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THE EFFECT OF PERCEPTION OF EASE OF USE, PERCEPTION OF SECURITY, AND AVAILABILITY OF FEATURES ON INTEREST IN USING BRI *MOBILE* (CASE STUDY OF STUDENTS OF UIN KIAI HAJI ACHMAD SIDDIQ JEMBER)

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Abstract

This study aims to analyze the influence of perceived ease of use, perceived security, and feature availability on the interest in using BRI Mobile among students of UIN Kiai Haji Achmad Siddiq Jember. This study uses a quantitative approach with data collection techniques using questionnaires. The sample in this study were students of UIN Kiai Haji Achmad Siddiq Jember who are customers who have and have used the BRI Mobile application as many as 100 respondents. This study uses a purposive sampling method with multiple linear regression data analysis through classical assumption stages consisting of normality, multicollinearity and heteroscedasticity, as well as hypotheses with t-test and f-test, processed using SPSS Version 23. The results of this study indicate that the transformation of digital banking services as a whole, the variables of perceived ease of use, perceived security, and feature availability have a positive and significant effect both partially and simultaneously on the interest in using BRI Mobile.

Key words: *Perceived Ease of Use, Perceived Security, Feature Availability, Interest in Using*

1. Introduction

Progress technology has change method public operate activity, from the previous one nature conventional become activities that can be done done with utilise modern technology (Rizkiyah et al., 2021) . One of the changing activities Because

progress technology is transaction finance and systems payment, which was previously done in a way cash. With development technology, methods payment now No only using coins or paper, but Already switch to non- cash system (Saqib & Puspaningrum, 2019) . System payment without using cash This called with payment electronic or *E-Payment*.

Table 1 *E-Payment* Media User Data

No	Name	Percentage (%)
1	Application Banking and Finance	64%
2	*Mobile Banking*	91%
3	*E-Wallet*	84%
4	Digital *Marketing*	33%

Source: *Pupilox.co,* 2022

The following table illustrates Indonesians' preferences for using various electronic payment platforms, based on modified data from Populix. The data shows that 64% of Indonesians have more than one banking and financial app on their mobile phones. Of this group, 91% use *mobile banking apps,* 84% use *e-wallets,* and 33% use *digital marketing apps.* These results indicate that *mobile banking* is the most popular method of banking and financial transactions among Indonesians (Populix, 2022) .

Mobile banking, or *m-banking,* is a service created by banks utilizing information technology. This service is increasingly popular because it allows users to conduct various transactions anytime and anywhere using only a smartphone. Unlike *internet banking,* which is accessed via *a web platform, mobile banking* is used via an application installed on a mobile device.

These changes have forced the banking industry to continuously innovate to keep pace with technological developments. Currently, many banks are leveraging information technology to provide better services to their customers. Customers can now conduct various financial transactions via smartphone without having to visit a bank branch. These technological services include *mobile banking, internet banking,* and SMS *banking.* (Sulmi et al., 2021) .

On the other hand, traditional banking procedures still require customers to visit the bank in person to complete activities such as deposits and transfers between accounts. This method is considered less efficient because it takes more time and effort. For example, customers must visit the nearest bank, fill out forms, and wait in line to transfer money between accounts. Due to these inefficiencies, banks have developed services that simplify the process and reduce the complexity of these traditional methods (Nawangsari & Iswah, 2019) .

One of the banks that provides service banking based technology is PT Bank Rakyat Indonesia (Tbk) through BRImo or BRI *Mobile Banking* application. Application This initially launched in 2012 under the name BRI *Mobile,* then in 2020

BRI issued version latest named BRImo. Although own Similar functions, BRImo offers system more security advanced as well as design interface user (UI) and experience more modern user interface (UX). In addition, BRImo provides feature main thing that allows users open account new without must come to bank branch. Users only need download application from *Play Store,* fill in the required data, and install it on the device. they (Khaira et al., 2020) .

According to a GoodStats report, BRImo became the second most popular mobile banking service in Indonesia in 2024, with a 27% market share. This digital application, owned by PT Bank Rakyat Indonesia Tbk (BRI), was first launched in February 2019. Within two months of its launch, BRImo recorded 2.2 million transactions with a total value of approximately IDR 1.2 trillion (Yonata, 2024) .

Convenience use something applications play a very important role in interesting interest users. *Mobile banking access* that can done When anywhere and anytime become factor the main one that provides flexibility in transact. Someone more tend use technology information If they believe will benefits and functions. According to study by Putra and Sari, perception about convenience use influence possibility somebody For use application *mobile banking* (Putra & Sari, 2020) . How easy a *mobile banking application* is to use is determined by how easily users understand, learn, and utilize it (Widanengsih, 2021) . Furthermore, according to Astria and Wahdiniwaty, a person's behavior is influenced by their perception of a system's ease of use; the easier a system is to use, the more likely a person is to utilize it. (Astria, 2021) . In contrast, research by Pranoto and Setianegara states that perceived ease of use does not influence a person's interest in using a system (Pranoto & Gunawan Setianegara, 2020) .

In choose application *mobile banking,* security become very important factors Because application This keep various personal data user. Application the designed For cell phone connected smart with internet and cellular networks. Along with increasing internet use, risks digital crimes such as *cyber crime,* hacking, and distribution information fake also increased. Incidents hacking can lower trust and interest users in use service *Mobile banking.* One hacking technique involves spreading fake links on social media that, when clicked by users, give hackers access to all the data in the application (Putri, 2023). show that interest somebody in use application the influenced by perception they to level security. According to study Raninda, factor security play a role in influence use application *mobile banking* (Raninda et al., 2022) . However, research by Ariningsih shows that perceived security levels do not influence a person's interest in using the application. Nevertheless, security remains a crucial factor in attracting potential users, as the application is used for various transactions and payments (Ariningsih et al., 2022) .

Apart from two factors previously, availability feature in A the application is also aspect important things that can increase interest users For use application The features play a role as elements that enrich and add mark applications. According to

Sandy and Hermanto, the variety and completeness of features offered can influence how much popular application it 's among users (Sandy & Hermanto, 2022) . BRImo develops version latest the application with various advantages, including feature security advanced for example, *logging in* with facial and fingerprint recognition features, topping up credit, and paying via QR. Updates this also includes better UI/UX design light and modern, addition feature blessing Work The same with various *biller aggregator,* as well as integration service like digital savings and *Personal Financial Management* (PFM) (Fachri, 2022) **.** A study by Umaningsih and Wardani showed that the presence of features did not impact a person's interest in using an application (Wahyu Prastiwi & Dewi Kusuma Wardani, 2020) . Despite significant progress, the application still faces potential issues. Several BRImo users reported that the application sometimes failed to connect to the internet, resulting in poor functionality. Furthermore, according to a report from pikiranrakyat.com, there were 1,893 complaints regarding service disruptions in the BRImo application within a specific period.

Table 2 Disturbances in the BRImo Application

No	Name	Percentage (%)
1	*Login* failed	47.46%
2	*M-Banking error*	21.08%
3	Can't transfer	15.68%

Source: PikiranRakyat, 2021

Based on the data in the previous table, the BRImo application experienced several issues, including 47.46% of *login failures, 21.08% of errors with the mobile banking service,* and 15.68% of inability to use the transfer feature. These various issues can cause inconvenience for users, potentially reducing public interest in using the BRImo application (PS, 2022) .

Based on the existing phenomena, research This aim For analyze influence perception of ease of use, perception of security, and availability of features on interest in using BRI *Mobile,* both in a way partial and simultaneous, on students of UIN Kiai Haji Achmad Siddiq Jember. Research This expected give benefit theoretical in the form of insight into the use of BRI *Mobile* in Indonesia, as well as become reference academic, and benefits practical for institutions in understanding various factors that influence customers in using the BRI *Mobile application,* especially regarding ease of use, security, and availability of features, as well as for researchers and other researchers as means development ability academic and reference study next**.**

2. Literature review

2.1. Perceived Ease of Use

A person's assessment of how user-friendly a technology is is known as perceived ease of use. The usefulness of the technology, accessibility of technical support, and availability of resources all influence the perceived ease of use of a technology (Wicaksono, 2022) . Ease of use is the extent to which a person

believes a system is easy to use and requires minimal effort. Ease of use theory states that people are more likely to use technology that they perceive as easy to use. Wicaksono found that the ease of use variable can be tested using several indicators, including: ease of learning, ease of use, availability of technical support, and availability of resources.

2.2. Security Perception

Perceived security is defined as a user's confidence that transactions using *online payment technology* will be secure. Perceived security is a user's sense of security that their personal data will not be viewed, stored, or misused by unauthorized users or *online* payment service *providers* when making payment transactions. In *e-commerce platforms* and *online shopping case studies,* security *is* a significant determinant of *trust* (A. Khan & Qudrat-Ullah, 2021) . According to Muharromah, there are four indicators that can be used to measure security, namely: not worrying about providing information, trust that information is protected, trust that money is secure, and comfort in transactions (Muharromah & Adab, nd) .

2.3. Feature Availability

Johandri Iqbal's research, features are characteristics that reinforce a product's primary purpose. Features are crucial for traditional marketers to differentiate their products from competitors' because they influence consumer decisions. Features in *mobile banking* relate to what users can achieve with the application. The majority of customers stated that feature availability would influence their decision to switch, according to Williams' research. Currently, 25% of *mobile banking users* have switched to new or improved services (Iqbal et al., 2021) . Poon claims that several constructs serve as indicators of the availability of *e-banking system features,* including the following: ease of access to information about products and services, diversity of transaction services, feature diversity, and product innovation (Poon, 2007) .

2.4. Interest in Using

Interest in using is the desire to do something. Interest in using is defined as a person's intention to use a system, thus becoming a behavioral tendency to use the system (Wafiq Fadillah & Saida Zainurossalamia ZA, 2023) . Interest in using BRI *Mobile* is defined as the extent to which a person wants to use BRI *Mobile services* as a means of payment. According to Lucas and Britt in Rudi Haryono 's research, there are four indicators of interest as follows : attention, interest, desire, and *conviction.* (Rudi Haryono, 2022) .

2.5. *Mobile Banking*

Bank customers can use *mobile banking* to conduct financial transactions using *their smartphones.* They can access this service through the menu on their SIM card, USSD, or by downloading and installing an app. Compared to SMS *banking, mobile banking* is easier to use because users don't need to remember

the destination number or format of the message to be sent to the bank (OJK, 2015) . One of the banks in Indonesia that provides *mobile banking services* through the BRImo app is Bank Rakyat Indonesia (BRI). BRImo is *a financial* super app for customers to manage various transactions anytime and anywhere. It offers a wide range of transactions, from *online onboarding* for both domestic and international customers, payments, purchases, investments, insurance, and financial records. BRImo also facilitates customers who need cross-border transactions through international transfers to more than 160 countries and QR payments abroad (BRI, n.d.) .

3. Research methods

This study uses a quantitative method, which focuses on numbers, starting from the data collection process to the presentation of research results. This study also uses a causal or causative approach, which means that this study is also conducted to determine the relationship between independent variables and dependent variables (Sugiyono, 2016) . This study uses a *purposive sampling method,* which means that participants are selected based on certain criteria. The population of this study is students of the State Islamic University of Kiai Haji Achmad Siddiq Jember, with the criteria being active students of the State Islamic University of Kiai Haji Achmad Siddiq Jember, having a BRImo application account, and having used the features and services available at BRImo. The variables studied in this study This consists of, namely : variables Independent perception of ease usage (X_1), perceived security (X_2), and availability features (X_3) and variables dependent interested in using (Y), following operational variables study :

Table 3. Definitions Operational

Variables	Variable Concept	Indicator	Statement
Perception Convenience usage (X_1)	Perception a individual about how much easy using BRImo	Convenience Study	1. Easy digital banking application studied
		Convenience use	1. Easy digital banking application used
		Availability support technical	1. Easy digital banking application contact *Customer Service* when request help
		Availability source Power	1. Easy digital banking application in operate it
Perception Security (X_2)	Perception a individual about to what extent users Certain that BRImo is really safe and not cause risk data privacy	No worries give information	1. I do not worry give information via BRImo
		Trust that information protected	1. Through BRImo, I Certain information I protected with system security best
		Trust that guaranteed money security	1. BRImo ensures security of my money with protection advanced, data encryption, and guaranteed two - factor authentication

		Comfort in transact	1. BRImo provides comfort in transact with easy features used and accessed When just without must go to office branch
Availability features (X_3)	Availability features that can done with easy and safe by a customers in using BRImo	Convenience access information about products and services	1. It feels easy moment access BRImo services
		Diversity service transaction	1. Available payment transfer service utilities public (such as bill electricity, telephone, etc.).
		Diversity feature	1. Available feature service For Change User ID and Password in BRImo
		Innovation product	1. BRImo continuously perfect service banking.
Interest in using (Y)	A interested customers For using BRImo after feel convenience and security as well as availability feature from BRImo	Attention *(Attention)*	1. BRImo always give attention more through service responsive customers and solutions fast For every need transaction
		Interest *(Interest)*	1. BRImo presents innovation interesting, easy transactions, and provide experience practical finance
		Desire *(Desire)*	1. BRImo fulfills desire I For transaction fast, easy, safe, and without time limits
		Belief *(Conviction)*	1. BRImo believes in give convenience and security for its users For transaction banking When anywhere and anytime

Source : Data processed by researchers, 2026

In the research process, data will be collected through documentation, by analyzing and studying primary data, namely a questionnaire distributed *online* among students of UIN Kiai Haji Achmad Siddiq Jember in the form of *a Google form* containing 16 statements. The data analysis method used in study This is analysis quantitative with test hypothesis. In managing and analyzing data, research This using the SPSS (*Statistical Package for Social Science*) program. The instrumentation test used is a validity test that calculates r must more big from the r table and the Crobach *'s Alpha* reliability test must more big from 0.70 (Ghozali, 2016) .

4. Results and Discussion

4.1. Descriptive Results

In study This questionnaire used totaling 16 statements including 4 statements from variable X1, 4 statements from variable X2, 4 statements from variable X3, and 4 statements from variable Y is presented in questionnaire used in study This.

Based on characteristics respondents type sex show that 30 respondents various sex male and 70 respondents various sex women. Based on characteristics respondents faculty show that 17 respondents originate from Tarbiyah and Teacher Training, 9 respondents originate from Faculty Da'wah, 14 respondents originate from Faculty of Sharia, 52 respondents originate from Faculty of Islamic Economics and Business, and 8 respondents originate from Faculty of Usuluddin, Adab, and Humanities. Based on characteristics respondents force that is 2021 class of 64, followed by 24 respondents from class of 2022 and 12 respondents from class of 2023.

4.2. Data Instrument Test

4.2.1. Validity Test

In the validity test study This use device SPSS (*Statistical Package for the Social Sciences*) software, the calculated correlation (r) was compared with r value of the table. A instrument is said to be valid if rhitung > rtable. In study This the value of n is size sample which is 100 so that obtained df = 98 with level significant 5%, then known rtable of 0.196 so that when rtable > 0.196 can is said to be valid. The following attached validity test results that have been researchers get :

Table 4. Test Results Validity Variables Perception Convenience Usage (X_1)

No	Question Items	R Count	><	R Table	Information
1	X1.1	0.903	>	0.196	Valid
2	X1.2	0.873	>	0.196	Valid
3	X1.3	0.695	>	0.196	Valid
4	X1.4	0.818	>	0.196	Valid

Source : Questionnaire data, processed 2026

Based on the data above can concluded that all statement For variable X1, namely perception convenience use to interest using BRI Mobile (BRImo) study The case of the student at UIN Kiai Haji Achmad Siddiq Jember was declared valid.

Table 5. Test Results Validity Variables Perception of Security (X_2)

No	Question Items	R Count	><	R Table	Information
1	X 2.1	0.820	>	0.196	Valid
2	X 2.2	0.860	>	0.196	Valid
3	X 2.3	0.885	>	0.196	Valid

4	X 2.4	0.745	>	0.196	Valid

Source : Questionnaire data, processed 2026

Based on the data above can concluded that all statement For variable X2, namely perception security to interest using BRI Mobile (BRImo) study The case of the student at UIN Kiai Haji Achmad Siddiq Jember was declared valid.

Table 6. Test Results Validity Variables Feature Availability (X3)

No	Question Items	R Count	><	R Table	Information
1	X3.1	0.812	>	0.196	Valid
2	X3.2	0.833	>	0.196	Valid
3	X3.3	0.855	>	0.196	Valid
4	X3.4	0.825	>	0.196	Valid

Source : Questionnaire data, processed 2026

Based on the data above can concluded that all statement For variable X3, namely availability feature to interest using BRI Mobile (BRImo) study The case of the student at UIN Kiai Haji Achmad Siddiq Jember was declared valid.

Table 7. Test Results Validity Variables Interest in Using (Y)

No	Question Items	R Count	><	R Table	Information
1	Y.1	0.821	>	0.196	Valid
2	Y.2	0.854	>	0.196	Valid
3	Y.3	0.833	>	0.196	Valid
4	Y.4	0.867	>	0.196	Valid

Source : Questionnaire data, processed 2026

Based on the data above It can be concluded that all statements in variable Y, namely interest in using, are considered valid in research regarding the influence of perceived ease of use, perceived security, and feature availability on interest in using BRI *Mobile* (BRImo) among students at UIN Kiai Haji Achmad Siddiq Jember.

4.2.2. Reliability Test

The significance level or threshold used in this study is 0.60 or 0.6, with the provision that a variable is considered reliable if *the Cronbach's Alpha value* is > 0.6. Conversely, based on the results *of Cronbach's Alpha,* a variable is considered unreliable or does not meet the requirements if *the Cronbach's Alpha value* is < 0.6. is reliability test results from variables perception convenience usage, perception security, availability features and interests using BRI Mobile (BRImo).

Table 8. Test Results Reliability

No	Variables	*Cronbach's Alpha*	Standardization	Information
1	Perceived Ease of Use (X_1)	0.836	0.60	Reliable
2	Perception of Security (X_2)	0.846	0.60	Reliable
3	Feature Availability (X_3)	0.848	0.60	Reliable
4	Interest in Using BRImo (Y)	0.862	0.60	Reliable

Source : Questionnaire data, processed 2026

Based on reliability test results with using Cronbach's Alpha shows that variables perception convenience use own value of 0.83, which exceeds the minimum limit of 0.60. The results of the reliability test variables perception security get value of 0.84, which exceeds the minimum limit of 0.60. The results of the reliability test variables availability feature own mark by 0.84, more tall from criteria 0.60. And the results of the reliability test The variable of Interest in Using BRI Mobile (BRImo) has mark of 0.86, more tall from the limit of 0.60. With thus, it can it is said that statements in variables perception convenience usage, perception security, availability features and interests using BRI Mobile (BRImo) was declared to have passed the reliability test.

4.3. Assumption Test Classic

4.3.1. Normality Test

The purpose of the normality test is For ensure that the residuals in the linear regression model follow normal distribution. In study this, normality test done with using the One-Sample Kolmogorov-Smirnov statistical test and analysis Normal probability plot graph. A significance value > 0.05 in the One-Sample Kolmogorov-Smirnov test indicates that the data has normal distribution in general multivariate and on the normal probability plot graph, the residual data is said to be normally distributed if points on the graph spread around the diagonal line and follow the direction of the line.

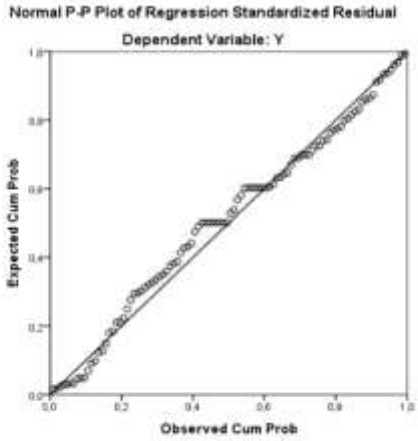
Table 9. Results of the One Sample Kolmogorov Smirnov Statistical Test

One-Sample Kolmogorov-Smirnov Test		
		Unstandardized Residual
N		100
Normal Parameters [a,b]	Mean	,0000000
	Standard Deviation	1,33357012
Most Extreme Differences	Absolute	,081
	Positive	,054
	Negative	-,081
Test Statistics		,081
Asymp. Sig. (2-tailed)		,098 [c]
a. Test distribution is Normal. b. Calculated from data. c. Lilliefors Significance Correction.		

Source : Questionnaire data, processed using SPSS 23

Based on the data above, the results of the Kolmogorov-Smirnov normality test show mark significance of 0.098 > 0.05. Therefore that, can concluded that the residual data follows normal distribution, so that analysis can to be continued to stage regression.

Figure 1. Results of the Normal Probability Plot Graph Test



Source : Questionnaire data, processed using SPSS 23

Based on P-Plot normality graph, the points that are around the diagonal line are not show deviation. This is signify that the data in study This own normal distribution.

4.3.2. Multicollinearity Test

The purpose of the multicollinearity test is For know whether variables independent in the regression model each other correlated. Regression model considered free from problem multicollinearity If Tolerance value > 0.10 and VIF value < 10.

Table 10. Multicollinearity Test Results

Coefficients [a]							
	Unstandardized Coefficients		Standardized Coefficients			Collinearity Statistics	
Model	B	Std. Error	Beta	t	Sig.	Tolerance	VIF
1 (Constant)	1,388	,964		1,439	,153		
X1	,457	,078	,470	5,868	,000	,445	2,249
X2	,244	,068	,263	3,578	,001	,527	1,898
X3	,212	,071	,231	2,974	,004	,474	2,110
a. Dependent Variable: Y							

Source : Questionnaire data, processed using SPSS 23

Based on the data above, from VIF test results in the SPSS output table results coefficients, each variable independent has VIF < 10 and tolerance > 0.10, then can stated regression model No happen multicollinearity between dependent variable with variables independent of others so that can used in study.

4.3.3. Heteroscedasticity Test

Assumption test heteroscedasticity classic aim For evaluate whether fixed residual variance constant or changing in every observation. In study this, heteroscedasticity test done with using Glejser's statistical test and analysis scatterplot graph. If the value significance variables independent more big from 0.05, can concluded that No There is problem heteroscedasticity.

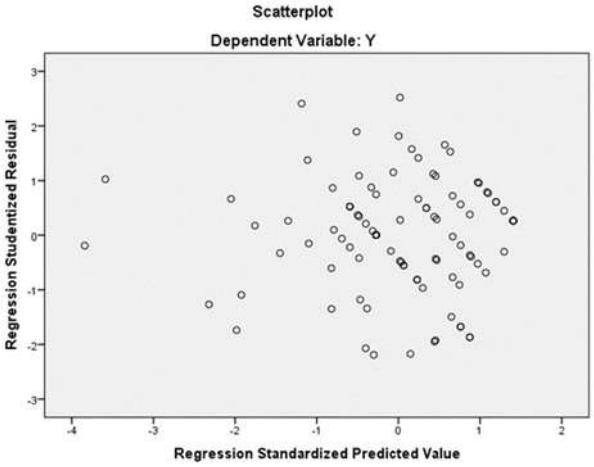
Table 11. Results of Glejser Statistical Test

Coefficients [a]					
	Unstandardized Coefficients		Standardized Coefficients		
Model	B	Std. Error	Beta	t	Sig.
1 (Constant)	,677	,730		,927	,356
X1	,077	,039	,228	1,969	,052
X2	-,075	,045	-,198	-1,676	,097
X3	,022	,039	,062	,564	,574
a. Dependent Variable: Abs_Res					

Source : Questionnaire data, processed using SPSS23

Based on the data above, the results variables independent (perception convenience usage, perception security and availability features) obtained results mark significance > 0.05, because mark significance > 0.05 then No there is heteroscedasticity and test results can done.

Figure 2. Scatterplot Graph Test Results



Source : Questionnaire data, processed using SPSS 23

From the results scatterplot graph, it can be seen that No There is clear pattern Because dot, dot, dot spread in a way evenly above and below the zero line. The situation This show that No there is problem heteroscedasticity.

4.4. Testing Hypothesis

4.4.1. T-Test (Partial)

The t-test aims For identify influence every variables independent to variables dependent individually. The formula used For determine mark table is (a/2; nk-1), where n is amount sample as many as 100 respondents, and k is amount variables independent namely 3. So, degrees of freedom (df) is calculated as df = 100 - 3 - 1 = 96. With level significance research (a) is 0.05, the value of a/2 is 0.025. Therefore that, at the level significance 0.05, value table For df = 96 is 1.985.

Table 12. Results of the T-Test (Partial)

Coefficients [a]					
	Unstandardized Coefficients		Standardized Coefficients		
Model	B	Std. Error	Beta	t	Sig.
1 (Constant)	1,388	,964		1,439	,153
X1	,457	,078	,470	5,868	,000
X2	,244	,068	,263	3,578	,001
X3	,212	,071	,231	2,974	,004
a. Dependent Variable: Y					

Source : Questionnaire data, processed using SPSS 23

Based on the data above, the results T test calculation for variables perception convenience use that is mark thitung 5.868 > 1.985 with mark significance 0.000 < 0.05. The results of the T-test calculation for variables perception security that is mark thitung 3.578 > 1.985 with mark significance

0.001 < 0.05. And the results T test calculation for variables availability feature that is mark thitung 2.974 > 1.985 with mark significance 0.004 < 0.05. So it can be concluded that each of the variables independent that is perception convenience usage, perception security and availability feature in a way partial own significant influence to interest using BRI Mobile (BRImo) in studies the case of a student at UIN Kiai Haji Achmad Siddiq Jember.

4.4.2. F Test (Simultaneous)

The purpose of the F test is For determine whether all variables independent in the regression model in a way together influential to variables dependent. Formula following used For determine mark fttable with parameters (k; nk). Here, n is amount sample as many as 100 respondents, and k is amount variables independent as many as 3. So, the value fttable counted as (3; 100-3) yields ftable = 3; 97. Based on distribution ftable, value fttable for 3;97 is 2.70.

Table 13. F Test Results (Simultaneous)

ANOVA [a]					
Model	Sum of Squares	df	Mean Square	F	Sig.
1 Regression	468,127	3	156,042	85,084	,000 [b]
Residual	176,063	96	1,834		
Total	644,190	99			
a. Dependent Variable: Y b. Predictors: (Constant), X3, X2, X1					

Source : Questionnaire data, processed using SPSS 23

Based on the data above, the results F test calculation value fhitung is 85.08 with mark significance of 0.000, because mark significance 0.000 < 0.05 and f count 85.08 > f table 2.70, then can concluded that perception convenience usage, perception security and availability feature in a way simultaneous own significant influence to interest using BRI Mobile (BRImo) in studies the case of a student at UIN Kiai Haji Achmad Siddiq Jember.

4.5. Analysis Multiple Linear Regression

Analysis multiple linear regression is method statistics used For test influence a number of variables independent (X) of One variables dependent (Y) (Zahriyah et al., 2021).

Table 11. Analysis Results Multiple Linear Regression

Coefficients [a]					
	Unstandardized Coefficients		Standardized Coefficients		
Model	B	Std. Error	Beta	t	Sig.
1 (Constant)	1,388	,964		1,439	,153
X1	,457	,078	,470	5,868	,000
X2	,244	,068	,263	3,578	,001
X3	,212	,071	,231	2,974	,004
a. Dependent Variable: Y					

Source : Questionnaire data, processed using SPSS 23

Following is multiple linear regression model equation obtained from output results above :

$$Y=a+b_1\ X_1+b_2\ X_2+b_3\ X_3+e$$

$$Y=1.388+0.457X_1+0.244X_2+0.212X_3+e$$

Explanation following can lowered from equality the :

Coefficient constant worth positive of 1.388, which shows that when variables independent perception convenience usage, perception security and availability feature worth zero, value variables dependent still of 1,388. With Thus, the value variables dependent influenced by variables independent the.

Coefficient regression For variable X1, namely b1, is 0.457, which indicates that perception convenience use influential positive to interest using BRI Mobile (BRImo). This means that interest use BRImo will increase by 0.457 every time the perception convenience use increase.

Coefficient regression For variable X2, namely b2, is 0.244, which indicates that perception security influential positive to interest using BRI Mobile (BRImo). This means that interest using BRImo will increase by 0.244 each time the perception security increase.

Coefficient regression For variable X3, namely b3, is 0.212, which indicates that availability feature influential positive to interest using BRI Mobile (BRImo). In other words, interest using BRImo will increase by 0.212 every time the value availability feature increase.

4.6. Coefficient Determination (R^2)

Coefficient test determination (R^2) shows How change variables dependent caused by changes variables independent. If amount existing variables in equations and choices appropriate For predict variables dependent, then the magnitude of R2 will be increased, which means right (Nur Aini & Ika Mauliyah, 2023).

Table 12. Coefficient Test Results Determination (R^2)

Model Summary				
Model	R	R Square	Adjusted R Square	Standard Error of the Estimate
1	,852 [a]	,727	,718	1.35425
a. Predictors: (Constant), X3, X2, X1				

Source : Questionnaire data, processed using SPSS 23

Based on the results of the determination test in the table above, the variables independent used in the regression model study This give influence around 71.8% of variables dependent, with mark coefficient determination of 0.718 or 71.8%. Meanwhile that, about 28.2% of the remainder influenced by other factors that are not discussed or explained in study This.

4.7. Discussion

Study This own objective main For answer all question proposed research with collect data from students of UIN Kiai Haji Achmad Siddiq Jember use questionnaire and analyze it through SPSS. Research This focus on evaluation influence three variables, namely perception convenience usage (X1), perception security (X2), and availability feature (X3), against interest student in using BRI Mobile (BRImo).

4.7.1. Perception Convenience Use on Interest in Using BRI *Mobile* (BRImo) (Case study on Students of UIN Kiai Haji Achmad Siddiq Jember)

Opinion somebody about how much easy something technology used known as perception convenience usage. Interest users For adopt something technology will increase along with increasing convenience use technology those. Variables perception convenience use in study This refers to the extent to which BRI Bank customers feel that BRImo is easy used.

partial test) show mark significance of 0.000 and the value thitung amounting to 5,868. Because the value thitung 5.868 > value ttable 1.985 and value significance < 0.05, can concluded that thitung > t tabel, so H_a is accepted and H_0 rejected. This means variables perception convenience usage (X1) has significant influence to interest using BRI Mobile (BRImo) for students of UIN Kiai Haji Achmad Siddiq Jember.

Findings study This in harmony with a study conducted in 2023 by Gine Das Prena and Ni Kadek Sri Gayatri Dewi, which showed that variables convenience use own influence significant and positive to interest use Shopeepay (Prena & Dewi, 2023). A study conducted by Khoirun Nisa, Rini Rahayu Kurniati, and Dadang Krisdianto in 2025 also confirmed results said, which states that variables convenience use own influence significant and positive to interest use BRImo application (Khoirun Nisa, Rini Rahayu Kurniati, 2025). Based on results study said, the convenience use is factor the main driving force somebody For Keep going use something technology.

4.7.2. Perception Security on Interest in Using BRI *Mobile* (BRImo) (Case study on Students of UIN Kiai Haji Achmad Siddiq Jember)

Perception security refers to belief users that use technology online payments for transaction is safe. User tend more accept technology If they feel its use safe. In study this, variable perception security describe evaluation BRI Bank customers regarding level trust they that BRImo is really safe and not endanger privacy they.

partial test) show mark significance of 0.001 and value thitung 3.578. With mark thitung > value ttable (3.578 > 1.985) and significance < 0.05, can

concluded that H_0 rejected and H_a accepted. This indicates that that variables perception security (X2) has influence significant to interest using BRI Mobile (BRImo) for students of UIN Kiai Haji Achmad Siddiq Jember.

Findings study This consistent with results studies 2023 by Amira Fajril Lutfiah, Ronny Malavia Maardani, and Nanik Wahyuningtyas, who stated that variables perception security influential significant to interest use BRImo application (Fajril Lutfiah et al., 2023). Findings this also strengthens results study 2024 by Rivaldi U. Karim and Afriana Lomagio, who proved that variables security own influence significant and positive to interest use of BRI Mobile (BRImo) (Karim & Lomagio, 2024). Based on findings study said, security is factor the main driving force somebody For Keep going use technology the.

4.7.3. Feature Availability and Interest in Using BRI *Mobile* (BRImo) (Case Study on Students of UIN Kiai Haji Achmad Siddiq Jember)

Availability feature refers to a group feature main from something products that become superiority technology. Increasingly Lots the features provided, the more tall possibility users For adopt technology said. In study this, variable availability feature describe features that can accessible with safe and fast by customers moment using BRImo.

partial test) show mark significance of 0.004 and t count amounting to 2,974. Because the value thitung > value ttable (2.974 > 1.985) and significance < 0.05, can concluded that H_0 rejected and H_a accepted. With Thus, the variable availability feature (X3) has an effect significant in a way partial to interest using BRI Mobile (BRImo) for students of UIN Kiai Haji Achmad Siddiq Jember.

Findings study This in line with studies 2021 by Johandri Iqbal, Heriyani, and Isroq Urrahmah, which shows that variables availability feature own influence significant to use of mobile banking (Iqbal et al., 2021). Research conducted by Ulfa Nazirah, Farid Fathony Ashal, and Ismail Rasyid Ridha in 2022 also shows that variables availability feature own influence positive and significant in a way partial to interest customers in using Mobile Banking (Nazirah et al., 2022). Research result show that existence feature play a role important in push users to continue use technology the.

4.7.4. Perception Convenience Usage, Perception of Security, and Feature Availability on Interest in Using BRI *Mobile* (BRImo) (Case Study on Students of UIN Kiai Haji Achmad Siddiq Jember)

Based on F test results (simultaneous test), value significance of 0.000 and f count of 85.08 was obtained. Therefore that, H_0 rejected and H_a accepted Because fhitung > f tabel (85.08 > 2.70) and the value significance < 0.05 (0.000 < 0.05). This is signify that interest using BRI Mobile (BRImo)

is affected in a way significantly and simultaneously by all variables independent, namely perception convenience usage, perception security, as well as availability features, based on studies the case of a student at UIN Kiai Haji Achmad Siddiq Jember.

Variables dependent, namely interest using BRImo, influenced by variables independent (perception convenience usage, perception security and availability features) of 72.7% based on The R Square value is 0.727 from the Coefficient of Determination test. Meanwhile, other factors provide influence by 27.3%. This is indicates that the more big influence third variables independent the to interest using BRImo, the more There are also many BRImo users, especially among student of UIN Kiai Haji Achmad Siddiq Jember.

Perception benefits, perceptions convenience usage, perception security and availability feature in a way simultaneously give influence positive and significant, according to with results research by Ahmad and Bambang Setyo Pambudi (2014) which supports findings in study This (Ahmad & Pambudi, 2013). A study conducted by Amira Fajril Lutfiah, Ronny Malavia Maardani, and Nanik Wahyuningtyas (2023) also found that variables perception benefits, perceptions convenience usage, perception security and availability feature in a way together give positive and significant influence (Fajril Lutfiah et al., 2023). However in the study This researchers No use variables perception benefit Because researchers more focus on factors perception convenience usage, perception security and availability feature.

5. Conclusion and Suggestions

5.1. Conclusion

Based on results study In this case, the perception of ease of use partially has a significant influence on the interest in using BRI *Mobile* (BRImo) with a value of t_{count} 5.868 > 1.985 and a significance value of 0.000 < 0.05. Perception of security partially has a significant influence on the interest in using BRI *Mobile* (BRImo) with a value of t_{count} 3.578 > 1.985 and a significance value of 0.001 < 0.05. And the availability of features partially has a significant influence on the interest in using BRI *Mobile* (BRImo) with a value of 0.001 < 0.05. t_{count} 2.974 > 1.985 and a significance value of 0.004 < 0.05. Meanwhile, simultaneously, perceived ease of use, perceived security, and feature availability influence the interest in using BRI *Mobile* (BRImo) in a case study on students of UIN Kiai Haji Achmad Siddiq Jember.

5.2. Suggestions

Study This can made into reference addition for academics in study adoption technology in Islamic banking. Bank Rakyat Indonesia (BRI) is advised to For Keep going increase understanding public about convenience BRImo usage, perception security and availability features. In addition, research This can help customers understand benefits and convenience mobile banking, as well as become reference for researchers furthermore.

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