

ABSTRACT

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The Effect of Ease of Use, Trust, and Security on the Intention to Use BSya Mobile Banking (A Case Study: of Generation Z in Depok City)

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Keywords: Ease of Use, Trust, Security, Intention to Use

(xi + 64 +Appendix)

This study aims to analyze the effect of ease of use, trust, and security on the intention to use BSya Mobile Banking among Generation Z in Depok City. The background of this research is based on the rapid development of digital technology and the shift toward a cashless society, which encourages Islamic banking to innovate through digital services. This study employs a quantitative method with a descriptive-verify approach. Primary data were collected through questionnaires distributed to Generation Z users of BSya Mobile Banking in Depok City using purposive sampling techniques. Data analysis was conducted using multiple linear regression with the assistance of SPSS software. The results indicate that ease of use, trust, and security partially have a positive and significant effect on the intention to use BSya Mobile Banking. Simultaneously, these three independent variables also significantly influence the intention to use BSya Mobile Banking. These findings suggest that improving ease of use, strengthening customer trust, and ensuring robust security systems are essential factors in increasing Generation Z's interest in using Islamic digital banking services. This study is expected to contribute to the development of Islamic mobile banking services and serve as a reference for future research.

Bibliography (1989 - 2025)