

## ABSTRAK

**Alisa Nur Aula Amalia, 2026, Analisis Penerimaan dan Penggunaan Aplikasi BYOND by BSI dengan Metode Technology Acceptance Model (Studi Kasus pada Nasabah Bank BSI di Kota Tasikmalaya): Program Studi Ekonomi Syariah Fakultas Agama Islam Universitas Siliwangi.**

Perkembangan teknologi digital mendorong perbankan syariah untuk terus berinovasi melalui layanan mobile banking guna meningkatkan kualitas pelayanan kepada nasabah. Bank Syariah Indonesia (BSI) meluncurkan aplikasi BYOND by BSI sebagai superapp yang mengintegrasikan layanan finansial, sosial, dan spiritual. Namun, tingkat penggunaan aplikasi BYOND by BSI di Kota Tasikmalaya masih tergolong rendah dan pemanfaatannya cenderung terbatas pada fitur-fitur dasar. Penelitian ini bertujuan untuk menganalisis penerimaan dan penggunaan aplikasi BYOND by BSI menggunakan pendekatan *Technology Acceptance Model* (TAM) dengan penambahan variabel *Security* (Keamanan).

Penelitian ini menggunakan metode kuantitatif korelasional, dengan jumlah responden sebanyak 160 nasabah BSI di Kota Tasikmalaya pengguna aplikasi BYOND by BSI. Data dianalisis menggunakan *Structural Equation Modeling-Partial Least Square* (SEM-PLS) dengan *software* SmartPLS 4.0.

Hasil dari penelitian ini adalah *Perceived Usefulness* (Persepsi Manfaat) (X1), *Perceived Ease of Use* (Persepsi Kemudahan) (X2), dan *Security* (Keamanan) (X3) berpengaruh signifikan terhadap *Behavioral Intention to Use* (Niat Penggunaan Secara Teratur) (Z). Selain itu, *Perceived Usefulness* (Persepsi Manfaat) (X1), *Security* (Keamanan) (X3), dan *Behavioral Intention to Use* (Niat Penggunaan Secara Teratur) (Z) juga berpengaruh signifikan terhadap *Actual Use of System* (Penggunaan Sebenarnya) (Y), sementara *Perceived Ease of Use* (Persepsi Kemudahan) (X2) tidak berpengaruh signifikan secara langsung terhadap *Actual Use of System* (Penggunaan Sebenarnya) (Y). Namun demikian, hasil pengujian pengaruh tidak langsung menunjukkan bahwa *Perceived Usefulness* (Persepsi Manfaat) (X1), *Perceived Ease of Use* (Persepsi Kemudahan) (X2), dan *Security* (Keamanan) (X3) berpengaruh signifikan terhadap *Actual Use of System* (Penggunaan Sebenarnya) (Y) melalui *Behavioral Intention to Use* (Niat Penggunaan Secara Teratur) (Z) sebagai variabel intervening.

Temuan ini menegaskan bahwa *Behavioral Intention to Use* (Niat Penggunaan Secara Teratur) (Z) memiliki peran penting dalam mendorong *Actual Use of System* (Penggunaan Sebenarnya) (Y) pada aplikasi BYOND by BSI oleh nasabah.

**Kata Kunci:** *Technology Acceptance Model* (TAM), *Perceived Usefulness* (Persepsi Manfaat), *Perceived Ease of Use* (Persepsi Kemudahan), *Security* (Keamanan), *Behavioral Intention to Use* (Niat Penggunaan Secara Teratur), *Actual Use of System* (Penggunaan Sebenarnya), BYOND by BSI.

## ABSTRACT

**Alisa Nur Aula Amalia, 2026, *Analysis of Acceptance and Usage of the BYOND by BSI Application Using the Technology Acceptance Model Method (Case Study of BSI Bank Customers in Tasikmalaya City): Sharia Economics Study Program, Faculty of Islamic Studies, Siliwangi University.***

*The development of digital technology encourages Islamic banks to continue innovating through mobile banking services to improve the quality of service to customers. Bank Syariah Indonesia (BSI) launched the BYOND by BSI application as a superapp that integrates financial, social, and spiritual services. However, the level of use of the BYOND by BSI application in Tasikmalaya City is still relatively low, with utilization tending to be limited to basic features. This study aims to analyze the acceptance and usage of the BYOND by BSI application using the Technology Acceptance Model (TAM) approach with the addition of the Security variable.*

*This study used a quantitative correlational method, with 160 BSI customers in Tasikmalaya City who use the BYOND by BSI application as respondents. Data were analyzed using Structural Equation Modeling–Partial Least Squares (SEM-PLS) with SmartPLS 4.0 software.*

*The results of this study showed that Perceived Usefulness (X1), Perceived Ease of Use (X2), and Security (X3) significantly influenced Behavioral Intention to Use (Z). Furthermore, Perceived Usefulness (X1), Security (X3), and Behavioral Intention to Use (Z) also significantly influenced Actual Use of the System (Y), while Perceived Ease of Use (X2) did not have a significant direct effect on Actual Use of the System (Y). However, the results of the indirect effect test indicate that Perceived Usefulness (X1), Perceived Ease of Use (X2), and Security (X3) significantly influence Actual Use of the System (Y) through Behavioral Intention to Use (Z) as an intervening variable.*

*This finding confirms that Behavioral Intention to Use (Z) plays a significant role in driving Actual Use of the System (Y) on the BYOND by BSI application by customers.*

**Keywords: *Technology Acceptance Model (TAM), Perceived Usefulness, Perceived Ease of Use, Security, Behavioral Intention to Use, Actual Use of the System (Y), BYOND by BSI.***