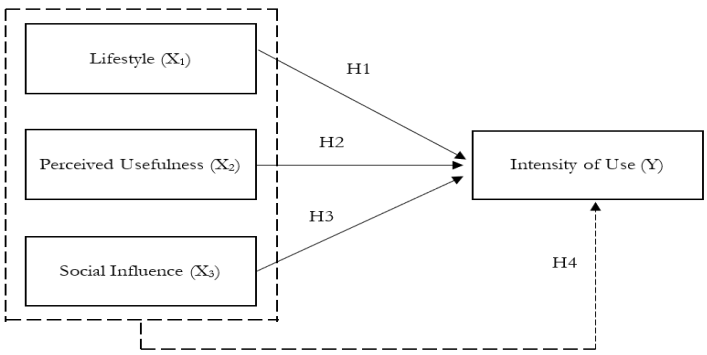


Fig.1. Conceptual Framework

The conceptual framework illustrates that *Lifestyle* (X1), *Perceived Usefulness* (X2), and *Social Influence* (X3) are proposed as predictors of the *Intensity of Use* of Islamic Mobile Banking (BYOND

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by BSI) (Y). The three independent variables are hypothesized to have individual effects on the dependent variable, while their simultaneous effect is examined through the fourth hypothesis.

The dependent variable, Intensity of Use, reflects the extent to which users actively utilize BYOND by BSI, as indicated by attention, duration, comprehension, and frequency. These dimensions represent not merely whether users adopt the application but also the extent and consistency of their actual utilization.

The relationship among the variables can therefore be explained as follows. First, a digital lifestyle may encourage individuals to incorporate mobile banking into their everyday activities because digital services are compatible with their routines, interests, and consumption patterns. Second, users who perceive BYOND by BSI as useful are expected to use the application more frequently because its benefits may improve efficiency, convenience, and productivity in financial activities. Third, social influence may encourage users to intensify their use when family members, friends, peers, or the broader environment provide examples, recommendations, or encouragement to use the application.

2.5 Hypotheses or Research Propositions

A hypothesis is a tentative statement or logically formulated assumption concerning a population and the relationships among variables. In statistical research, a hypothesis represents a statement concerning population parameters that can be examined using sample statistics (Heryana, 2020). A hypothesis therefore serves as an initial proposition that requires empirical verification through systematic research. Rita Ambarwati and Sumartik (2022) explain that hypotheses are tentative assumptions that need to be examined through a research process. Based on the integration of TPB and TAM, the review of the relevant constructs, and the relationships identified in previous studies, the hypotheses of this study are formulated as follows:

Lifestyle reflects the way individuals organize their activities, interests, and opinions and consequently influences their decisions regarding products and services (Sitepu et al., 2022; Listanti et al., 2022). In the context of digital banking, individuals with lifestyles that are more compatible with digital activities may be more inclined to integrate mobile banking into their daily routines. From the TPB perspective, lifestyle may reflect an individual's behavioral orientation toward technology use. Therefore, a stronger digital lifestyle is expected to be associated with more intensive use of BYOND by BSI.

Ha1: Lifestyle has a significant effect on the frequency of use of Sharia Mobile Banking (BYOND by BSI) among female customers.

Perceived usefulness is a central construct of TAM. When users believe that technology provides tangible benefits, improves effectiveness, facilitates activities, and increases productivity, their willingness to use the technology is expected to increase (Davis, 1989; Putri et al., 2020). In mobile banking, perceived usefulness may arise from convenience, accessibility, time efficiency, and transaction effectiveness (Antoni & Lukman, 2024). Accordingly, users who perceive greater benefits from BYOND by BSI are expected to utilize the application more intensively.

Ha2: Perceived Usefulness has a significant effect on the frequency of use of Sharia Mobile Banking (BYOND by BSI) among female customers.

Social influence can shape individuals' beliefs, attitudes, and behavioral decisions through interactions with family, friends, peers, and the surrounding environment (Vania et al., 2024; Kurniawan & Subhi, 2021). Previous discussions indicate that recommendations, behavioral examples, and environmental visibility can encourage individuals to adopt and use technology (Nada & Iskandar, 2022). Consistent with the subjective norm component of TPB, users may intensify their use of BYOND by BSI when important people around them encourage or demonstrate the use of the service.

Ha3: Social influence has an effect on the frequency of use of Sharia Mobile Banking (BYOND by BSI) among female customers.

The integration of TPB and TAM suggests that technology-use behavior can be explained through a combination of individual behavioral orientation, perceived technological benefits, and social influence. *Lifestyle* represents the individual's behavioral orientation, *Perceived Usefulness* represents the functional benefits perceived from the technology, and *Social Influence* represents social pressure and environmental encouragement. Therefore, the simultaneous consideration of these three variables is expected to provide a more comprehensive explanation of the intensity with

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which female customers use BYOND by BSI.

Ha4: Lifestyle, perceived usefulness, and social influence simultaneously affect the frequency of use of Sharia Mobile Banking (BYOND by BSI) among female customers.

3. Research Methods

3.1 Research Design

This study employs a quantitative research design with an associative approach. Quantitative research is a systematic scientific investigation of parts, phenomena, and causal relationships. It involves collecting measurable data and analyzing them using statistical, mathematical, or computational techniques (Abdullah et al., 2022).

The associative approach is used to examine the relationship and influence between two or more variables. In this study, the associative approach is applied to examine the influence of Lifestyle (X1), Perceived Usefulness (X2), and Social Influence (X3) on Usage Intensity (Y) of Islamic mobile banking, specifically BYOND by BSI. This design is considered appropriate because the study seeks to empirically test the proposed relationships among the variables using statistical procedures.

3.2 Research Context and Setting

The research was conducted at UIN Alauddin Makassar, located at Jl. H.M. Yasin Limpo No. 36, Campus II, Samata-Gowa, South Sulawesi, Indonesia. The research setting was selected because UIN Alauddin Makassar provides a relevant context for examining the use of Islamic digital banking among university students.

The research object is UIN Alauddin Makassar, while the research subjects are female students of the Faculty of Islamic Economics and Business (FEBI), UIN Alauddin Makassar, who use the Islamic mobile banking application BYOND by BSI. The research context is particularly relevant because university students represent a digitally active group whose lifestyle, perceived usefulness of technology, and social environment may influence the intensity with which they use mobile banking services.

3.3 Population and Sample / Research Participants

Population refers to the entire group of individuals, objects, or events that constitute the primary subject of investigation in a study. Determining the population is important because it provides a clear boundary regarding the subjects to which the research findings are intended to apply (Candra Susanto et al., 2024). The population in this study consists of female students of the Faculty of Islamic Economics and Business who use BSI mobile banking, particularly BYOND by BSI, at UIN Alauddin Makassar.

A sample is a subset or representative part of a population selected as the source of research data. It represents some of the characteristics and number possessed by the population (Asrulla et al., 2023). This study uses non-probability sampling with a purposive sampling technique. Purposive sampling is a sampling technique in which participants are selected based on predetermined considerations or characteristics relevant to the research objectives (Sugiyono, 2019). The inclusion criteria for respondents are:

a. Active students of the Faculty of Islamic Economics and Business, UIN Alauddin Makassar.
b. Female students.
c. Have used the Islamic mobile banking application BYOND by BSI, either routinely or occasionally, for at least the previous three months.

The sample size was determined using the Slovin formula, which is expressed as follows:

$$n = N / (1 + N \times e^2)$$

Where:

n = required sample size

N = total population

e = margin of error or maximum tolerable error

Based on a population of 3,162 students, the minimum sample size obtained using the Slovin formula was 97 respondents. The sample was subsequently distributed proportionally across the five study programs. To ensure adequate representation of each study program, the final sample was adjusted to 100 respondents.

Table 5. Distribution of Research Sample

No.	Study Program	Number of Students	Proportional Sample
1	Islamic Banking	569	569 / 3,162 × 97 = 18
2	Accounting	672	672 / 3,162 × 97 = 21

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3	Management	688	688 / 3,162 × 97 = 22
4	Islamic Economics	551	551 / 3,162 × 97 = 17
5	Economics	682	682 / 3,162 × 97 = 22
Total		3,162	100

The proportional allocation ensures that the sample distribution reflects the relative size of each study program. Although the minimum sample calculated using the Slovin formula was 97 respondents, the number was adjusted to 100 respondents to obtain a more balanced proportional distribution across the study programs.

3.4 Data Sources and Data Collection

3.4.1 Data Sources

The study uses both primary and secondary data.

a. Primary Data

Primary data are data obtained or collected directly by researchers from the original source, recorded and observed for the first time, and subsequently used to address the research problem (Agung & Yuesti, 2019). In this study, primary data were obtained directly from respondents through questionnaires. The respondents were female students of the Faculty of Islamic Economics and Business, UIN Alauddin Makassar, who met the predetermined inclusion criteria.

b. Secondary Data

Secondary data are data obtained indirectly from sources that do not directly provide information to the data collector. Such data may include documents, books, journals, and other scientific works relevant to the research topic (Sugiyono, 2019:296). Secondary data in this study were obtained from relevant books, journal articles, scientific publications, institutional information, and other documents related to lifestyle, perceived usefulness, social influence, mobile banking, and usage intensity.

3.4.2 Data Collection Techniques

Data collection refers to the procedures or methods used by researchers to obtain research data from respondents. Quantitative research is characterized by the use of numerical data that can subsequently be analyzed statistically (Waruwu, 2023).

a. Observation

Observation is a direct data collection technique involving the use of sight, hearing, touch, smell, and, when necessary, taste. Observation instruments may include observation guidelines, tests, questionnaires, image recordings, and audio recordings (Saefuddin et al., 2023). In this study, direct observations were conducted in the environment of the Faculty of Islamic Economics and Business, UIN Alauddin Makassar. The observations focused on female students who constituted the research subjects, particularly their activities related to accessing and using BYOND by BSI. Observations were conducted in several campus environments, including classrooms, canteens, and discussion areas. The purpose of the observation was to obtain an empirical understanding of students' digital habits, their use of mobile banking applications, and the extent to which digital banking has become part of their lifestyle and financial activities.

b. Questionnaire

A questionnaire is a data collection technique in which respondents are provided with a set of questions or statements that must be answered in written form. In this study, the questionnaire was distributed through Google Forms to female students of the Faculty of Islamic Economics and Business, UIN Alauddin Makassar. The questionnaire was developed based on indicators for each research variable. It contains statements concerning respondents' perceptions, attitudes, and experiences regarding Lifestyle, Perceived Usefulness, Social Influence, and Usage Intensity. A five-point Likert scale was used to measure respondents' responses. The Likert scale translates research variables into measurable indicators, which are subsequently developed into questionnaire items in the form of statements or questions (Sugiyono, 2019, p. 146).

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Table 6. Likert Scale

Response	Score
Strongly Disagree	1
Disagree	2
Neutral	3
Agree	4
Strongly Agree	5

3.5 Measurement of Variables and Research Instruments

Operational definitions provide detailed guidelines regarding what should be observed and how a research variable or concept should be measured before conclusions are drawn. In this quantitative study, the variables are divided into independent and dependent variables.

3.5.1 Independent Variables

Independent variables are commonly referred to as stimulus, predictor, or antecedent variables. They are variables that influence or cause changes in dependent variables. The independent variables in this study are Lifestyle (X1), Perceived Usefulness (X2), and Social Influence (X3).

a. Lifestyle (X1)

Lifestyle refers to a person's pattern of living in the world as reflected through activities, interests, and opinions (Mustary et al., 2021). In this study, Lifestyle refers to the overall pattern of life reflected in students' activities, interests, opinions, interactions with their environment, and ways of allocating their time and financial resources. Lifestyle is measured through three indicators: activities, interests, and opinions.

b. Perceived Usefulness (X2)

Perceived Usefulness as the extent to which an individual believes that using a particular system can improve their performance. Davis (1989) similarly defines Perceived Usefulness as the perception that using a particular system will be beneficial in performing one's activities (Ramadhan et al., 2024). In this study, Perceived Usefulness refers to the extent to which female students perceive BYOND by BSI as beneficial for facilitating and improving their financial activities.

c. Social Influence (X3)

Social Influence refers to changes in an individual's beliefs, attitudes, or opinions resulting from other people or the social and external environment. Social Influence also refers to the extent to which an individual is influenced by other people regarding the use of a system and perceives that they should use that system (Hidayanti & Reminta Batu, 2021). In this study, Social Influence refers to the extent to which students' decisions to use BYOND by BSI are influenced by other individuals and their surrounding social environment.

3.5.2 Dependent Variable

The dependent variable is the variable that is influenced by or results from the presence of independent variables. The dependent variable in this study is Usage Intensity (Y).

a. Usage Intensity (Y)

Intensity refers to the effort made by an individual in performing a particular activity. Yasirah and Khoiryasdien (2023), explains intensity as the quantity of use of something based on frequency and duration. Intensity can also refer to the length of time an individual uses something.

Based on these definitions, Usage Intensity refers to the extent to which individuals consistently or repeatedly use BYOND by BSI in their financial activities. The variable is measured through attention, duration, understanding, and frequency.

Table 7. Variables, Indicators, and Measurement Scale

No.	Variable	Indicators	Scale
1	Lifestyle (X1)	1. Activities 2. Interests 3. Opinions	Likert 1–5

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2	Perceived Usefulness (X2)	1. Improved job performance 2. Enhanced effectiveness 3. Easier work 4. Usefulness 5. Increased productivity	Likert 1–5
3	Social Influence (X3)	1. Behavioral belief 2. Normative belief 3. Other consumers' behavior 4. Environmental influence	Likert 1–5
4	Usage Intensity (Y)	1. Attention 2. Duration 3. Understanding 4. Frequency	Likert 1–5

3.5.3 Research Instrument

The research instrument is a measurement tool used to obtain quantitative information concerning variations in the characteristics of research variables objectively. A research instrument is a tool used to measure the characteristics of variables objectively. The instrument used in this study is a structured questionnaire containing statements related to the research variables and objectives. The questionnaire was administered to female students of the Faculty of Islamic Economics and Business, UIN Alauddin Makassar.

3.6 Data Analysis Techniques

The collected data were analyzed using Statistical Package for the Social Sciences (SPSS). Data analysis consisted of instrument testing, classical assumption testing, and hypothesis testing.

3.6.1 Multiple Linear Regression Analysis

Multiple linear regression is a linear regression model involving more than one independent or predictor variable (Sudariana & Yoedani, 2022). It is used to measure the influence of several independent variables on a dependent variable. The regression model in this study is expressed as:

$$Y = a + b1X1 + b2X2 + b3X3 + e$$

Where:
Y = Usage Intensity
a = constant
b1 = regression coefficient of Lifestyle
b2 = regression coefficient of Perceived Usefulness
b3 = regression coefficient of Social Influence
X1 = Lifestyle
X2 = Perceived Usefulness
X3 = Social Influence
e = error term

3.6.2 Coefficient of Determination

The coefficient of determination, or R-squared (R2), measures the extent to which the regression model explains variation in the dependent variable. An R2 value approaching 1 indicates that the independent variables explain a substantial proportion of the variation in the dependent variable. Conversely, an R2 value approaching 0 indicates that the independent variables have limited explanatory power.

3.6.3 Partial Test (t-Test)

The t-test is used to determine whether each independent variable individually has a statistically significant effect on the dependent variable. The test is conducted at a 5 percent significance level.
The decision criteria are:

a. If the significance value is less than 0.05, H0 is rejected.
b. If the significance value is greater than 0.05, H0 is accepted.

The partial tests examine the effects of:

a. Lifestyle (X1) on Usage Intensity (Y);
b. Perceived Usefulness (X2) on Usage Intensity (Y); and
c. Social Influence (X3) on Usage Intensity (Y).

3.6.4 Simultaneous Test (F-Test)

The F-test is used to determine whether the independent variables jointly have a statistically significant effect on the dependent variable. The simultaneous test examines whether Lifestyle (X1), Perceived Usefulness (X2), and Social Influence (X3) collectively influence Usage Intensity (Y). The

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decision is based on the significance level of 0.05. If the significance value is less than 0.05, H0 is rejected, indicating that the independent variables jointly affect the dependent variable.

3.7 Validity, Reliability, and Trustworthiness

The quality of the research instrument was evaluated through validity and reliability testing using SPSS.

3.7.1 Validity Test

Validity refers to the extent to which an instrument accurately and precisely performs its measurement function (Ramadhan et al., 2024). The validity test is conducted to determine whether the questionnaire items accurately measure the intended constructs. In this study, validity testing was performed using SPSS with a significance level of 0.05. The questionnaire items were evaluated by comparing the calculated correlation coefficient with the critical value.

The decision criteria are:

a. If r calculated is greater than r table, the item is considered valid.
b. If r calculated is less than r table, the item is considered invalid.

3.7.2 Reliability Test

Reliability refers to the degree to which a measurement instrument can be trusted or relied upon. It indicates the consistency of measurement results when the same phenomenon is measured repeatedly. Reliability testing was conducted using SPSS through Cronbach's Alpha. An instrument is considered reliable when the Cronbach's Alpha value is greater than 0.60.

3.8 Ethical Considerations

The study involves human participants; therefore, ethical principles are considered throughout the research process. Respondents were informed about the purpose of the study and the nature of their participation before completing the questionnaire. Participation was voluntary, and respondents were given the opportunity to provide responses based on their actual experiences. The information obtained from respondents was used exclusively for academic research purposes. Respondents' identities and individual responses were treated confidentially and were not disclosed in reporting the research findings. The questionnaire was administered through Google Forms, and the collected data were managed solely for research and statistical analysis. These procedures were intended to protect respondent privacy and maintain academic integrity.

3.9 Research Procedure

The research procedure was conducted systematically through several stages.

Stage 1: Research Planning. The researcher identified the research problem, reviewed relevant theoretical perspectives and previous studies, and formulated the research objectives, variables, and hypotheses.

Stage 2: Research Instrument Development. The questionnaire was developed based on the operational definitions and indicators of Lifestyle, Perceived Usefulness, Social Influence, and Usage Intensity. The indicators were translated into measurable questionnaire statements using a five-point Likert scale.

Stage 3: Determination of Population and Sample. The target population was identified as female students of the Faculty of Islamic Economics and Business, UIN Alauddin Makassar, who use BYOND by BSI. Respondents were selected using purposive sampling based on the predetermined inclusion criteria.

Stage 4: Data Collection. Primary data were collected through questionnaires distributed using Google Forms. Observation was also conducted to obtain contextual information regarding students' use of digital banking.

Stage 5: Data Preparation. The collected responses were examined, organized, and prepared for statistical analysis. Data were subsequently entered into SPSS.

Stage 6: Instrument Testing. Validity and reliability tests were conducted to determine whether the questionnaire items were valid and reliable.

Stage 7: Classical Assumption Testing. The regression model was examined using normality, multicollinearity, heteroscedasticity, and linearity tests.

Stage 8: Hypothesis Testing. After the assumptions of regression analysis were assessed, multiple linear regression analysis was performed. Hypotheses were evaluated using the coefficient of determination, t-test, and F-test.

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Stage 9: Interpretation and Reporting. The statistical results were interpreted in relation to the theoretical framework and research hypotheses. The findings were subsequently discussed and reported systematically.

3.10 Methodological Limitations

Several methodological limitations should be acknowledged. First, the study uses a purposive non-probability sampling technique, meaning that the respondents were selected based on predetermined criteria rather than through random sampling. Consequently, the findings should be interpreted within the specific context of female students who meet the research criteria. Second, the study focuses exclusively on female students of the Faculty of Islamic Economics and Business at UIN Alauddin Makassar. Therefore, the findings may not be directly generalizable to male students, students from other faculties, other universities, or broader populations of BYOND by BSI users. Third, the study relies primarily on self-reported questionnaire data. Respondents' answers may therefore be affected by subjective perceptions, recall limitations, or social desirability bias. Fourth, the study examines only three explanatory variables, namely Lifestyle, Perceived Usefulness, and Social Influence. Other factors that may influence mobile banking usage intensity, such as perceived ease of use, trust, perceived security, financial literacy, religiosity, perceived risk, and service quality, are not included in the model. Finally, the study uses a cross-sectional design, meaning that data are collected at a particular period. Consequently, the study is more appropriate for identifying statistical associations among variables than for establishing changes in usage behavior over an extended period. Future studies may employ longitudinal designs, probability sampling, broader populations, and additional explanatory variables to provide more comprehensive evidence.

4. Results and Discussion

4.1 Research Reults

4.1.1 Sample Description and Descriptive Statistics

a. Descriptive Statistics of Respondents

The study involved 100 female respondents who were users of Sharia mobile banking (BYOND by BSI) at the Faculty of Islamic Economics and Business. Respondent characteristics were classified according to age, study program, semester, and length of use of Sharia mobile banking. This classification provides an overview of the profile of the respondents included in the analysis.

Table 8. Characteristics of Respondents by Age

Age	Number	Percentage
< 20 Years	22 people	22%
20–22 Years	64 people	64%
23–25 Years	14 people	14%
Total	100 people	100%

Table 8 shows that the largest proportion of respondents were aged 20–22 years, comprising 64 people or 64% of the total sample. Respondents aged <20 years accounted for 22 people or 22%, while those aged 23–25 years accounted for 14 people or 14%.

Table 9. Characteristics of Respondents by Study Program

Study Program	Number	Percentage
Islamic Economics	17 people	17%
Accounting	21 people	21%
Economics	22 people	22%
Management	22 people	22%
Islamic Banking	18 people	18%
Total	100 people	100%

Table 9 indicates that respondents were distributed across five study programs. Islamic Economics contributed 17 people (17%), Accounting 21 people (21%), Economics 22 people

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(22%), Management 22 people (22%), and Islamic Banking 18 people (18%).

Table 10. Characteristics of Respondents by Semester

Semester	Number	Percentage
Semester 1–2	9 people	9%
Semester 3–4	12 people	12%
Semester 5–6	12 people	12%
Semester > 7	67 people	67%
Total	100 people	100%

Table 10 demonstrates that most respondents were students in semester >7, totaling 67 people or 67%. Respondents in semesters 1–2 accounted for 9 people (9%), semesters 3–4 accounted for 12 people (12%), and semesters 5–6 accounted for 12 people (12%).

Table 11. Characteristics of Respondents by Length of Use of Sharia Mobile Banking (BYOND by BSI)

Length of Use	Number	Percentage
< 1 Month	39 people	39%
1–3 Months	14 people	14%
4–6 Months	13 people	13%
> 6 Months	34 people	34%
Total	100 people	100%

Table 11 shows that the largest group consisted of respondents who had used BYOND by BSI for <1 month, totaling 39 people or 39%. Meanwhile, 34 people or 34% had used the service for >6 months, followed by 14 people (14%) who had used it for 1–3 months and 13 people (13%) who had used it for 4–6 months.

Overall, the respondent profile indicates that the study was dominated by students aged 20–22 years, students in semester >7, and users with varying levels of experience with BYOND by BSI. The distribution across study programs was relatively balanced, ranging from 17% to 22%.

b. Descriptive Statistics

Descriptive analysis was conducted to provide an overview of the observed variables based on the responses of 100 respondents.

Table 12. Descriptive Statistics

Variable	N	Minimum	Maximum	Mean	Std. Deviation
Lifestyle	100	5.00	15.00	10.8500	2.71686
Perceived Usefulness	100	8.00	25.00	19.4600	4.37491
Social Influence	100	8.00	20.00	15.7800	2.31630
Penggunaan M-Banking	100	8.00	20.00	15.7200	2.42495
Valid N (listwise)	100				

Source: Data processed using SPSS 27

Based on the descriptive analysis, all variables demonstrated relatively high mean values. *Perceived Usefulness* had the highest mean of 19.46, followed by *Social Influence* at 15.78 and M-Banking Usage at 15.72, while *Lifestyle* had a mean of 10.85. The relatively small standard deviations indicate that respondents' answers were reasonably consistent. These descriptive results provide an initial overview of the tendency of respondents to perceive the usefulness, social influence, lifestyle, and use of M-Banking

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positively.

4.1.2 Data Quality and Preliminary Analysis

a. Validity Test

The validity test was performed by comparing the calculated correlation coefficient (*r* count) for each questionnaire item with the *r* table value. With N = 100 respondents and df = N − 2 = 98, the *r* table value was 0.1966. An item was considered valid when the calculated *r* value exceeded 0.1966.

Table 13. Validity Test

Variable	Item	R count	R table (df = N−2 = 98)	Description
Lifestyle (X1)	X1.1	0.819	0.1966	Valid
	X1.2	0.835	0.1966	Valid
	X1.3	0.629	0.1966	Valid
Perceived Usefulness (X2)	X2.1	0.852	0.1966	Valid
	X2.2	0.768	0.1966	Valid
	X2.3	0.831	0.1966	Valid
	X2.4	0.822	0.1966	Valid
	X2.5	0.784	0.1966	Valid
Social Influence (X3)	X3.1	0.769	0.1966	Valid
	X3.2	0.820	0.1966	Valid
	X3.3	0.781	0.1966	Valid
	X3.4	0.702	0.1966	Valid
Intensity of M-Banking Use (Y)	Y1	0.743	0.1966	Valid
	Y2	0.792	0.1966	Valid
	Y3	0.731	0.1966	Valid
	Y4	0.855	0.1966	Valid

Source: Data processed using SPSS 27

Table 13 demonstrates that all questionnaire items had calculated *r* values greater than the *r* table value of 0.1966. The *Lifestyle* items ranged from 0.629 to 0.835, *Perceived Usefulness* from 0.768 to 0.852, *Social Influence* from 0.702 to 0.820, and Intensity of M-Banking Use from 0.731 to 0.855. Therefore, all items were classified as valid and were suitable for subsequent analysis.

b. Reliability Test

Reliability testing was conducted using Cronbach's Alpha. An instrument was considered reliable when the Cronbach's Alpha value was greater than 0.60.

Table 14. Reliability Test of Lifestyle

Cronbach's Alpha	N of Items
0.648	3

Source: Data processed using SPSS 27

Table 15. Reliability Test of Perceived Usefulness

Cronbach's Alpha	N of Items
0.870	5

Source: Data processed using SPSS 27

Table 16. Reliability Test of Social Influence

Cronbach's Alpha	N of Items
0.767	4

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Source: Data processed using SPSS 27

Table 17. Reliability Test of Intensity of Use

Cronbach's Alpha	N of Items
0.787	4

Source: Data processed using SPSS 27

The reliability analysis produced Cronbach's Alpha values of 0.648 for *Lifestyle* (X1), 0.870 for *Perceived Usefulness* (X2), 0.767 for *Social Influence* (X3), and 0.787 for Intensity of Use (Y). All values exceeded the minimum criterion of 0.60. Thus, all constructs demonstrated acceptable internal consistency and were suitable for further analysis.

c. Classical Assumption Tests

1) Normality Test

The normality test was conducted using the Kolmogorov–Smirnov method with SPSS 27. The criterion applied was that a significance value greater than 0.05 indicates normally distributed residuals.

Table 18. Normality Test

One-Sample Kolmogorov-Smirnov Test

			Unstandardized Residual
N			100
Normal Parameters[a,b]	Mean		.0000000
	Std. Deviation		1.45231436
Most Extreme Differences	Absolute		.071
	Positive		.071
	Negative		-.067
Test Statistic			.071
Asymp. Sig. (2-tailed)[c]			.200[d]
Monte Carlo Sig. (2-tailed)[e]	Sig.		.240
	99% Confidence Inreval	Lower Bound	.229
		Upper Bound	.251

[a] Test distribution is Normal.

[b] Calculated from data.

[c] Lilliefors Significance Correction.

[d] This is a lower bound of the true significance.

[e] Lilliefors' method based on 10,000 Monte Carlo samples with starting seed 2000000.

Source: Data processed using SPSS 27

The results produced an Asymp. Sig. (2-tailed) value of 0.200, which is greater than 0.05. Therefore, the residuals were normally distributed and the normality assumption was satisfied.

2) Multicollinearity Test

Multicollinearity was assessed using the Tolerance and Variance Inflation Factor (VIF) values. A model is considered free from multicollinearity when Tolerance > 0.10 and VIF < 10.

Table 19. Multicollinearity Test

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients			Collinearity Statistics	
		B	Std. Error	Beta	t	Sig.	Tolerance	VIF
1	(Constant)	.427	1.198		.357	.722		
	Lifestyle	.165	.058	.185	2.832	.006	.872	1.147
	Perceived Usefulness	.092	.037	.165	2.506	.014	.858	1.166
	Social Influence	.742	.065	.709	11.467	<.001	.977	1.023

a. Dependent Variable: Penggunaan M-Banking

Source: Data processed using SPSS 27

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The results show that *Lifestyle* had a Tolerance value of 0.872 and VIF of 1.147. *Perceived Usefulness* had a Tolerance value of 0.858 and VIF of 1.166, while *Social Influence* had a Tolerance value of 0.977 and VIF of 1.023. All Tolerance values were greater than 0.10, and all VIF values were below 10. Thus, the regression model did not exhibit multicollinearity.

3) Heteroscedasticity Test

The heteroscedasticity test was conducted to determine whether unequal residual variances existed across observations. A significance value greater than 0.05 indicates the absence of heteroscedasticity.

Table 20. Heteroscedasticity Test

ANOVA[a]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	8.251	3	2.750	3.094	.031[b]
	Residual	85.340	96	.889		
	Total	93.592	99			

a. Dependent Variable: ABS_RES

b. Predictors: (Constant), Social Influence, Lifestyle, Perceived Usefulness

Source: Data processed using SPSS 27

The table is retained as part of the reported analysis. The numerical output of the table was not reproduced in the provided research-results text; therefore, no additional numerical value is introduced here.

4) Linearity Test

The linearity test examined whether the relationships between each independent variable and the dependent variable were linear.

Table 21. Linearity Test of X1 × Y

ANOVA Table

			Sum of Squares	df	Mean Square	F	Sig.
Penggunaan M-Banking * Lifestyle	Between Groups	(Combined)	114.847	10	11.485	2.187	.026
		Linearity	51.929	1	51.929	9.890	.002
		Deviation from Linearity	62.918	9	6.991	1.331	.232
	Within Groups		467.313	89	5.251		
	Total		582.160	99			

Source: Data processed using SPSS 27

The significance value in the Linearity section for *Lifestyle* (X1) and M-Banking Usage (Y) was 0.002 (<0.05). Meanwhile, the significance value for Deviation from Linearity was 0.232 (>0.05). Thus, the relationship between *Lifestyle* and M-Banking Usage was linear.

Table 22. Linearity Test of X2 × Y

ANOVA Table

			Sum of Squares	df	Mean Square	F	Sig.
Penggunaan M-Banking * Perceived Usefulness	Between Groups	(Combined)	122.437	15	8.162	1.491	.127
		Linearity	66.091	1	66.091	12.076	<.001
		Deviation from Linearity	56.347	14	4.025	.735	.733
	Within Groups		459.723	84	5.473		
	Total		582.160	99			

Source: Data processed using SPSS 27

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The significance value in the Linearity section for *Perceived Usefulness* (X2) and M-Banking Usage (Y) was <0.001 (<0.05), while the significance value for Deviation from Linearity was 0.733 (>0.05). Therefore, the relationship between *Perceived Usefulness* and M-Banking Usage was linear.

Table 23. Linearity Test of X3 × Y

ANOVA Table

			Sum of Squares	df	Mean Square	F	Sig.
Penggunaan M-Banking * Social Influence	Between Groups	(Combined)	364.041	10	36.404	14.854	<.001
		Linearity	325.557	1	325.557	132.838	<.001
		Deviation from Linearity	38.484	9	4.276	1.745	.090
	Within Groups		218.119	89	2.451		
	Total		582.160	99			

Source: Data processed using SPSS 27

The significance value in the Linearity section for Social Influence (X3) and M-Banking Usage (Y) was <0.001 (<0.05), while the significance value for Deviation from Linearity was 0.090 (>0.05). Thus, the relationship between Social Influence and M-Banking Usage was linear.

4.1.3 Main Analytical Results

a. Multiple Linear Regression Analysis

Multiple linear regression was conducted to examine the influence of Lifestyle, Perceived Usefulness, and Social Influence on M-Banking Usage.

Table 24. Multiple Linear Regression

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	.427	1.198		.357	.722
	Lifestyle	.165	.058	.185	2.832	.006
	Perceived Usefulness	.092	.037	.165	2.506	.014
	Social Influence	.742	.065	.709	11.467	<.001

a. Dependent Variable: Penggunaan M-Banking

Source: Data processed using SPSS 27

The regression results indicate positive coefficients for all three independent variables. The coefficient for Lifestyle was 0.165, the coefficient for Perceived Usefulness was 0.092, and the coefficient for Social Influence was 0.742. The results indicate that each independent variable had a positive relationship with M-Banking Usage when the other variables were held constant. All independent variables had significance values below 0.05.

b. Coefficient of Determination

Table 25. Coefficient of Determination

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.801[a]	.641	.630	1.47483

a. Predictors: (Constant), Social Influence, Lifestyle, Perceived Usefulness

Source: Data processed using SPSS 27

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The model produced an R Square (R^2) value of 0.641. Therefore, 64.1% of the variation in M-Banking Usage could be explained jointly by Lifestyle, Perceived Usefulness, and Social Influence. The remaining 35.9% was attributable to other factors outside the model. The Adjusted R Square was 0.630, indicating that the model retained explanatory capability after adjustment for the number of independent variables.

4.1.4 Hypothesis Testing Results

a. Partial Test (t-Test)

Table 26. Partial Test (t-Test)

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	.427	1.198		.357	.722
	Lifestyle	.165	.058	.185	2.832	.006
	Perceived Usefulness	.092	.037	.165	2.506	.014
	Social Influence	.742	.065	.709	11.467	<.001

a. Dependent Variable: Penggunaan M-Banking

Source: Data processed using SPSS 27

The partial test produced the following results:

1) Lifestyle (X1) → Intensity of M-Banking Use (Y)
   Lifestyle had a t count of 2.832, which was greater than the t table value of 1.660 (df = 100). The significance value was 0.006 < 0.05. Therefore, Lifestyle had a positive and significant partial effect on M-Banking Usage.
2) Perceived Usefulness (X2) → Intensity of M-Banking Use (Y)
   Perceived Usefulness had a t count of 2.506, which was greater than the t table value of 1.660 (df = 100). The significance value was 0.014 < 0.05. Therefore, Perceived Usefulness had a positive and significant partial effect on M-Banking Usage.
3) Social Influence (X3) → Intensity of M-Banking Use (Y)
   Social Influence had a t count of 11.467, which was greater than the t table value of 1.660 (df = 100). The significance value was <0.001 < 0.05. Therefore, Social Influence had a positive and significant partial effect on M-Banking Usage and represented the variable with the most dominant effect.

b. Simultaneous Test (F-Test)

Table 27. Simultaneous Test (F-Test)

ANOVA[a]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	373.348	3	124.449	57.215	<.001[b]
	Residual	208.812	96	2.175		
	Total	582.160	99			

a. Dependent Variable: Penggunaan M-Banking

b. Predictors: (Constant), Social Influence, Lifestyle, Perceived Usefulness

Source: Data processed using SPSS 27

The simultaneous test produced an F count of 57.215, which was greater than the F table of 2.70, with $df_1 = 3$ and $df_2 = 96$ (n − k − 1 = 100 − 3 − 1). The significance value was <0.001 < 0.05. Thus, the null hypothesis was rejected and the alternative hypothesis was supported, indicating that Lifestyle,

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Perceived Usefulness, and Social Influence jointly had a significant effect on M-Banking Usage.

4.2 Research Discussion

4.2.1 Interpretation of Key Findings

The results of the hypothesis testing demonstrate that *Lifestyle*, *Perceived Usefulness*, and *Social Influence* each have a positive and significant effect on the intensity of Mobile Banking Syariah (BYOND by BSI) usage among female customers. In addition, the three variables simultaneously have a significant effect on usage intensity. The results of the hypothesis testing are presented in Table 29.

Table 28. Results of Hypothesis Testing and Discussion

No.	Hypothesis	Result
1.	*Lifestyle* has a significant effect on the intensity of Mobile Banking Syariah (BYOND by BSI) usage among female customers.	Accepted
2.	*Perceived Usefulness* has a significant effect on the intensity of Mobile Banking Syariah (BYOND by BSI) usage among female customers.	Accepted
3.	*Social Influence* has a significant effect on the intensity of Mobile Banking Syariah (BYOND by BSI) usage among female customers.	Accepted
4.	*Lifestyle*, *Perceived Usefulness*, and *Social Influence* simultaneously affect the intensity of Mobile Banking Syariah (BYOND by BSI) usage among female customers.	Accepted

Overall, these findings indicate that the intensity of mobile banking usage among female customers is not determined by a single factor. Rather, it is shaped by the interaction of lifestyle characteristics, perceptions of technological benefits, and social influences. This finding answers the research objective by demonstrating that behavioral, technological, and social factors collectively contribute to the continued use of BYOND by BSI.

a. The Effect of *Lifestyle* (X1) on the Intensity of Mobile Banking Syariah (BYOND by BSI) Usage among Female Customers

Based on the partial hypothesis testing, the *Lifestyle* variable obtained a t-value of 2.832, which is greater than the t-table value of 1.660 (df = 100) and satisfies the one-tailed test criterion. The significance value was 0.006 < 0.05. Therefore, *Lifestyle* has a positive and significant effect on the intensity of M-Banking usage. The hypothesis stating that *Lifestyle* has a positive and significant relationship with M-Banking usage intensity is accepted. This means that the higher the level of *Lifestyle*, the higher the intensity of M-Banking usage.

From the perspective of the *Theory of Planned Behavior* (TPB), *Lifestyle* can be positioned as a representation of *attitude toward the behavior*, namely an individual's attitude toward a particular behavior. Lifestyle reflects patterns of activities, interests, and opinions that shape individual tendencies in making decisions, including decisions regarding financial technology usage. Female students who have a digital, practical, and efficiency-oriented lifestyle tend to develop positive attitudes toward the use of Islamic mobile banking. This positive attitude subsequently strengthens *behavioral intention* to use the technology continuously. Consistent with the basic assumption of TPB, the more positive an individual's attitude toward a behavior, the greater the likelihood that the behavior will be realized in actual action. Therefore, *Lifestyle* in this study can be understood as a factor that shapes the behavioral tendency of female students to increase their use of BYOND by BSI.

This finding is consistent with Salsabila Linnatunnisa (2022), who concluded that lifestyle and attitude have a positive and significant effect on usage decisions. The finding is also supported by Trianingsih and Mahyuni (2023), who found that lifestyle has a positive effect on the intensity of mobile payment usage, which subsequently affects users' spending habits. These findings demonstrate that a practical digital lifestyle encourages individuals to use application-based financial services more frequently.

However, this finding differs from Hardiyanti (2022), who found that customer lifestyle patterns did not have a significant effect on the use of mobile banking applications. This difference may be attributable to differences in customer segmentation or other external factors that were more dominant in influencing application usage decisions in that

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research context. Nevertheless, in the context of BSI Mobile and the female student respondents in this study, lifestyle remains a significant determinant in encouraging usage intensity.

Furthermore, in relation to TPB, *Lifestyle* in this study does not merely reflect attitudes toward technology but also reflects the application of Islamic values in female students' financial behavior. As students of the Faculty of Islamic Economics and Business, their understanding of Islamic principles, such as transparency, public benefit (*maslahah*), and avoidance of *riba*, constitutes part of the beliefs that shape their interest in Islamic mobile banking. The adequate facilities provided by BYOND by BSI, including ZISWAF features, Islamic services, and transaction systems based on Islamic principles, strengthen the compatibility between users' values and their actual usage behavior. Consequently, application usage becomes part of a digital Islamic lifestyle.

This interpretation is also consistent with the Islamic perspective expressed in QS. Al-Isra [17]:27:

اِنَّ الْمُبَذِّرِيْنَ كَانُوْٓا اِخْوَانَ الشَّيٰطِيْنِ ۗوَكَانَ الشَّيْطٰنُ لِرَبِّهٖ كَفُوْرًا

Translation:

"Indeed, the wasteful are brothers of the devils, and Satan is ever ungrateful to his Lord." (QS. Al-Isra [17]:27) (Kemenag)

The verse emphasizes that wasteful behavior (*tabdzir*) is prohibited in Islam because those who waste their wealth are described as the brothers of Satan. In Tafsir Ibn Kathir, *tabdzir* is explained as spending wealth on things that provide no benefit or beyond one's needs, thereby reflecting ingratitude toward Allah (Ibnu Katsir, *Tafsir Al-Qur'an Al-'Azhim*, QS. Al-Isra:27). This value is relevant to the finding that *Lifestyle* has a positive and significant effect on the intensity of Islamic mobile banking usage. A practical digital lifestyle can encourage female students to use Islamic financial services to manage transactions more efficiently and controllably, thereby helping them avoid wasteful behavior and supporting more prudent financial management in accordance with Islamic principles.

Thus, the finding contributes to an understanding of lifestyle not merely as a consumption-oriented construct but also as a behavioral construct that can be directed toward responsible digital financial practices. When Islamic values, digital habits, and technological facilities are aligned, the use of BYOND by BSI can become part of a sustainable digital Islamic lifestyle.

b. The Effect of *Perceived Usefulness* (X2) on the Intensity of Mobile Banking Syariah (BYOND by BSI) Usage among Female Customers

Based on the partial hypothesis testing, *Perceived Usefulness* obtained a t-value of 2.506, which is greater than the t-table value of 1.660 (df = 100), satisfying the one-tailed test criterion, with a significance value of 0.014 < 0.05. Therefore, *Perceived Usefulness* has a positive and significant effect on M-Banking usage intensity. This means that the higher the female students' perception of the benefits and usefulness of BYOND by BSI in supporting their financial transaction activities, the higher their intensity of application usage.

This result is strongly consistent with the *Technology Acceptance Model* (TAM). TAM emphasizes that perceived usefulness is a fundamental factor in technology acceptance and usage because individuals tend to use a system when they believe that it can improve performance and facilitate their activities. In this study, female students who perceive BYOND by BSI as providing tangible benefits, such as transaction convenience, time efficiency, and support for Islamic financial needs, develop stronger intentions to use the application continuously.

In accordance with TAM, intention to use serves as an important mechanism connecting perceived usefulness with actual technology usage. Thus, a high perception of usefulness encourages stronger usage intentions, which are subsequently reflected in repeated actual usage. The finding therefore strengthens the relevance of TAM in explaining Islamic mobile banking usage behavior, particularly by demonstrating that perceived technological benefits are an important determinant of active and repeated user engagement.

The finding is consistent with Sulmi et al. (2021), who found that perceived usefulness, together with convenience and security, significantly affects customers' interest in using mobile banking. This reinforces the argument that the functional value of an application constitutes an important consideration for customers when adopting banking technology to support transaction productivity.

However, the finding differs from Nurdin et al. (2020), who found that usefulness, trust, and ease of use did not significantly affect customers'

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intention to use mobile banking. Differences between these findings may be caused by differences in respondent characteristics, levels of digital literacy, research locations, or the availability of service features at the time of the respective studies. Changes in technological development and improvements in mobile banking functionality may also affect how users perceive the benefits of digital banking services.

From a TAM perspective, the present finding confirms that perceived usefulness represents a rational factor encouraging female students to use mobile banking continuously. When BYOND by BSI is perceived as capable of accelerating transactions, facilitating payments, and providing features relevant to Islamic financial needs, users develop a stronger belief that the technology supports their activities. This perceived benefit subsequently encourages continued usage.

The finding can also be interpreted through the Islamic perspective of utility and *maslahah*, as reflected in QS. Sad [38]:27:

وَمَا خَلَقْنَا السَّمَآءَ وَالْاَرْضَ وَمَا بَيْنَهُمَا بَاطِلًا ۗذٰلِكَ ظَنُّ الَّذِيْنَ كَفَرُوْا فَوَيْلٌ لِّلَّذِيْنَ كَفَرُوْا مِنَ النَّارِ

Translation:

"And We did not create the heaven and the earth and everything between them without purpose. That is the assumption of those who disbelieve, so woe to those who disbelieve from the Fire." (QS. Sad [38]:27) (Kemenag)

The verse emphasizes that Allah does not create the universe without wisdom and purpose. In Tafsir Al-Misbah, M. Quraish Shihab explains that Allah's creations possess clear benefits and functions for human life, requiring humans to utilize them wisely rather than in vain (Shihab, *Tafsir Al-Misbah*, QS. Sad:27). This value is relevant to the finding that *Perceived Usefulness* positively and significantly affects the intensity of Islamic mobile banking usage. When female students experience tangible benefits from BYOND by BSI, such as transaction convenience and time efficiency, they tend to use the application more frequently.

For female students of the Faculty of Islamic Economics and Business, perceived usefulness is not limited to general transaction efficiency. It also relates to academic financial needs, such as tuition fee payments, transfers for educational expenses, and other university-related transactions. The ability to make payments without visiting a bank or waiting in queues provides direct practical value. Digital payment facilities and Islamic banking services further strengthen the application's relevance to students' financial needs.

Therefore, the finding demonstrates that usefulness constitutes an important foundation for sustainable Islamic mobile banking usage. The greater the perceived benefits, the stronger the tendency of female students to use the application actively and repeatedly. Functional value and the relevance of application features to users' actual needs consequently become critical factors in maintaining sustainable usage intensity.

c. The Effect of *Social Influence* (X3) on the Intensity of Mobile Banking Syariah (BYOND by BSI) Usage among Female Customers

Based on the partial hypothesis testing, *Social Influence* obtained a t-value of 11.467, substantially greater than the t-table value of 1.660 (df = 100), satisfying the one-tailed test criterion. The significance value was < 0.001 < 0.05. Thus, *Social Influence* has a positive and significant effect on M-Banking usage intensity. Among the three independent variables, *Social Influence* is the most dominant factor influencing usage.

The finding means that the stronger the influence of the social environment, the higher the intensity of BYOND by BSI usage among female students. This finding is particularly important because it demonstrates that mobile banking adoption in this context is not merely an individual decision based on personal preferences or technological benefits.

Within TPB, *Social Influence* can be directly associated with *Subjective Norm*, namely an individual's perception of social expectations or pressure to perform or refrain from performing a particular behavior. For female students of the Faculty of Islamic Economics and Business, the intention to use BYOND by BSI is influenced by significant others, including lecturers, peers, and group trends within the campus environment.

The rationality assumption underlying TPB suggests that individuals tend to comply with prevailing norms in their environment, either to obtain social recognition or because they believe that recommendations from reference groups are appropriate. In the context of female customers, social influence can become a strong driver because users frequently exchange information and

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experiences concerning financial services that are considered relevant or popular.

When the FEBI social environment perceives Islamic mobile banking as a smart action that is compatible with Islamic economic values, subjective norms strengthen students' behavioral intentions. Consequently, BYOND by BSI usage may become a form of group conformity and part of the collective identity of students within the campus environment.

This finding is consistent with Hotna et al. (2019), Pamungkas and Sudiarno (2022), and Umiyati et al. (2021), who emphasize that social encouragement and trust from the surrounding environment can become important drivers of financial technology usage. Within the Faculty of Islamic Economics and Business, recommendations concerning modern Islamic banking applications such as BYOND can encourage other female students to adopt and explore the application's features continuously.

The dominant role of *Social Influence*, reflected by the t-value of 11.467 and significance value of < 0.001, further demonstrates that mobile banking usage among female students is strongly shaped by social interaction. When application usage is frequently observed in everyday activities, such as payments, transfers between friends, or tuition payments, a collective perception emerges that Islamic mobile banking is common, relevant, and worth adopting.

This finding is also relevant to QS. Al-Ra'd [13]:11:

نَّ اللهَ لَا يُغَيِّرُ مَا بِقَوْمٍ حَتّٰى يُغَيِّرُوْا مَا بِاَنْفُسِهِمْۗ وَاِذَآ اَرَادَ اللّٰهُ بِقَوْمٍ سُوْۤءًا فَلَا مَرَدَّ لَهٗۚ وَمَا لَهُمْ مِّنْ دُوْنِهٖ مِنْ وَّالٍ

Translation:

"Indeed, Allah does not change the condition of a people until they change what is within themselves. And when Allah intends harm for a people, there is no way to avert it, nor will they have any protector besides Him." (QS. Al-Ra'd [13]:11) (Kemenag)

The verse emphasizes that changes in the condition of a community are associated with the efforts and changes made by its members. In Tafsir Al-Misbah, M. Quraish Shihab explains that the verse reflects a relationship between human effort and social change, whereby Allah does not change the condition of a society toward better or worse circumstances until they change their attitudes, ways of thinking, and behavior (Shihab, *Tafsir Al-Misbah*, QS. Al-Ra'd:11).

This interpretation is relevant to the finding that *Social Influence* has a positive and significant effect on the intensity of Islamic mobile banking usage. Social environments consisting of friends, lecturers, and campus communities can encourage individuals to change their transaction habits toward Islamic financial technology. When the surrounding environment provides encouragement and examples of usage, behavioral change can occur, thereby increasing application usage intensity.

Within TPB, strong subjective norms can produce more stable behavioral intentions than individual motivations alone. Female students within an academic environment based on Islamic economics may develop collective awareness regarding Islamic financial services. When BYOND by BSI usage is perceived as part of the identity of FEBI students, the behavior becomes not merely a practical choice but also an expression of compatibility with institutional values and culture.

Accordingly, *Social Influence* has a strategic role in increasing Islamic mobile banking usage intensity. The stronger the support, recommendation, and example provided by reference groups, the greater the likelihood that female students will use the application actively and repeatedly.

4.2.2 Comparison with Previous Studies

The findings of this study generally reinforce previous empirical evidence while also demonstrating several differences. The positive and significant effect of *Lifestyle* is consistent with Salsabila Linnatunnisa (2022) and Trianingsih and Mahyuni (2023), who found that lifestyle contributes positively to technology and mobile payment usage. However, the finding contrasts with Hardiyanti (2022), who found no significant effect of lifestyle on mobile banking usage. The difference indicates that lifestyle effects may depend on user characteristics, social environment, and the type of digital banking service being examined. The significant effect of *Perceived Usefulness* is consistent with Sulmi et al. (2021), who demonstrated that perceived usefulness significantly influences customers' interest in mobile banking usage. In contrast, Nurdin et al. (2020) reported that usefulness did not significantly affect mobile banking usage intention. The difference suggests that perceived usefulness may become more influential when digital banking services provide features that are directly relevant to users'

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contemporary needs. The strongest empirical finding concerns *Social Influence*. The significant effect is consistent with Hotna et al. (2019), Pamungkas and Sudiarno (2022), and Umiyati et al. (2021), which emphasize the importance of social encouragement, recommendations, and environmental influence in technology and financial technology usage. The current study extends these findings by showing that social influence is not merely significant but also the most dominant predictor among the variables examined. The contribution of the present research therefore lies in bringing these three perspectives together in the specific context of female customers using Islamic mobile banking within an academic environment based on Islamic economics. This context provides an explanation for why social influence may become particularly strong: the use of Islamic financial technology can simultaneously represent a practical transaction choice and a behavior associated with institutional and religious values.

4.2.3 Theoretical Contributions

The findings provide theoretical contributions to both TPB and TAM. First, the results strengthen TPB by demonstrating the importance of behavioral and social factors in explaining Islamic mobile banking usage. *Lifestyle* can be associated with the formation of attitudes toward digital financial behavior, while *Social Influence* corresponds strongly to the subjective norm component of TPB. The significant results indicate that individual attitudes and social expectations are relevant in shaping technology-related behavior. Second, the findings strengthen TAM by confirming the importance of *Perceived Usefulness* in explaining technology usage. Female students who perceive BYOND by BSI as useful, efficient, and relevant to their financial activities are more likely to use it with greater intensity. Third, this research contributes by integrating TPB and TAM in the context of Islamic mobile banking. Rather than explaining usage exclusively through technological utility, the study demonstrates that usage behavior is formed through the interaction of technological benefits, lifestyle, and social environment. This integration provides a broader behavioral explanation of Islamic digital banking adoption. The findings also extend the theoretical interpretation of Islamic financial technology usage by incorporating Islamic values into the explanation of behavioral intentions. In this context, digital financial behavior is not entirely separated from users' values. The compatibility between technology, *maslahah*, efficiency, and Islamic financial principles can strengthen the relevance of Islamic mobile banking to users.

4.2.4 Practical and Policy Implications

The findings have several practical implications for Bank Syariah Indonesia and other Islamic banking practitioners. First, because *Lifestyle* has a positive and significant effect, Islamic banks should continue developing services that are compatible with the digital lifestyle of young female customers. Application interfaces, transaction processes, Islamic lifestyle features, ZISWAF services, and other digital facilities should remain practical, efficient, and relevant to students' daily activities. Second, the significant effect of *Perceived Usefulness* indicates that application development should prioritize tangible functional benefits. BYOND by BSI should continuously improve transaction speed, payment convenience, feature integration, and services relevant to educational expenses, including tuition payments and other academic financial transactions. Communication strategies should also emphasize concrete benefits rather than merely promoting the application as a technological product. Third, *Social Influence* should receive particular strategic attention because it is the most dominant variable, as indicated by the t-value of 11.467. Islamic banks can develop campus-based strategies involving student communities, student ambassadors, peer recommendations, educational programs, and collaborations with lecturers or academic institutions. Such strategies can encourage positive word-of-mouth and strengthen the social legitimacy of Islamic mobile banking. Fourth, the findings imply that Islamic banking promotion should integrate technological and Islamic values. Promotional messages can emphasize not only convenience and efficiency but also responsible financial management, transparency, *maslahah*, and conformity with Islamic principles. This approach is particularly relevant in academic environments based on Islamic economics and business. From a policy perspective, Islamic financial technology development should continue to emphasize consumer protection, transparency, security, accessibility, and compliance with Islamic principles.

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Policymakers and financial institutions should ensure that the expansion of digital Islamic banking is accompanied by adequate financial and digital literacy so that strong social influence does not lead users to adopt services without understanding their benefits, risks, and appropriate use.

4.2.5 Integration with the Research Gap

The findings address the research gap by examining the intensity of Islamic mobile banking usage through the simultaneous integration of lifestyle, perceived usefulness, and social influence among female customers. Previous studies have generally examined these factors separately or within broader mobile banking, mobile payment, or financial technology contexts. The present study narrows the context to female users of BYOND by BSI within the Faculty of Economics and Islamic Business, thereby providing a more specific understanding of Islamic mobile banking usage behavior. The research also addresses the gap concerning the interaction between behavioral, technological, and social perspectives. Lifestyle represents the behavioral dimension, perceived usefulness represents the technological acceptance dimension, and social influence represents the social dimension. The significant effects of all three variables demonstrate that Islamic mobile banking usage cannot be adequately understood through technological utility alone. Furthermore, the finding that *Social Influence* is the most dominant factor provides an additional contribution to the existing literature. It indicates that the social environment of female students in an Islamic academic setting can play a particularly important role in shaping digital financial behavior. This finding strengthens the originality of the study by demonstrating how social norms, digital lifestyle, perceived utility, and Islamic values converge within a specific user context. Thus, the study contributes empirical evidence that Islamic mobile banking adoption and usage should be understood as a multidimensional phenomenon involving individual lifestyle, technological evaluation, and social interaction rather than as a purely functional response to banking technology.

4.2.6 Acknowledgement of Study Limitations

Although the findings provide meaningful evidence regarding the determinants of Islamic mobile banking usage intensity, several limitations should be acknowledged in interpreting the results. First, the interpretation of *Lifestyle* is closely connected to the characteristics and environment of the female students examined in this study. Therefore, the meaning and influence of lifestyle may differ among customers with different demographic, occupational, educational, or socioeconomic characteristics. Second, the strong effect of *Social Influence* should be interpreted within the social environment of the Faculty of Economics and Islamic Business. The dominance of this variable may be associated with the characteristics of an academic environment in which interaction among peers, lecturers, and student communities is relatively intensive and Islamic economic values are institutionally emphasized. Third, although the three independent variables explain 64.1% of the variation in M-Banking usage intensity, the remaining 35.9% indicates the existence of other relevant factors outside the model. Variables such as trust, perceived security, perceived ease of use, service quality, financial literacy, religiosity, perceived risk, and customer satisfaction may provide additional explanations for usage intensity. Finally, the interpretation of the findings should distinguish between statistical significance and the broader generalization of behavioral patterns. The significant relationships identified in this study provide empirical evidence for the research context but do not necessarily imply that the same magnitude of influence will occur across all Islamic mobile banking users. Future research can therefore broaden the respondent characteristics, research settings, and explanatory variables to provide a more comprehensive understanding of Islamic mobile banking usage behavior.

5. Conclusion

5.1 Summary of Key Findings

Based on the results and discussion, this study concludes that *Lifestyle*, *Perceived Usefulness*, and *Social Influence* have significant effects on the intensity of Mobile Banking Syariah (BYOND by BSI) usage among female students of the Faculty of Economics and Islamic Business. *Lifestyle* has a positive and significant effect, indicating that a practical, digital, and Islamic-value-oriented lifestyle encourages more intensive use of BYOND by BSI, while within the *Theory of Planned Behavior* (TPB), this condition reflects *attitude toward the behavior*. *Perceived Usefulness* also has a

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positive and significant effect, demonstrating that the greater the perceived benefits of BYOND by BSI in terms of transaction efficiency, payment convenience, and support for Islamic financial needs, the higher the intensity of usage, thereby reinforcing the *Technology Acceptance Model* (TAM). Meanwhile, *Social Influence* is the most dominant factor, indicating that recommendations, support, and norms within the social and campus environment strongly encourage students to use the application, corresponding to the *subjective norm* component of TPB. Simultaneously, *Lifestyle*, *Perceived Usefulness*, and *Social Influence* significantly affect usage intensity with a contribution of 64.1%, demonstrating that Islamic mobile banking usage is shaped by the interaction of personal lifestyle, perceived technological benefits, and social influence.

5.2 Theoretical Contributions

This study contributes theoretically by strengthening the application of TPB and TAM in explaining Islamic mobile banking usage behavior. The findings confirm that *Lifestyle* and *Social Influence* are relevant in explaining behavioral tendencies and subjective norms within TPB, while *Perceived Usefulness* confirms the importance of perceived technological benefits in TAM. The integration of these two theoretical perspectives demonstrates that the intensity of Islamic mobile banking usage cannot be explained solely through technological acceptance but must also consider users' lifestyles and social environments. Furthermore, the study extends the application of TPB and TAM to the specific context of Islamic mobile banking among female students in an academic environment based on Islamic economics and business, thereby addressing the research gap concerning the integration of behavioral, technological, and social factors in explaining the sustainable use of Islamic digital banking services.

5.3 Practical and Policy Implications

The findings imply that Bank Syariah Indonesia (BSI) should continuously develop BYOND by BSI in accordance with the digital lifestyle and financial needs of young customers by providing practical, efficient, relevant, and Islamic-value-based features, while also improving transaction efficiency, payment convenience, feature integration, and services that support students' academic and daily financial activities. Because *Social Influence* is the most dominant factor, BSI should strengthen campus-based strategies through student communities, peer recommendations, student ambassadors, educational activities, and collaboration with academic institutions to encourage positive social influence and wider adoption. For students, BYOND by BSI should be utilized optimally by understanding its functions and benefits and by adjusting its use to actual financial needs while maintaining responsible financial management. From a policy perspective, the development of Islamic digital banking should continue to emphasize consumer protection, transparency, security, accessibility, compliance with Islamic principles, and the strengthening of financial and digital literacy so that technology adoption occurs based on informed and responsible decisions.

5.4 Limitations of the Study

This study is limited by its focus on female students within the Faculty of Economics and Islamic Business, meaning that the findings may reflect the characteristics of a specific academic and social environment and may not fully represent Islamic mobile banking customers with different demographic, educational, occupational, or geographical characteristics. The strong influence of *Social Influence* should also be interpreted within the context of the campus environment, where interaction among students, peers, lecturers, and academic communities may contribute to the strength of social influence. In addition, although *Lifestyle*, *Perceived Usefulness*, and *Social Influence* explain a substantial proportion of the variation in M-Banking usage intensity, other factors outside the research model may also influence user behavior; therefore, the findings should be interpreted according to the specific characteristics and context of the respondents examined in this study.

5.5 Directions for Future Research

Future research is recommended to broaden the scope of respondents by involving male and female students, customers from different educational institutions, and broader demographic and geographical groups to improve the comprehensiveness and generalizability of the findings. Future researchers are also encouraged to examine different social and cultural contexts and

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incorporate additional variables that were not included in this study, such as *Perceived Ease of Use*, *Trust*, and *Religiosity*, in order to provide a more comprehensive explanation of Islamic mobile banking usage behavior. In addition, future studies may integrate other theoretical perspectives or additional constructs with TPB and TAM to further examine the interaction between technological, behavioral, social, and Islamic-value factors in shaping the sustainable use of Islamic digital banking services.

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