Original Article

The Effect of Perception of Benefits, Ease of Use, Perception of Risk and Trust on Customer Interest in Bank Syariah Indonesia

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Abstract: This study is entitled The Influence of Perceived Benefits, Ease of Use, Perceived Risk and Trust on Customer Interest in Bank Syariah Indonesia. This study aims to: 1) determine the social and economic characteristics of Muhammadiyah Jambi Teachers, and 2) determine the influence of perceived benefits, ease of use, perceived risk and trust on Customer Interest in Bank Syariah Indonesia. Then the analysis tool used is multiple linear regression analysis. The results of the study show that the social characteristics of Muhammadiyah teachers in Jambi Province are dominated by men who are in the productive age of 36-45 years, with a work period of between 1-10 years, and have 1-2 family members. From an economic perspective, their average income is IDR 2,232,235 per month, which reflects a lower middle-income level. Based on the results of multiple linear regression, it is evident that Perceived Benefits, Ease of Use, Perceived Risk, and Trust have a positive and significant effect on customer interest in Bank Syariah Indonesia.

Keywords: Perceived Benefits, Ease of Use, Perceived Risk, Trust, Customer Interest.

I. INTRODUCTION

The development of Islamic banking in Indonesia cannot be separated from the national banking system as a whole. Law No. 21 of 2008 explains that commercial banks can carry out business activities based on Islamic principles by providing services in payment transactions. In this context, the role of Islamic banks is becoming increasingly strategic in encouraging more balanced and equitable regional economic growth [1]. Unlike conventional banks, Islamic banks operate without using an interest system, but rather based on the principle of profit and loss sharing, based on the Qur'an and As-Sunnah. Islamic banks also uphold ethical and sustainable values and avoid investing in prohibited sectors such as alcohol, gambling, and usury [2]. These principles aim to create a fair and transparent financial system, while also encouraging economic growth that takes into account moral and social values [3].

This concept is considered capable of being a solution to the uncertainty often felt by customers in the interest system in conventional banking, because Islamic banking emphasizes the welfare of the community rather than individual interests [4]. Theoretically, Islamic banking has fundamental differences from the conventional system because it uses Sharia principles as its legal basis, with the Qur'an and hadith as the primary sources [5]. Although Islamic banking assets continue to grow annually, public interest remains relatively low. Islamic banks, as providers of financing services, have the potential for product innovation; however, consumer decisions are still influenced by various factors. These factors are divided into two, namely internal factors such as motivation, perception, attitude, and lifestyle, as well as external factors such as culture, social class, and the surrounding environment that influence behavior in decision making.

The development of Islamic banking in Indonesia still faces various obstacles. One of them is the characteristics of customers who are not yet fully loyal. Most Islamic banking customers are floating and prioritize profits, so they easily switch to conventional banks when interest rates are more attractive [6]. Many of them have multiple accounts in two banking systems at once. Only a small portion are loyal for religious reasons, while others are forced to use Islamic banks because of demands from institutions such as campuses or workplaces.

Another obstacle is the lack of socialization and public understanding of Islamic banking products and systems. The socialization carried out so far tends to be limited to the physical existence of Islamic banks, without explaining in detail the products, financial instruments, and mechanisms [7]. Additionally, limited physical and digital access to Islamic services makes people more familiar with conventional banking services. Many people already know about the existence of Islamic banks, but do not understand their products, so they are not interested in using them [8]. This lack of understanding is also

influenced by the insight of promotional staff who are not yet optimal in conveying the information needed by prospective customers.

However, data up to June 2024 shows a significant increase in the number of Bank Syariah Indonesia (BSI) customers, which has reached more than 20 million people. Of that number, 7.12 million actively use BSI Mobile, and 94.4% of prospective customers have opened accounts online. BSI also recorded growth in the priority customer and MSME segments, driven by a broader digitalization and service expansion strategy. This growth shows that with the right approach, public interest in Islamic banking can increase. In line with that, interest as an internal drive plays an important role in a person's decision to choose an investment, including choosing a bank. Interest drives individuals to engage in activities voluntarily without external coercion [9].

A person's interest in choosing banking services is greatly influenced by perception. Perception itself is the process of understanding the environment through observation, feelings, and analysis [10]. In this context, perceptions of Islamic banks and Islamic values also shape people's financial decisions, especially those who are members of religious organizations such as Muhammadiyah. Muhammadiyah is an Islamic organisation founded by K.H. Ahmad Dahlan on November 18, 1912, with the aim of purifying Islamic teachings and promoting societal progress through education, healthcare, economic development, preaching, and social charity [11]. The organizational structure of Muhammadiyah is very broad and organized from the central level to village branches (Mu'arif, 2020). This organization is also known as one of the largest mass organizations in Indonesia, with total assets of around IDR 400 trillion, including mosques, schools, hospitals, and business units. The funds stored in Bank Syariah Indonesia (BSI) are also quite large, estimated to reach IDR 13 trillion [11]. However, through Circular Letter Number 320/I.0/A/2024, Muhammadiyah announced a plan to rationalize savings funds from BSI and will transfer them to other Islamic banks, such as Bank Muamalat, Bank Mega Syariah, Bank Bukopin Syariah, and regional banks with which they have had good cooperation.

From an economic perspective, this decision reflects a rational step in financial risk management. Diversifying funds to several banks aims to prevent Muhammadiyah from relying on one financial institution (the principle of never putting your eggs in one basket), in order to maintain the stability and flexibility of the organization's finances [12]. The withdrawal of large amounts of funds by Muhammadiyah is predicted to have a significant impact on BSI's liquidity. If followed by a large number of Muhammadiyah members, this could reduce the Loan to Deposit Ratio (LDR) and affect bank operations amidst increasingly tight competition in the Islamic banking industry.

The withdrawal of IDR 13 trillion by Muhammadiyah from BSI certainly has an impact, but the size of the impact depends on BSI's response and management. With the capacity it has and the support of regulators, BSI is believed to be able to overcome this situation without serious operational disruptions. In the context of customer interest, various studies have shown mixed results. [13] found that perceived benefits have a significant effect on interest, but [14] stated otherwise. [15] research stated that ease of use has an effect on interest, but this is different from the results of [16], which stated that there was no effect. Risk perception also showed mixed results. [17] stated that risk has a significant effect on customer interest, but this is not in line with the findings of [15;18], which stated that there was no effect. For the trust variable, [19] stated that trust significantly affects interest, while [20] stated the opposite. The difference in results shows that the influence of each factor on customer interest can differ depending on the characteristics of the research object and the underlying situation. Muhammadiyah teachers in Jambi Province were chosen as research objects because they are an educated group, active in Islamic organizations, and have the potential to become loyal customers of Islamic banks. Based on data from Dikdasmen PWM Jambi (2023), there are around 530 Muhammadiyah teachers spread across 35 schools. The majority live in cities, have access to BSI services, and fall within the 30-50 year age range, holding a bachelor's degree. Their average income is between IDR 2,000,000 and IDR 3,000,000 per month. With a fairly stable economic background and strong Islamic values, Muhammadiyah teachers in Jambi have characteristics that are suitable to be used as subjects in studying the influence of perceived benefits, ease of use, risk, and trust on interest in using BSI services.

So in this study, the author wants to analyze the influence of perceived benefits, ease of use, perceived risk and trust on interest in Bank Syariah Indonesia by raising the title Influence of Perceived Benefits, Ease of Use, Perceived Risk and Trust on Customer Interest in Bank Syariah Indonesia. The formulation of the problem is (1) What are the social and economic characteristics of Muhammadiyah Jambi Teachers? (2) How do perceived benefits, ease of use, perceived risk and trust influence Customer Interest in Bank Syariah Indonesia?

II. LITERATURE REVIEW

A) Consumer Behavior Theory

In microeconomics, consumer behavior describes how individuals or households make purchasing decisions for goods and services based on resource constraints. This theory explains that consumers are rational, choosing a combination of goods

that provides maximum satisfaction according to preferences, prices, and income. This model also highlights the impact of relative prices, where price increases encourage consumers to seek substitutes, while price decreases enhance purchasing power [21].

B) Customer Interest

According to [22], interest is a combination of desire and will that can develop and play an important role in influencing a person's preferences. Interest is included in the affective aspect that encourages someone to like an activity more than others, after going through a process of observation, comparison, and consideration of their needs. Interest is also accompanied by feelings of pleasure and the urge to act without coercion. A person's interest will not arise by itself; there must be several factors that influence it. Several theories of interest, such as John Dewey's, Situational and Personal Interest Theory by Renninger and Hidi, Theory of Needs and Interests by Abraham Maslow, Vygotsky's Interest Theory and Self-Determination Theory (Deci and Ryan). There are three indicators of the formation of customer interest, namely interest, desire and belief.

C) Perceived Usefulness

Perceived usefulness is the extent to which a person believes that using a technology will improve their performance. [23; 24] define perceived usefulness as the subjective belief of users that a particular system can help improve their performance in an organizational context. This is also emphasised by [25], who stated that a person will use information technology if they understand the benefits they will gain from completing their tasks. In the Technology Acceptance Model (TAM), perceived usefulness is one of the main factors that influences user acceptance of technology systems. [23] found that this factor plays an important role in explaining the reasons why end users are willing to accept and use new information systems. The indicators used to measure perceived usefulness according to [23;24] include: speeding up work, improving performance, increasing effectiveness, increasing productivity, making work easier, and providing real benefits in the work process

D) Ease of Use

Perceived ease of use refers to the extent to which a person believes that using a system will not be difficult. According to [23], ease of use is the belief that a technology can be used easily and without obstacles. [25] It is also stated that this ease can be observed in how users assess certain tools when performing tasks. The easier a system is to use, the more positive the user's attitude towards the system [26]. The ease of use factor plays an important role in increasing the intensity of user use and interaction with the system. A system that is frequently used indicates that users feel comfortable and familiar with how to operate it. This indicates that ease of use can be a significant factor in a person's decision to adopt a particular technology. In the Technology Acceptance Model (TAM), ease of use is a key factor influencing a person's interest in adopting technology. [26] stated that ease of use can strengthen the relationship between perceived behavioral control and interest, so that the easier the system is to use, the more likely a person is to use it.

III. RESULTS AND DISCUSSION

A) Results
a. Social and Economic Characteristics of Muhammadiyah Teachers in Jambi
1. Characteristics Based on Gender

Table 1. Characteristics Based on Gender

No	Gender	Number of People	Percentage (%)
1	Male	46	54.76
2	Female	38	45.24
	Total	84	100.00
Average Gender		Male	

Source: Processed data. 2025

Based on Table 1, the number of Muhammadiyah teachers in Jambi Province is dominated by men, as many as 46 people (54.76%), while female teachers number 38 people (45.24%). This data shows that proportionally, there are more male teachers than female teachers in the Muhammadiyah educational environment in Jambi. This dominance is not only due to the number factor, but also because of the understanding that men have an important role in guiding and directing students, in accordance with the principles of leadership in Islam.

2. Characteristics Based on Age

Table 2. Characteristics Based on Age

No	Age (Years)	Number of People	Percentage (%)
1	25 - 35	27	32.14
2	36 - 45	29	34.52

3	46 - 55	22	26.19
4	> 55	6	7.14
	Total	**84**	**100.00**
Average Age (Years)		**41 Years**	

Source: Processed data, 2025

Based on Table 2, the majority of Muhammadiyah teachers in Jambi Province are in the age range of 36–45 years, as many as 29 people (34.52%), followed by the 25–35 year group as many as 27 people (32.14%), then 46–55 years as many as 22 people (26.19%), and over 55 years old only 6 people (7.14%). The average age of teachers is 41 years, indicating that most are of productive age and professionally mature. This relatively even age distribution reflects the continuity of generations of educators, which is important for the sustainability of Muhammadiyah education.

3. Characteristics Based on Number of Dependents

Table 3. Characteristics Based on Number of Dependents

No	Number of Dependents (Persons)	Number of People	Percentage (%)
1	1	24	28.57
2	2	24	28.57
3	3	21	25.00
4	4	15	17.86
	Total	**84**	**100.00**
Average Number of Dependents (Persons)		**2 Persons**	

Source: Processed data, 2025

Based on Table 3, the majority of Muhammadiyah teachers in Jambi Province have between 1 and 2 dependents, with 24 people (28.57%) each. A total of 21 teachers (25%) have 3 dependents, and 15 teachers (17.86%) have 4 dependents. The average number of dependents is 2 people. This shows that the family burden borne by teachers is classified as moderate, so they have a greater opportunity to stay focused and optimal in carrying out their role as educators. Even so, the balance between family responsibilities and work still needs to be considered to maintain productivity and work quality.

4. Characteristics Based on Length of Service

Table 4. Characteristics Based on Length of Service

No	Years of Service	Number of People	Percentage (%)
1	1 - 10	58	69.05
2	11 - 20	18	21.43
3	21 - 30	8	9.52
	Total	**84**	**100.00**
Average Years of Service		**9 Years**	

Source: Processed data, 2025

Based on Table 4, most Muhammadiyah teachers in Jambi Province have a working period of 1–10 years, namely 58 people (69.05%). As many as 18 people (21.43%) have worked for 11–20 years, and only 8 people (9.52%) have worked for 21–30 years. The average length of service of teachers is 9 years. These data indicate that the majority of teachers are still in the early to middle stages of their careers, reflecting the ongoing regeneration of the teaching staff. On the other hand, the low number of senior teachers indicates the need for a strategy to retain and empower them as mentors for new teachers. This composition shows great potential for sustainable teacher development.

5. Characteristics Based on Income

Table 5. Characteristics Based on Income

No	Monthly Income (IDR)	Number of People	Percentage (%)
1	1,000,000 - 1,749,999	21	25.00
2	1,750,000 - 2,499,999	32	38.10
3	2,500,000 - 3,249,999	25	29.76
4	> 3,250,000	6	7.14
	Total	**84**	**100.00**
Average Monthly Income (IDR)		**2,232,235**	

Source: Processed data, 2025

Based on Table 5, the majority of Muhammadiyah teachers in Jambi Province have a monthly income of IDR1,750,000–IDR2,499,999, as many as 32 people (38.10%). Furthermore, 25 people (29.76%) have an income of IDR2,500,000–IDR3,249,999, and 21 people (25.00%) have an income of IDR1,000,000–IDR1,749,999. Only 6 people (7.14%) have an income above IDR3,250,000. The average teacher's income is IDR2,232,235 per month. These data indicate that most teachers are at the lower-middle income level. This income is relatively low compared to the needs of a decent life, especially for those with family responsibilities. This condition is a challenge in efforts to improve teacher welfare, which can have an impact on their motivation and performance. Therefore, there needs to be attention from foundations and the government in the form of incentives or allowances so that the quality of education is maintained.

6. Instrument Test

The results of the validity test show that all indicators in the Perceived Benefits variable (X1) are declared valid, with calculated r values between 0.924 (X1.8) and 0.970 (X1.1), all of which exceed the table r of 0.2146. This means that the 12 indicators (X1.1–X1.12) are suitable for use in measuring perceived benefits. The Ease of Use variable (X2) also shows high validity, with calculated r ranging from 0.949 (X2.2) to 0.983 (X2.1), so that the nine indicators in this variable are declared valid and representative. In the Risk Perception variable (X3), the nine indicators have calculated r values above the threshold, namely between 0.687 (X3.1) and 0.905 (X3.6), which indicates strong validity even though X3.1 has the lowest value. Meanwhile, all indicators in the Trust (X4) and Customer Interest (Y) variables are also declared valid. The calculated r value for X4 ranges from 0.656 to 0.811, while for Y it ranges from 0.770 to 0.892.

Thus, all indicators of the five research variables have met the validity criteria and can be used in further analysis.

Variable	Cronbach's Alpha	Conclusion
Perceived Usefulness	0.989	Reliable
Ease of Use	0.991	Reliable
Risk Perception	0.921	Reliable
Trust	0.898	Reliable
Customer Interest	0.948	Reliable

Source: Processed data, 2025

The results of the reliability test in Table 6 show that all variables have high Cronbach's Alpha values, exceeding the threshold of 0.7, indicating very good internal consistency. The Perceived Benefits variable recorded a value of 0.989, indicating very high reliability and strong consistency between indicators in measuring one construct.

Ease of Use has the highest value, namely 0.991, indicating the stability of respondents' answers to items related to the perception of system ease. The Perceived Risk variable obtained a value of 0.921, indicating strong and accurate internal consistency in measuring the risks that respondents perceived.

Trust obtained a value of 0.898, remaining in the reliable category, although slightly lower than other variables, but still showing reliable measurement strength. Finally, the Customer Interest variable recorded a value of 0.948, confirming that this instrument is very reliable in measuring the consistency of respondents' interests. Thus, all research instruments are declared reliable and can be used consistently to measure the constructs studied while strengthening the validity of the results of this study.

b. The Influence of Perceived Benefits, Ease of Use, Perceived Risk and Trust on Customer Interest in Indonesian Sharia Banks
1. Multiple Regression Test Results
Table 7. Multiple Linear Regression Test Results

	Model	Unstandardized Coefficients B	Std. Error	Standardized Coefficients Beta	t	Sig.	Collinearity Statistics Tolerance	VIF
1	(Constant)	7.393	1.967		3.758	.000		
	X1	.165	.056	.262	2.936	.004	.111	9.008
	X2	.151	.068	.180	2.219	.029	.135	7.419
	X3	.634	.088	.611	7.185	.000	.122	8.165
	X4	.419	.121	.289	3.460	.001	.127	7.905

a. Dependent Variable: Y

Based on Table 7, it can be seen that the constant value of 7.393 indicates that if all independent variables (perceived benefits, ease of use, perceived risk, and trust) are zero or fixed, then the customer interest value is estimated at 7.393. The coefficient of perceived benefits of 0.165 indicates a positive influence on customer interest. This means that every increase in perceived benefits of one unit will increase customer interest by 0.165, assuming other variables remain constant. Meanwhile, the ease of use coefficient of 0.151 also shows a positive influence. Every increase in perception of ease of use of one unit will increase customer interest by 0.151. On the other hand, the risk perception coefficient of 0.634 shows that this variable has the greatest influence on customer interest. Assuming other variables are constant, an increase in perceived risk of one unit will increase interest by 0.634. Meanwhile, the trust coefficient of 0.419 also shows a positive influence. This means that an increase in trust of one unit can increase customer interest by 0.419.

2. Classical Assumption Test
Normality Test
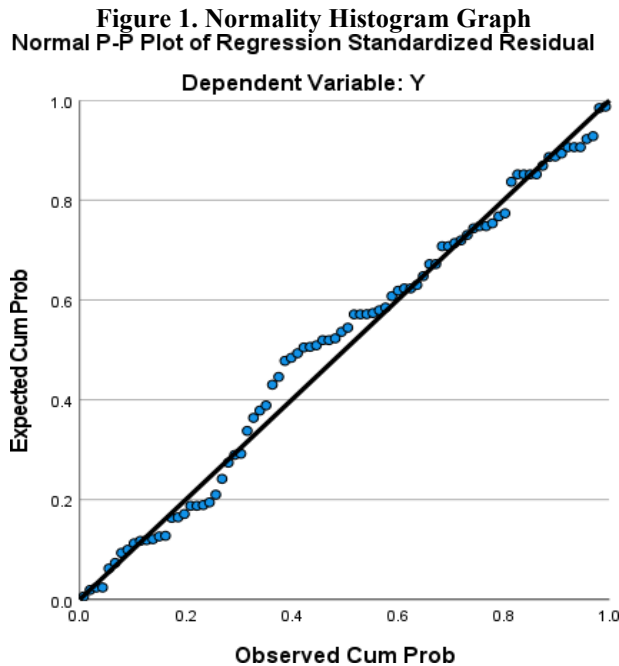
Figure 1. Normality Histogram Graph

Figure 1 shows that the regression model obtained is normally distributed, where the data distribution is around the diagonal line. The normal probability histogram graph indicates that the regression model is suitable for use in research, as it meets the normality assumption.

Multicollinearity Test

Table 8. Results of Multicollinearity Assumption Testing

| Model	Tolerance	VIF
(Constant)	-	-
X1	0.111	9.008
X2	0.135	7.419
X3	0.122	8.165
X4	0.127	7.905

Source: Processed data, 2025

Based on Table 8, the VIF values obtained indicate a fairly high or strong correlation between the independent variables, where the VIF values of all independent variables are less than 10. Therefore, it can be concluded that there is no multicollinearity among the independent variables.

Autocorrelation Test

By using the statistical table d and a 95% confidence level ($\alpha = 0.05$) the number of observations is 84 and the number of independent variables is 4, the numbers dl = 1.411 and du = 1.603 are obtained, while the values for 4-dl = 2.589 and 4-du = 2.497 using the two-tailed Durbin Watson statistical test, the DW value of the observation is in the area (4-d) > dU or there is no negative autocorrelation in this study.

Heteroscedasticity Test

Figure 2. Heteroscedasticity Test

Scatterplot

Dependent Variable: Y
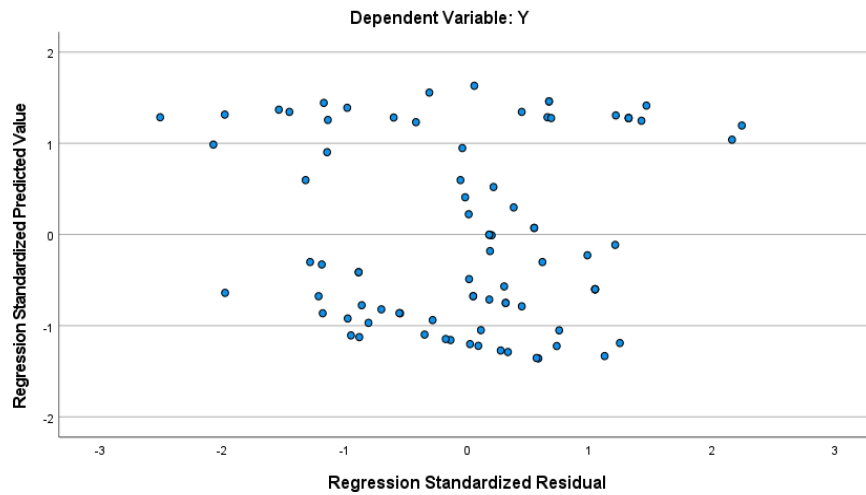
From Figure 2, it is known that there is no clear pattern, and the points are spread above and below 0 on the Y axis. So it can be concluded that there is no heteroscedasticity in the model.

3. Hypothesis Testing
Simultaneous Testing

Table 9. Results of the F Statistical Test

ANOVAª

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	2629.154	4	657.288	262.850	.000ᵇ
	Residual	197.549	79	2.501		
	Total	2826.702	83			

a. Dependent Variable: Y

b. Predictors: (Constant), X4, X2, X3, X1

Based on the regression results, it is known or obtained that the F-sig significance is 0.000, which is smaller than 0.05. This means that Ho is rejected and Ha is accepted, which can be interpreted as the independent variables (perceived benefits, ease of use, perceived risk and trust) together (simultaneously) have a significant effect on the dependent variable (customer interest).

Partial Test

Table 10. Partial Test Results

Coefficientsª

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	7.393	1.967		3.758	.000		
	X1	.165	.056	.262	2.936	.004	.111	9.008
	X2	.151	.068	.180	2.219	.029	.135	7.419
	X3	.634	.088	.611	7.185	.000	.122	8.165
	X4	.419	.121	.289	3.460	.001	.127	7.905

a. Dependent Variable: Y

The test results show the probability value of the perceived benefits variable is 0.004, which is smaller than the significance level of 0.05. Thus, Ho is rejected and Ha is accepted, which means that the perceived benefits have a positive and significant effect on customer interest. This is influenced by customer belief that BSI products are in accordance with Sharia principles, such as a fair profit-sharing system, free from usury, and clear and transparent

contracts. One product that increases the perception of benefits is Cicil Emas BSI, which offers gold ownership through light and flexible installments according to Sharia. Thus, the hypothesis regarding the effect of perceived benefits on customer interest is empirically proven.

Meanwhile, the probability value of the ease of use variable is 0.029, which is smaller than α = 0.05. Thus, Ho is rejected and Ha is accepted, so that ease of use is proven to have a positive and significant effect on customer interest. This influence is supported by the use of digital technology by BSI, such as BSI Mobile, internet banking, and QRIS services. The BSI Mobile application is designed with a simple and user-friendly interface, allowing customers to carry out various transactions easily, quickly, and in accordance with Sharia principles, without needing to visit a branch office. This digital innovation increases customer convenience, efficiency, and satisfaction, especially among the younger generation. Thus, the hypothesis regarding the effect of ease of use on customer interest in Bank Syariah Indonesia is empirically proven.

For the probability value of the risk perception variable of 0.000, it is smaller than α = 0.05. This means that Ho is rejected and Ha is accepted, so that risk perception has a positive and significant effect on customer interest. This shows that the lower the perceived risk perception, the higher the customer interest in BSI. The driving factors include the guarantee from LPS Syariah, the principle of prudence and transparency of bank operations, and the customer's desire to avoid usury. Thus, the hypothesis regarding the effect of risk perception on customer interest is empirically proven.

Finally, the test results show a probability value of the trust variable of 0.001, smaller than α = 0.05. This means that Ho is rejected and Ha is accepted, so that trust has a positive and significant effect on customer interest. Customers place high trust in BSI because they believe it is able to manage funds safely, transparently, and in accordance with Sharia principles. This trust is supported by BSI's reputation as the largest sharia bank in Indonesia, which DPS and OJK supervise. Other supporting factors include the professionalism of the banking system, openness of information, commitment to Islamic values, and safe and responsive digital services. Customers also feel calm because BSI is free from usury, maisir, and gharar, and there is fund protection by LPS. Thus, the hypothesis regarding the influence of trust on customer interest in Bank Syariah Indonesia is empirically proven.

Determinant Test

Table 11. R2 Square Test Results
Model Summary[b]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	R Square Change	F Change	df1	df2	Sig. F Change	Durbin-Watson
1	.964[a]	.930	.927	1.58133	.930	262.850	4	79	.000	1.098

a. Predictors: (Constant), X4, X2, X3, X1
b. Dependent Variable: Y

From Table 11, it can be seen that the summary model shows that the R-squared value is 0.930. This means that 93 percent of the variation in customer interest is explained by the independent variables in the model, while the remaining 7 percent is explained by other variables outside the research model.

B) Discussion

a. Social and Economic Characteristics of Muhammadiyah Teachers in Jambi

Based on the descriptive results, the social characteristics show that the majority of Muhammadiyah teachers in Jambi Province are male, in the productive age range of 36-45 years, with a work period of 1-10 years, and have 1-2 family members. Meanwhile, based on the economic characteristics seen from the income side, the average teacher earns an income of Rp2,232,235 per month, which reflects a lower middle income level. In general, Muhammadiyah teachers in this region are in the early to middle phase of their careers and have great potential to continue to develop with adequate welfare support.

b. The Influence of Perceived Benefits, Ease of Use, Perceived Risk and Trust on Customer Interest in Indonesian Sharia Banks

1. The Influence of Perceived Benefits on Customer Interest

The test results show a probability value of perceived benefits of 0.004, smaller than the significance level of 0.05. This means that Ho is rejected and Ha is accepted, so that perceived benefits have a positive and significant effect on

customer interest. This finding is in line with research by [27;28], which also stated that perceived benefits have a significant effect on interest. This influence can be seen in Muhammadiyah Jambi teachers who are customers of Bank Syariah Indonesia (BSI) because they believe that BSI services accelerate financial transactions and increase the efficiency of banking activities. Easily accessible and time-saving services allow teachers to complete personal and business financial matters more quickly and practically. In addition, the results of BSI services are considered to be in accordance with expectations, thus increasing trust and interest in continuing to use them. BSI products and services have proven to be effective in helping to manage finances in a structured and efficient manner, with easy access and according to need. These factors strengthen teachers' interest in becoming BSI customers.

2. The Influence of Ease of Use on Customer Interest

The test results show a probability value of the ease of use variable of 0.029, smaller than $\alpha = 0.05$. This means that Ho is rejected and Ha is accepted, so that ease of use has a significant and positive effect on customer interest. This finding is supported by research by [15;27;29], which states that ease of use significantly affects interest. Muhammadiyah Jambi teachers consider Bank Syariah Indonesia's services easy to understand and not confusing, with clear guidance. The learning process to use the service is also short, thus increasing confidence in making transactions. BSI services make it easy to complete banking transactions for personal and professional needs. The user-friendly system and flexible digital access support convenience and efficiency in financial management. Thus, the perception of ease of use is a strong factor that drives interest in becoming a Bank Syariah Indonesia customer.

3. The Influence of Risk Perception on Customer Interest

The test results show a probability value of risk perception of 0.000, smaller than $\alpha = 0.05$. This means that Ho is rejected and Ha is accepted, so that risk perception has a positive and significant effect on customer interest. These results are in line with research by Rorie et al. (2022), Antoni et al. (2025), Rafina et al. (2024), and Natalia & Tesniwati (2021), which state that risk perception significantly influences interest. Jambi Muhammadiyah teachers, as potential customers, consider various risks before using banking services. They realize that even though they are based on sharia principles, BSI services still have potential risks, such as product incompatibility with needs or financial losses. Caution in choosing services shows that risk perception is an important factor in the decision-making process. Selective attitudes and consideration of potential uncertainty also influence teachers' interest in becoming customers of Bank Syariah Indonesia.

4. The Influence of Trust on Customer Interest

The test results show a probability value of the trust variable of 0.001, smaller than $\alpha = 0.05$. This means that Ho is rejected and Ha is accepted, so that trust has a significant and positive effect on customer interest. This finding states that trust has a significant effect on interest. Muhammadiyah Jambi teachers showed interest in becoming customers of Bank Syariah Indonesia because of their belief in the integrity, professionalism, and consistency of the bank in implementing sharia principles. This trust grows from operational transparency, service ethics, and the bank's ability to provide financial solutions that suit their needs. Staff and systems that are considered competent and the fulfillment of service promises also strengthen customer confidence. Therefore, the higher the trust, the greater the interest in becoming a customer of Bank Syariah Indonesia.

IV. CONCLUSION

Based on the research results, it can be concluded that (1) the social characteristics of Muhammadiyah teachers in Jambi Province are dominated by men who are in the productive age of 36-45 years, with a work period of between 1-10 years, and have 1-2 family members. From an economic perspective, their average income is Rp2,232,235 per month, which reflects a lower middle-income level. (2) Perception of benefits, ease of use, perception of risk and trust have a positive and significant effect on customer interest in Bank Syariah Indonesia.

V. REFERENCES

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