

ABSTRACT

BSI Mobile is one of the digital services available at Bank Syariah Indonesia. The percentage composition of Indonesia's population based on the first level generation is occupied by generation z. The use of information and communication technology is an important need for generation z, however, the use of mobile banking in generation z is still relatively low. The aim of this research is to analyze whether financial literacy, trust, and ease of use influence the interest in using BSI Mobile digital services in generation Z.

This research is quantitative research with data sources using primary data. The sample in this study was 100 respondents using a purposive sampling method which was distributed online via a questionnaire. The analytical method used in this research is multiple linear regression using IBM SPSS Statistics 25.0 software.

The results of this research show that the variables financial literacy, trust, and ease of use simultaneously have a positive and significant effect on interest in using BSI Mobile digital services. Partially, financial literacy has no influence and is not significant, however trust and ease of use have a positive and significant influence on interest in using BSI Mobile digital services.

Keywords: Financial literacy, Trust, Ease of Use, Interest in using BSI Mobile.