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Dynamics of Functionality and Usability of the Use of BSI Mobile and BYOND by BSI on Public Preferences in Transactions

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In the digital age, the adoption of banking services through mobile applications is increasingly important. Although BSI Mobile and BYOND by BSI offer various features to make transactions easier, the level of use of these apps varies among customers. This study aims to analyze the influence of functionality, usability (ease of use), and user feedback on public preferences in using two mobile banking applications owned by Bank Syariah Indonesia (BSI), namely BSI Mobile and BYOND by BSI. The method used was a comparative quantitative approach, with data collection through a questionnaire involving 74 respondents who were active users of both applications. Data analysis was carried out through validity, reliability, classical assumption tests (normality, multicollinearity, heteroscedasticity), and multiple linear regression. The results showed that only the usability variable had a positive and significant influence on public preferences (p = 0.015), while functionality (p = 0.252) and user feedback (p = 0.056) had a positive but insignificant effect. These findings emphasize that ease of use is prioritized by the public over the number of features or developers' responses to user feedback. The implications of this study emphasize the importance of improving interface and user experience aspects to encourage the wider adoption of mobile banking services.

Keywords: Functionality; Reusability; Feedback; people's preferences; BSI's Mobile Banking

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1. Introduction

The digital era has encouraged the digitization of financial services, which makes it easier for people to access various banking services. One of the important innovations that has emerged is mobile banking, which allows users to make transactions without the need to physically visit branch offices (Mahrani et al., 2025). Bank Syariah Indonesia (BSI) as one of the leading Islamic banks in Indonesia, has developed a mobile banking application called BSI Mobile to facilitate customer transactions more easily and efficiently. However, with the increasingly complex needs of customers and competition in the banking industry, BSI launched a new super app called BYOND by BSI in November 2024.

Table 1. BSI Mobile and BYOND User Statistics as of 2024 and 2025

Application	Users (June 2024 / Early 2025)	User Growth	Transactions (June 2024 / Early 2025)	Featured Features
BSI Mobile	7.12 million (June 2024)	33.9% YoY	247.5 million transactions (IDR 299 trillion)	QRIS, Ziswaf, Hajj Savings
BYOND by BSI	Launched Nov 2024 → 2 million (Jan 2025) → 3.5 million (Mar 2025)	Very rapid since launch	15 million transactions (Jan 2025)	QRIS, Ziswaf, Investment

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Source: bankbsi.co.id (data processed)

Based on table 1 above, PT Bank Syariah Indonesia Tbk recorded a very rapid growth in the use of BSI Mobile and Byond digital services. BSI Mobile in 2024 has 7.12 million users with a growth of 33.9% YoY and recorded 247.5 million transactions worth IDR 299 trillion in the first semester of 2024. This digital service is dominated by QRIS, Ziswaf, and Hajj Savings features, and generates fee-based income of IDR 178.2 billion. BYOND by BSI, which was launched in November 2024, quickly reached more than 2 million users by early 2025 and 3.5 million users by March 2025, with a total transaction of 15 million. BYOND's key features include QRIS, Ziswaf, and Investment, and BSI targets 10 million users by the end of 2025 (BSI, 2025). Mobile banking applications such as BSI Mobile and Byond by BSI offer various features such as balance checks, transfers between accounts, bill payments, and other features that make it easier for customers to transact without having to come directly to the bank. However, in reality, the level of adoption and use of mobile banking applications by the public still varies, depending on various factors, one of which is functionality and usability of the application.

Functionality refers to the ability of an application to meet the needs of the user by offering relevant and useful features, while usability relates to the extent to which the application is easy to use and understand by the user. Users who find the app non-functional or difficult to use are likely to choose not to use it or switch to other alternatives. This shows that it is important to explore the extent to which the functionality and usability of BSI Mobile and Byond by BSI affect people's preferences in banking transactions.

Previous research conducted by (Eva & Ulfah, 2025) found that the existence of digital banking services such as BYOND by BSI plays an important role, especially in terms of ease of access, transaction speed, and data security that increase customer satisfaction and loyalty. Previous studies have shown that:

The quality of digital banking services has a significant influence on the level of user satisfaction. According to (Agustina & Krisnaningsih, 2023) it was also found that the level of customer satisfaction is influenced by the comparison between expectations and reality, which plays an important role in the ability of banks to increase profitability and maintain customer satisfaction. By comparing customer expectations with what they receive, we can assess their level of satisfaction. Customers will be satisfied if the results received exceed expectations, while dissatisfaction will arise if the results fall far from those expectations.

In addition, convenience has no effect and is not significant to interest, Bank Syariah Indonesia customers think that the convenience variable does not affect their decision to use BSI Mobile, this is because some customers have mastered the use of digital-based technology (Khoiriyah & Putra, 2022). In addition to the convenience of BSI Mobile, the implementation of BYOND by BSI has a significant role in improving service quality and customer satisfaction. This application provides convenience in various digital transactions, reduces queues at branch offices, and improves the work efficiency of banking employees (A'yun & Ulfah, 2025).

Research conducted by Muhammad Ahsanul Imam et al. (2025) shows that the migration from BSI Mobile to BYond by BSI has had a positive impact on customer convenience and satisfaction in transactions, with rapid user growth in a short period of time (Ahsanul et al., 2025). The research conducted by (Putri et al., 2025) was to evaluate the level of user satisfaction of the BRImo mobile banking application using the usability method, which includes elements such as learnability, efficiency, memorability, errors, and satisfaction. The results show that the usability factor contributes significantly to user satisfaction, and app development should concentrate on fixing features related to technical errors.

Analysis of app reviews using the Naïve Bayes method and InSet dictionary results in visualizations that help companies understand user sentiment, including mismatches between reviews and ratings, are created. Although most of the reviews are positive, some users complain about login and activation issues. This tells companies that they must upgrade the app to meet the needs of users (Nadira et al., 2023). According to research conducted by (Dosince M. Metkono et al., 2023), there is a positive trend in public preference for the B'pung Mobile mobile banking application at Bank NTT. In addition to the ease of making transactions at any time, people appreciate the security offered, such as the ability to use fingerprints. While transaction speed is appreciated, additional features such as account tracking and ease of topping up are expected. But the problem of poor internet connection is still a problem.

Most previous studies focused on a single mobile banking application without comparing BSI Mobile and BYOND by BSI. Therefore, this research was conducted to analyze the influence of functionality, usability, and user feedback on public preferences in using both applications.

While there are studies that look at how satisfied users are with mobile banking apps, there is a lack of research that looks at functionality and ease of use as the main factors that encourage users to continue using them.

Therefore, this study will discuss the impact of functionality, ease of use, and user feedback impact that can affect people's preferences for both applications. The purpose of this study is to fill the gap by analyzing how the Such as functionality, ease of use, and feedback affect people's preferences for both applications.

Literature review

1. Teori Technology Acceptance Model (TAM)

The Technology Acceptance Model (TAM), developed by Fred Davis (1986), explains users' behavioral intentions toward technology based on perceived usefulness (PU) and perceived ease of use (PEOU). In this study, PU is represented by the functionality variable, while PEOU is linked to usability, emphasizing that users are more likely to adopt mobile banking applications if they perceive them as useful and easy to navigate. (Khairunnisa & Damayanti, 2023). TAM has several advantages, namely:

a. TAM is a behavioral model that can be used to answer the question of why there are still many information technology systems that have not been implemented because users do not want to use them.
b. TAM is formed on the basis of solid theory and has been tested by most researchers, so the results are mostly supportive, so it is concluded that TAM is a good model.
c. TAM is a simple model, but it has obtained effective results (Jannah & Hastari, 2023).

TAM can be used to analyze the factors influencing the adoption of BSI Mobile and Byond by BSI by focusing on two main components, namely:

a. Persepsi Kegunaan (Perceived Usefulness)

   It is interpreted as the trust that is possessed when a person feels the benefits of technology. Users of the system will use it if they believe that information technology can help them in their daily tasks. A person's level of confidence in the benefits of a system and whether it will help users more is known as perceived benefits. The definition emphasizes the trust of a user where when a technological system can improve its performance, then that person will use the technological system. If it is not able to improve its performance, then the system will not be trusted by the person and will not be used. Since consumers feel that there is a relationship between system performance and usage, the perceived benefits can also be used as predictors of user behavior and system development.
b. Perceived Ease Of Use

   The extent to which users feel comfortable with information technology and find it easy to use is called ease of use. Although everyone needs a different amount of work, information technology in general should be easy to use. One of the variables examined in Fred Davis' 1989 study was ease of use, and his findings suggest that this element can explain user interest in a system. The ease of use of the system can also be shown by the high level of use of information technology and user interaction with the system. Regular use of the system may prove its ease of understanding (Siswoyo & Irianto, 2023).

2. Functionality in Mobile Banking Applications

The functionality of a mobile banking application is the ability of the application to meet the needs of users through relevant and useful features. In this context, functionality includes the availability of various transaction features, such as balance checks, transfers between accounts, and bill payments. Functionality indicators include the completeness of transaction features, the availability of innovative features such as QRIS, and responsive customer service. Research shows that apps that offer a wide range of features can increase customer satisfaction and drive loyalty. Good functionality not only makes the user experience more enjoyable, but it also contributes to the wider adoption of mobile banking apps, as users are more likely to choose apps that meet their needs effectively. Functionality in mobile banking refers to how well the application fulfills users' needs through relevant and reliable features, such as balance checks, transfers, and payments. In this research, functionality is positioned as the perceived usefulness dimension in the TAM framework, reflecting the extent to which users believe that the app's features can enhance their efficiency and satisfaction in financial transactions.

The functionality of BSI Mobile and Byond greatly influences people's preferences to use BSI mobile banking. Where the positive perception of the public on service quality and the application of sharia principles are the main factors that increase interest in becoming customers, while public literacy is still low and it is still important to be improved through the socialization of BSI products and services. In addition, easy, safe, and comfortable services make BSI a trusted Islamic bank (Darna & Ikhsan, 2021).

3. Ease of Ease (Usability) of Mobile Banking Application

The Great Indonesian Dictionary uses the term "ease" to describe things that are easy to carry out a plan or that can be stated as making it easier or launching a business (Zulkarnain et al., 2023). Ease of use, on the other hand, can be defined as the extent to which one believes that information technology can be used easily with little effort (Kambali, 2020). Customers are more interested in using technology, including mobile banking technology, the easier it is to use. This shows that the ease of using mobile banking services increases customer desire to use them (Fitrianisa et al., n.d.). Ease affects customer satisfaction caused by the fact that transactions through mobile banking are easy to use and easy to understand (Andrea & Hasibuan, 2022). Usability indicators include clarity of instructions and visual design. Providing clear and easy-to-understand instructions is essential to help users feel comfortable using the app. Attractive visual designs can also improve the user experience, as users tend to prefer apps that have a clean and intuitive interface.

4. User Feedback

User feedback is feedback provided by users regarding their experience when using mobile banking applications. This feedback includes positive reviews, criticisms, and suggestions for further development. The importance of feedback cannot be overlooked, as constructive feedback can help developers understand the app's weaknesses and areas that need improvement. Research shows that apps that are responsive to user feedback tend to have higher levels of satisfaction. Additionally, the speed of response to user feedback can increase trust and loyalty, as users feel that their opinions are valued and taken care of by developers.

User satisfaction with the BSI Mobile and BYOND applications due to the ease of transactions and fast speed. The existence of features such as fund transfers and bill payments is according to the preferences of people who want effective banking services. Socialization and promotional activities that help customers understand the service also show a positive response. Secure apps, such as disabling developer mode, make users more trusting. Nonetheless, the quality of the internet is still an issue for some customers. Overall, BSI's efforts to improve the quality of mobile banking services have yielded results in increasing customer loyalty (Aini & Ningseh, 2025).

5. Public Preferences for Mobile Banking Applications

People's preferences in using mobile banking applications are influenced by various factors, including functionality, ease of use, and user feedback. These preferences reflect the user's decision to choose an app based on their experience. Indicators that measure people's preferences include satisfaction levels, frequency of use, and the tendency to choose between apps. Users who feel satisfied with their experience are more likely to recommend the app to others and continue to use it. The high frequency of usage indicates that the app is effectively meeting the needs of users.

The BSI Mobile and BYOND apps are very easy to use, allowing transactions anytime and anywhere, which shows people's preference for them. Customers appreciate Islamic service features such as infaq, which are not available in conventional applications. With the use of double PINs, the security of the app increases security when transacting. Attractive promotions and additional benefits are also an attraction. But some customers choose to make transactions directly at the bank due to technical issues. Although the quality of service still needs to be improved, the general public considers BSI Mobile good (Aziz et al., 2022). Research shows that positive experiences can increase user loyalty to certain apps, so it's important for developers to continuously improve the quality of their services.

2. Method

The quantitative method emphasizes on testing theories by measuring research variables and using statistical techniques to analyze the data. Research Quantitative seeks to solve the problem and limit phenomena to measurable measures. The research uses standard data scales or measurements. So, essentially, quantitative research is research that involves collecting numerical data to explain specific phenomena. The approach used, namely the comparative approach, is also called the ex post facto approach. The word ex post facto is taken from the Latin word which means "after the fact", it means that the data is collected after the phenomenon/event under study has taken place (A.Siroj et al., 2024).

A comparative quantitative method was used in this study to compare the influence of functionality, usability, and user feedback on public preferences for BSI Mobile and BYOND by BSI mobile banking

applications. The study population is the user of both applications in Indonesia, and the sample was purposively selected. The selection criteria include active users who have been using both apps for at least 6 months and are over 18 years old, to ensure the representativeness of the user experience.

Questionnaire data will be collected through Google forms. The researcher uses a closed questionnaire or questionnaire, where participants will only choose predetermined answers. The ordinary scale or likert scale is a questionnaire tool used to measure the variables of this research. A likert scale is a scale used to measure a person's attitude, opinion, or view of a journal issue. The answers in the questionnaire can have the following values in table 2:

Table 2. Likert scale

Criterion	Information	Score/Answer
STS	Strongly Disagree	**1**
TS	Disagree	**2**
N	Neutral	**3**
S	Agree	**4**
SS	**Strongly agree**	**5**

Source: Data processed in 2024

The data collected through the questionnaire consists of several parts, including respondent demographic information, as well as questions related to the functionality and usability of the application, user feedback, and public preference for BSI Mobile or BYOND by BSI. After data collection, the analysis will be carried out using statistical software such as SPSS or Excel. The descriptive analysis will calculate the mean, median, and frequency distribution for the demographic characteristics and variables of the study. Furthermore, a comparative analysis will be conducted to compare the influence of functionality, usability, and user feedback on public preferences between the two applications using t-test or variant analysis (ANOVA).

To ensure the validity and reliability of the research instrument, a questionnaire trial will be conducted on 74 respondents before the main study. The sample size of 74 respondents was determined using the Slovin formula with a 10% margin of error to ensure representativeness. Multiple linear regression analysis was employed to simultaneously test the effects of functionality, usability, and user feedback on public preferences for using mobile banking applications. This research will also follow ethical principles, including obtaining consent from respondents before data collection, ensuring the confidentiality and anonymity of respondents, and providing a clear explanation of the purpose of the research. This research method It is expected to provide an in-depth understanding of the differences in factors that affect people's preferences in using mobile banking applications , as well as provide valuable insights for application developers and related parties in improving the quality of digital banking services.

3. Results & Discussion

Validity Test

According to (Dianti & Handayani, 2024) the validity test is used to measure the validity or not of a questionnaire that has been made. The calculation uses SPSS (Statistical Package for Social Science). The validity of the data is measured by comparing r calculations with r tables, where:

1. The value of r calculated ≥ r table (at a significant level of 5%), then it can be said to be a questionnaire valid.
2. The value of r calculated < r table (at a significant level of 5%), then it can be said that the questionnaire is invalid.

Table 3. Validity Test Results

Variabel	rCount	Table	Information
Application Functionality (X1)			
X1.1	0,828	0.2287	**Valid**
X1.2	0,837	0.2287	**Valid**

X1.3	0,816	0.2287	**Valid**
X1.4	0,770	0.2287	**Valid**
X1.5	0,739	0.2287	**Valid**
Usability (X2)			
X2.1	0,747	0.2287	**Valid**
X2.2	0,725	0.2287	**Valid**
X2.3	0,836	0.2287	**Valid**
X2.4	0,781	0.2287	**Valid**
X2.5	0,743	0.2287	**Valid**
Feedback Nasabah (X3)			
X3.1	0,909	0.2287	**Valid**
X3.1	0,922	0.2287	**Valid**
X3.1	0,937	0.2287	**Valid**
X3.1	0,888	0.2287	**Valid**
X3.1	0,615	0.2287	**Valid**
Community Preferences (Y)			
Y.1	0,780	0.2287	**Valid**
Y.1	0,803	0.2287	**Valid**
Y.1	**0,713**	**0.2287**	**Valid**

Source: Processed data 2024

The results of the validity test above in table 3, overall the question items used in each independent variable (functionality, usability, feedback) and dependent variable (community preference) were declared valid because the R value of each item had a correlation value greater than the R value of the table of 0.2287. This shows that all statements in the variable have a strong correlation to the total score and are worthy of further analysis.

Realibility Test

Reliability is a measurement tool that functions to assess an indicator in a variable in this study, which is a questionnaire. In this study, the reliability test was carried out by means of one shot or one measurement, namely using the Cronbach Alpha (α) statistical test. Provided that if the Cronbach Alpha value (α) is above 0.60, it means that the variable that has been tested means reliable, while if the Cronbach Alpha value shows a number below 0.06, it means that it is not reliable (Wulandari et al., 2020).

Table 4. Reliability Test Results

Variabel	R	Cronbach Alpha	Information
Functionality (X1)	0,855	0,60	**Reliabel**
Usability (X2)	0,870	0,60	**Reliabel**
Feedback (X3)	0,911	0,60	**Reliabel**
Community Preferences (Y)	**0,636**	**0,60**	**Reliabel**

Source: Processed data 2024

Based on the results of the reliability test in table 4, all variables in this study, namely Functionality (X1), Usability (X2), Feedback (X3), and Community Preference (Y), were declared reliable. This is indicated by the Cronbach Alpha value which is both at 0.60, which is the minimum limit to declare an instrument reliable. In addition, the R value for each variable is also quite high, namely 0.855 for Functionality, 0.870 for Usability, 0.911 for Feedback, and 0.636 for Community Preferences. These values show that the research instrument has good internal consistency, making it suitable for use for further analysis.

Classic Assumption Test

a. Normality Test

The normality test can use the kolmogorov smirnov test with the condition that if the significant probability value < 0.05, then Ho is rejected, meaning that the data is abnormally distributed. If the significant probability value is ≥ 0.05, then Ho is accepted, which means that the data is normally distributed. The results of the analysis of the normality test can be seen in table 3 below (Hotijah, 2021).

Table 5. Normality Test Results

Variable	Unstandardized Residual
N	74
Normal Parametersa,b	
Mean	0.0000000
Std. Deviation	1.15045751
Most Extreme Differences	
Absolute	0.083
Positive	0.083
Negative	-0.077
Test Statistic	0.083
Asymp. Sig. (2-tailed)	0.200c,d

Source: Processed data 2024

Based on the results of the normality test using the Kolmogorov-Smirnov One-Sample method on the Unstandardized Residual data, it is known that the number of samples used is 74 data. The residual mean value is 0.000000 with a standard deviation of 1.15045751. The maximum difference between the data distribution and the absolute normal distribution is 0.083, with a positive difference of 0.083 and a negative of -0.077. The statistical value of Kolmogorov-Smirnov obtained was 0.083 with a significance value (Asymp. Sig. 2-tailed) of 0.200. Since the significance value is greater than 0.05 (0.200 > 0.05), it can be concluded that the residual data is normally distributed. Thus, the assumption of normality is fulfilled and the data is feasible to use for subsequent statistical analysis such as linear regression.

b. Heteroscedasticity Test

The heterokedasticity test aims to test whether in the regression model there is variance disparity from one residual observation to another. If the variance from the residual of one observation to another is fixed, then it is called homokedasticity and if it is different, it is called heterokedasticity (Marnilin et al., 2022). The results of the study can be seen in the following figure 1:

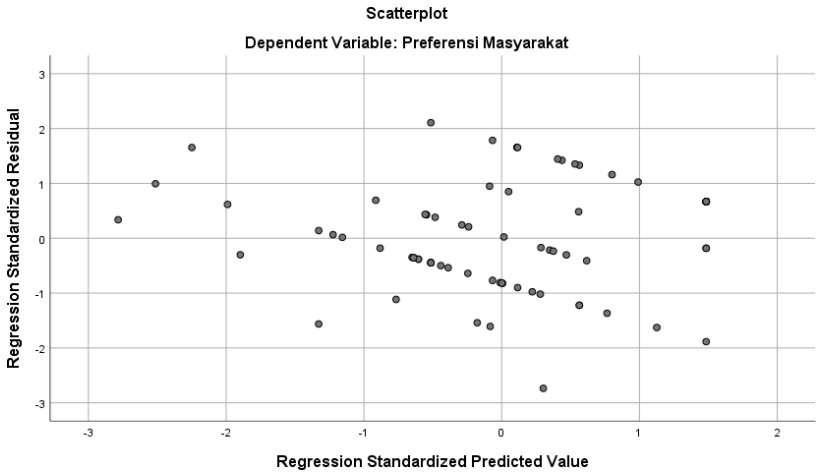

Figure 1 Heteroscedasticity Test Results

Based on Figure 1 above, the graph shows that there is no clear pattern, such as a dot spread above and below the number 0 on the Y axis, so heteroscedasticity does not occur.

Table 6. Heteroscedasticity Test Results Coefficientsa

Model	Unstandardized Coefficients (B)	Std. Error	Standardized Coefficients (Beta)	t	Sig.
1 (Constant)	-0.120	0.710	—	-0.169	0.867
Application Functionality	0.054	0.037	0.221	1.475	0.145
Usability / Ease of Use	0.000081	0.035	0.000	0.002	0.998
User Feedback	-0.006	0.031	-0.030	-0.185	0.853

a. Dependent Variable: Abs_Rest

Source: Processed data 2024

Based on the results of multiple linear regression analysis, it is known that there is no independent variable that has a significant effect on the dependent variable Abs_ResT, because the total significance value (p-value) is greater than 0.05. Application Functionality Variables had the greatest influence relative (B = 0.054; Sig = 0.145), but it is still not significant. Meanwhile, the variable Usability/Ease of Use (B ≈ 0.000; Sig = 0.998) and Customer Feedback (B = -0.006; Sig = 0.853) shows a very small and insignificant influence. Thus, these three variables cannot be used as strong predictors of Abs_ResT in this model.

c. Uji Multikolinearitas

According to (Nofri & Hafifah, 2018) the Multicollinearity test occurs when there is a perfect or near-perfect linear relationship between independent variables in the regression model. In this case, a regression model is said to experience multicollinearity if there is a perfect linear function on some or all independent variables in the linear function. The Multicollinearity test aims to test whether in the regression model there is a correlation between free variables.

Table 7. Multicollinearity Test Results

Variabel	Value Tolerance	VIF Value	Description
Functionality (X1)	0,252	**1.633**	**Not Happening Multikolinearitas**
Usability (X2)	0,015	**1.578**	**Not Happening Multikolinearitas**
Feedback (X3)	**0,056**	**1.849**	**Not Happening**

Source: Processed data 2024

Based on the results in table 7, the analysis of the multicollinearity test in the table above, it can be concluded that there is no multicollinearity between independent variables, because the overall tolerance value is above 0.1 and the VIF value is below 10. Partially, only the Usability/Ease of Use variable had a significant effect on the dependent variable (Sig value = 0.015 < 0.05). Meanwhile, the variables Application Functionality and Customer Feedback did not show a significant influence because their significance values were 0.252 and 0.056 (greater than 0.05), respectively.

Multiple Linear Regression Test

Regression analysis according to (Yusuf Alwy et al., 2024) is used to measure the strength of the relationship between two or more variables, as well as showing the direction of the relationship between dependent and independent variables. Multiple linear regression analysis is the linear relationship between two or more independent variables (X) and with dependent variables (Y). For the mathematical model for the relationship between the three variables is a multiple regression equation, which is as follows:

Table 8. Multiple Linear Regression Test Results

Variabel	Regression Coefficient (B)
Functionality (X_1)	0.076
Usability (X_2)	0.156
Feedback (X_3)	0.107
Constant (a)	**5.760**

Source: Processed data 2024

Multiple regression analysis is used by researchers, when the researcher intends to predict the state (rise and fall) of dependent variables (criterion), when two or more independent variables as predictive factors are manipulated (ups and downs). In this case, there are three independent variables and one bound variable (Sudariana & Yoedani, 2022). Thus, Multiple Linear Regression is expressed in the following mathematical equations:

$Y = a + b1X1 + b2X2 + \cdots + bnXn$

Information:

Y = Bound variable.
x1,x2,x3 = Independent variable
a = Konstanta
b1,b2,b3 = Regression Coefficient
e = Disruptive variable.

From the table above, it can be concluded that, Y = 5.760 + 0.076X1 + 0.156X 2 +0.107 X3. The constant is 5,760, This shows that if X1, X2 and X3 are values of 0 then the value of Y remains 5,760. Based on the variable Application Functionality (X1) the results of the regression test which shows that the variable has a positive coefficient with a value of b = 0.076, if there is an increase in the value of the variable X1 by only 1 point, there will be an increase in variable Y by 0.076. Based on the variable Usability or ease of use (X2) the results of the regression test which shows that the variable has a positive coefficient with a value of b = 0.156, if there is an increase in the value of the variable X1 by only 1 point, there will be an increase in the variable Y by 0.156. Based on the Customer Feedbank variable (X3) the results of the regression test which shows that the variable has a positive coefficient with a value of b = 0.107, if there is an increase in the value of the variable X1 by only 1 point, there will be an increase in the variable Y of 0.107.

T Test (Partial Test)

According to Sujarweni (2019), the t-test is an individual partial regression coefficient test used to find out whether independent variables (X1, X2, X3) individually affect dependent variables (Y). The decision-making criteria are as follows: if the sig is greater > 0.05 then Ho is accepted, and if the sig is smaller < 0.05 then Ho is rejected (Amelia et al., 2020).

Table 9. T Test Results Coefficientsa

Model	Unstandardized Coefficients (B)	Std. Error	Standardized Coefficients (Beta)	t	Sig.
1 (Constant)	5.760	1.263	—	4.560	0.000
Application Functionality	0.076	0.066	0.142	1.156	0.252
Usability / Ease of Use	0.156	0.062	0.303	2.502	0.015
User Feedback	0.107	0.055	0.255	1.946	0.056

a. Dependent Variable: Community Preferences

Source: Processed data 2024

Based on the results of the analysis of table 9, the results of the t-test of Application Functionality Against Community Preferences were obtained with a calculated t value of (1.156) < t table (1.99346) and sig (0.252) > (0.05), then it can be concluded that Application Functionality has a positive and insignificant effect on Community Preferences in Kudus City. H1 is rejected and H0 is accepted. The results of the User Usability Test on Community Preferences were obtained with a calculated t value of (2.502) > t table (1.99346) and sig (0.015) < (0.05), so it can be concluded that Usability/Ease of Use has a positive and significant effect on Community Preferences in Kudus City. H2 is accepted and H0 is rejected. The results of the User Feedback T Test on Community Preferences were obtained with a calculated t value of (1.946) < t table (1.99346) and sig (0.056) > (0.05), so it can be concluded that the use feedback has a positive and significant effect on Community Preferences in Kudus City. H3 is rejected and H0 is accepted.

Based on the above results, it can be analyzed to what extent functionality, usability (ease of use), and user feedback affect people's preferences in using the BSI Mobile and BYOND by BSI applications.

The Influence of Functionality on People's Preferences

Based on the linear regression test, the functionality of the application had a positive but not significant influence on people's preferences (sig value = 0.252 > 0.05). This means that although improvements in features and completeness in applications tend to increase people's preferences, the influence is not strong enough to be a major determining factor. This could be because most users already consider basic features like balance checks and transfers to be standard, and don't really consider additional features unless they're really unique or very useful.

The Influence of Usability/Convenience on Community Preference

The results of the analysis showed that usability had a positive and significant effect on public preferences (sig value = 0.015 < 0.05). This indicates that the easier an application is to use in terms of navigation, interface design, and clarity of instructions, the higher the likelihood that the application will become the first choice of the public. These findings are also consistent with the TAM (Technology Acceptance Model) theory, which states that perceived ease of use is one of the main factors in technology adoption.

The Influence of User Feedback on Public Preferences

The feedback variable also had a positive effect, but the effect was not significant (sig value = 0.056 > 0.05). Although not statistically significant, significance values close to the 0.05 threshold indicate that user feedback remains important, especially in the long term for app development and improvement. Users tend to be more loyal to apps that are responsive to their complaints and suggestions.

Public Preferences Affect Both Applications

Public preference for the BSI Mobile and BYOND by BSI applications was mainly influenced by usability, where ease of use had a positive and significant influence (p = 0.015). Although functionality showed a positive influence, the results were insignificant (p = 0.252), suggesting that users prioritized convenience over the number of features. In addition, user feedback was also positive but not significant (p = 0.056), reflecting the importance of response to input, although it was not a major factor. Overall, easy-to-use apps are more likely to be chosen by the public, emphasizing the need to focus on user experience in app development.

These findings reinforce the Technology Acceptance Model (TAM), which posits that perceived ease of use significantly shapes users' behavioral intentions toward technology adoption. The insignificant effect of functionality suggests that users prioritize seamless navigation and practical usability over feature quantity, highlighting the importance of user-centered design in developing mobile banking applications.

4. Conclusion

Based on the results of the research that has been conducted, it can be concluded that of the three variables studied, namely functionality, usability, and user feedback, only the variables of usability or ease of use have a positive and significant effect on people's preferences in using the BSI Mobile and BYOND by BSI applications. This shows that people are more concerned about the convenience and convenience of accessing and operating digital banking applications compared to the number of features offered or the developer's response to user feedback. Although

functionality and user feedback also have a positive influence, they are not statistically significant. Therefore, it is important for application developers to focus on improving the aspects of ease of use and user experience so that mobile banking applications can be more accepted and in demand by the public. This will drive wider adoption of digital banking services and increase customer satisfaction.

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