ABSTRACT

THE INFLUENCE OF MOBILE BANKING INNOVATION ON CUSTOMER INTEREST IN USING BYOND BY BSI AT BANK SYARIAH INDONESIA TASIKMALAYA UNSIL BRANCH OFFICE

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This study aims to analyze the influence of mobile banking innovation on customer interest in using the Byond by BSI application at Bank Syariah Indonesia, Tasikmalaya Branch Office, UNSIL. Innovations in digital banking services—such as ease of access, transaction speed, and security—are crucial factors in encouraging customer interest in adopting the application. This research employs a quantitative approach using an explanatory method. Data were collected through a questionnaire distributed to 84 respondents and analyzed using simple linear regression. The results indicate that mobile banking innovation is categorized as good and has been positively received by the majority of customers. Likewise, customer interest in using Byond by BSI is relatively high, covering transactional, referential, preferential, and exploratory aspects. The regression test results show that mobile banking innovation has a significant effect on customer interest, with an R Square value of 0.296 and a significance level of 0.000. These findings suggest that the higher the perceived quality of innovation, the greater the likelihood that customers will be interested in using the service. This research is expected to provide input for Bank Syariah Indonesia in continuously improving the application's features while strengthening customer loyalty in the digital era.

***Keywords**: Innovation, Mobile Banking, Customer Interest, Byond by BSI, Bank Syariah Indonesia*