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Customer Decision to Distribute ZIS through BSI Mobile: The Influence of Trust and Easiness

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Abstract

Purpose: This study aims to determine whether trust and ease are factors that influence Customer decisions to channel ZIS through BSI mobile.
Methodology: This study's primary data source is BSI customers domiciled in Solo Raya who have had BSI mobile as the population. The data was tested using the Validity Test, Reliability Test, and Classical Assumption Test. Then, it was analyzed using Multiple Linear Regression, T-test, and F-test.
Results: The results of the study showed that trust had a significant positive effect on Customer's decisions to channel ZIS through BSI mobile. Easiness had a significant positive effect on Customer's decisions to channel ZIS through BSI mobile. Simultaneously, trust and ease influence customer decisions to channel ZIS through BSI mobile.
Applications/Originality/Value: This study can be used as a reference for mobile banking to provide easy and reliable services to customers so that economic flows, including ZIS, are better absorbed. Then, specifically, the BSI mobile application will be able to maintain public trust and provide a simpler application menu (easy to use).

Introduction Section

Zakat, infaq, and sadaqa, abbreviated as ZIS, are inseparable parts of Islamic sharia in order to achieve social welfare. In Islam, ZIS is considered an instrument to encourage a fairer distribution of wealth in society (Ulhak et al., 2023). In a survey conducted by the "Pew Research Center - the Future of the Global Muslim Population (2017)", which is projected to 2050, Indonesia occupies the first position as the country with the largest Muslim population in the world. A total of 207 million people adhere to Islam with a percentage of 87% (indonesia.go.id, 2024). As a country with the largest Muslim population in the world, Indonesia already has a ZIS management institution, namely the National Amil Zakat Agency (BAZNAS), which is under the government, as well as the Amil Zakat Institute (LAZ), which is managed by the community and operates under various names (Faruq & Putra, 2024). However, in terms of distribution and collection, ZIS is not limited to only the two institutions. Bank Syariah Indonesia (BSI), as a financial institution in the form of a bank, participates in facilitating the distribution of ZIS. The existence of instruments continues to grow, BAZNAS research listed in kemenag.go.id (2023) states that the potential for ZIS in Indonesia reaches 327 trillion/year

The development of the digitalization era requires every aspect to follow it (Aji & Yuniawan, 2023). In today's banking world, there is hardly any bank that does not provide *mobile banking services* as a result of the demands of the times. The BSI *mobile* application, as a form of Bank Syariah Indonesia (BSI), is making efforts to compete globally. One of the features that can be featured in this application is the ZIS sharing feature presented in it. This will certainly make it easier for customers to distribute ZIS electronically (Dayyan et al., 2022). However, the development of technology in the form of *m-banking* has also not been used optimally. It is proven in the survey that has been carried out as follows.

A survey entitled "The Status of Digital Literacy in Indonesia 2021" conducted by the Ministry of Communication and Information Technology (Kominfo) in collaboration with the Katadata Insight Center (KIC) revealed that 62.9% of respondents had never accessed internet *banking* or *mobile banking* services. These findings show that most Indonesians have never used these digital banking services. Providing services in the form of *m-banking* that provides ZIS payment features more simply should be supported and in demand by many people. The difference in perception of optimizing the use of ZIS features is the main topic that will be discussed in this study. Based on the most basic, *intrinsic*, and close to the community, the decision to use *m-banking* will be influenced by public trust in the manager and the perception of ease of use of the application. To optimize BSI *mobile*, at least BSI can present management results from two main elements that are closest to the intrinsic value of the individual, as already mentioned, namely trust and easiness.

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Trust is the key to a person distributing ZIS (Fathul Romadoni & Al Banna, 2022). In accordance with the research, the distribution of ZIS through BSI mobile will require customer trust for its continuity. Instinctively, man will not give his wealth to people/institutions he does not trust. Especially when it comes to worship, people will tend to choose familiar places for the safety and blessings of the property that is channelled for charity. This trust includes transaction security, institutional integrity, competence, and openness (transparency). But actually, BSI itself also has the advantage of being the largest Islamic bank in Indonesia.

Aside from trust, which is a factor in the customer's decision to distribute ZIS through BSI *mobile*, the perception of easiness is another factor. Research by Khoiriyah & Putra (2022) states the ease of using BSI *mobile*, from the features to the payment method, will enable users and customers to make transactions. BSI *mobile* can also be accessed anywhere while connected to the internet, making it easy to distribute ZIS. As we know, the millennial generation likes instant results, and because of that, doing various things easily will be in accordance with that (Moniq et al., 2023). Easiness includes the ease of the transaction process, the availability of adequate information, and minimizing the necessary effort.

Based on the previous research mentioned above, there are still few studies that discuss the potential of ZIS in BSI mobile, most of them research the acceptance of BSI mobile applications, such as Khoiriyah & Putra research (2022) or Muhamad Abriyansyah & Ade Nur Rohim (2023) research which focuses on distributing ZIS in other applications in the form of e-wallets. In this study, the researcher used the variables of trust and easiness to explore the potential of ZIS in BSI mobile. Using a different and wider population, not just one district/city, the study refers to the Soloraya area consisting of Surakarta City and several districts, namely Sukoharjo, Klaten, Boyolali, Karanganyar, and Wonogiri. The researcher hopes that this research can be useful as information to maximize the potential of ZIS in Indonesia, especially in the collection instrument through mobile banking, BSI mobile.

Literatur Review

Decision Theory

During the decision-making process, a person considers all the relevant elements that come to his mind to make the best decision. Decision-making is the process of choosing between many possibilities from the options that are considered the best (Faruq & Putra, 2024). Decision-making cannot be separated from considerations based on needs and wants. Sulkarnain et al. (2022) said that decisions are the result of choosing one of the options to meet needs or wants and usually involve a decision-making process through several steps.

In contrast to interest or intention, which only stops at a person's interest in something, Ayuliananda and Ridwan (2023) explained that a decision is a response in the form of an action to choose from a variety of alternatives to get the desired result. A response to an interest in the form of an action means that a person has come to do something.

The decision to use *Mobile Banking*, namely BSI *mobile* to distribute ZIS, means that customers have determined from the considerations that have been made that distributing ZIS through BSI *mobile* is the best option. Research conducted by Pribadi and Gunawan (2020) indicates a person's decision to use online transaction services, including ease of operation, profitability, adjusting to needs, and more economical usage costs.

Theory of Trust

Trust is a person's view of the extent to which a service meets his expectations, which affects his decision to continue using the service for a more extended time (Fathul Romadoni & Al Banna, 2022). The shape and size of each individual's beliefs will vary even if they respond to the same object. To become an institution that is trusted by the public as a medium for collecting ZIS funds, BSI must be open and transparent about funds. In addition, security issues are also a benchmark for the emergence of trust or doubt from customers.

In the context of trust, BSI must not show a weak side to customers, so it will imply a negative view that will affect the view of the public. The trust of the Customer is one of the main references for a person to choose something to be the party that participates in achieving his goals. Fathul Romadoni and Al Banna (2022) stated that trust is a personal desire to use a system with positive expectations according to what the individual expects. On the other hand, trust cannot be bought but can be built with real proof so that people will be able to accept it.

Customers who distribute ZIS through BSI *mobile* can be interpreted as having fostered trust to allow a third party to manage their funds. Relying on third parties in conducting transactions online is a form of trust (Munir & Mais, 2023). In fulfilling trust indicators, Moniq et al. (2023) mentioned that among them are 1) Stability of the product, 2) Transaction habits, 3) Recommending to others, and 4) Easiness of re-transacting.

Theory of Easiness

Ease of use is the extent to which individuals perceive that the use of information technology is simple and does not require a large effort (Iqbal et al., 2021). Simply, when making ZIS payments, the perpetrator does not need to make excessive efforts and can do it anywhere and anytime, which is an advantage of ZIS payments through BSI *mobile*. Although there has been a special application that collects ZIS funds, the use of BSI *mobile* which presents a ZIS payment feature, makes it more compact than having to download, understand, and use different applications to pay ZIS.

BSI *mobile* presents various easiness in terms of practicality, effectiveness, and efficiency. Especially in the *sandwich generation*, which consists of people who take care of their parents and also care of children, as well as Generation Z, who are used to technology and more instant things, can take advantage of the easiness of paying for ZIS through BSI *mobile* to support charity activities (Mutiah et al., 2023). The importance of easiness in a product will influence a person to make the decision to use it. Ease, according to Susanti and Dwiana Putra (2023), is defined as an activity that can be carried out without requiring excessive effort and without difficulty.

According to Venkatesh & Davis (2000), there are several factors that can affect ease of use, such as being able to understand and interact clearly, feeling easy in using technology, and technology that is easy to use and does not require much effort. Previous research by Susanti & Dwiana Putra (2023) and Muhamad Abriyansyah & Ade Nur Rohim (2023) shows that ease is a factor in a person's decision to use something.

Theory of Zakat, Infaq, Sadaqa (ZIS)

Zakat

Zakat is rooted in the word "*Zaka*" which means purifying, blessing, and growing. From both perspectives, namely the giver (*muzakki)* and the receiver (*mustahiq*), this meaning will have an impact on both ukhrawi and worldly, both growing and blessings that can be seen with the eyes or on those that will be harvested later in the hereafter (Darajat et al., 2021). Zakat is the obligation of Muslims as *muzakki* as a fulfillment of the third pillar of Islam which has the provisions of nisab and haul. Azmi et al. (2023) define zakat as a gift from the rich to their poor and poor brothers that is taken from part of their wealth for the benefit of the people, which includes community order and to improve living standards.
The command of zakat is contained in the holy book of Muslims, namely in Surah Al-Baqarah (2) verse 43:

وَاَقِيْمُوا الصَّلٰوةَ وَاٰتُوا الزَّكٰوةَ وَارْكَعُوْا مَعَ الرّٰكِعِيْنَ

Means:
Establish prayer, **pay zakat**, and bow with those who bow.
[Al-Baqarah (2): 43]

Infaq

The origin of the word infaq is "*anfaqa*" which means to spend, spend property or spend possessions (Srikandi et al., 2022). In terminology, infaq can be interpreted as the activity of spending part of one's wealth in accordance with what Allah commands (Dini Nurisma et al., 2023). Ishandawi & Khalil (2023) said infaq is broader than zakat, infaq is an expenditure outside of zakat that is used for the public interest, without the existence of nisab and haul. In addition, infaq can be given to anyone without any special provisions regulated as zakat, but still with the aim of seeking the pleasure of Allah SWT (Putra & Rusdianto, 2023).
The command to give infaq is contained in the Qur'an surah Al-Baqarah (2) verse 267 which reads:

يٰٓاَيُّهَا الَّذِيْنَ اٰمَنُوْٓا اَنْفِقُوْا مِنْ طَيِّبٰتِ مَا كَسَبْتُمْ وَمِمَّآ اَخْرَجْنَا لَكُمْ مِّنَ الْاَرْضِ ۗ وَلَا تَيَمَّمُوا الْخَبِيْثَ مِنْهُ تُنْفِقُوْنَ وَلَسْتُمْ بِاٰخِذِيْهِ اِلَّآ اَنْ تُغْمِضُوْا فِيْهِ ۗ وَاعْلَمُوْٓا اَنَّ اللّٰهَ غَنِيٌّ حَمِيْدٌ

Means:
O believe**rs! Donate from the best of what you have earned and of what We have produced for you from the earth**. Do not pick out worthless things for donation, which you yourselves would only accept with closed eyes. And know that Allah is Self-Sufficient and praiseworthy.
[Al-Baqarah (2): 267]

Sadaqa

Sadaqa comes from the word "*shadaqah*" which means giving sincerely, honestly, and correctly. Sadaqah is a voluntary and sincere giving from a Muslim to another person without a certain amount or time limit. Sadaqah has a slightly broader meaning than zakat and infaq; includes various forms of charity or other acts of kindness, more than just giving or donating wealth (Agustina et al., 2023). Handayani et al. (2020) interpret sadaqa sadaqaost exactly the same as infaq, the difference is that infaq is related to material while sadaqa also includes non-material things.

Previous Research

Table 1. Previous Research

Author	Title	Research Results
Muhamad Abriyansyah & Ade Nur Rohim (2023)	*Analysis of factors affecting interest in paying Zakat, Infaq, Sadaqa (ZIS) through e-wallets*	The results of the gradual test showed that religiosity showed a non-significant negative impact, while the level of ease of use and the level of trust showed a significant positive impact on interest in paying zakat through *e-wallets*.
Srikandi et al. (2022)	Determinasi Bertransaksi menggunakan Aplikasi Berbagi ZISWAF Pada BSI *Mobile*	Easiness has no effect, while trust and benefits affect the use of the ZISWAF sharing application on BSI mobile. Simultaneously, easiness, trust, and benefits together affect the use of the ZISWAF sharing application on BSI mobile.

Saibil & Romadoni (2023)	Niat dan Perilaku Mahasiswa di Indonesia Untuk Bertransaksi ZISWAF Secara Digital Melalui Layanan *M-Banking* Syariah	The study confirms the use of the UTAUT model which shows that the intention to act is significantly influenced by social influences, enabling conditions, and beliefs, while the performance expectations and efficiency of the effort are not significant. Usage adoption behaviour is significantly influenced by behavioural intentions and beliefs, but service facilities do not have a significant influence.

Previous research shows several things that are a reference for researchers to conduct research on the distribution of ZIS through BSI mobile. Research by Abriyansyah & Rohim (2023) "*Analysis of factors affecting interest in paying Zakat, Infaq, Sadaqa (ZIS) through e-wallets*", taking the variables of religiosity, easiness and trust even though they are in different objects, namely e-wallets, the results of the gradual test showed that religiosity showed a non-significant negative impact, while the level of ease of use and the level of trust showed a significant positive impact on interest in paying zakat through *e-wallets*. Both easiness and trust have a significant influence on the distribution of ZIS through e-wallets.

Some research related to mobile banking, Saibil & Romadoni research (2023), titled "Niat dan Perilaku Mahasiswa di Indonesia Untuk Bertransaksi ZISWAF Secara Digital Melalui Layanan *M-Banking* Syariah" stated the results in the form of the use of the UTAUT model which shows that the intention to act is significantly influenced by social influences, enabling conditions, and trust, while the performance expectations and efficiency of the effort are not significant. Usage adoption behaviour is significantly influenced by behavioural intentions and trust, but service facilities do not have a significant influence. Research by Saibil dan Romadoni explained that trust is the key to customers continuing to distribute ZIS. Then, in the research of Srikandi et al. (2022) entitled "Determinasi Bertransaksi Menggunakan Aplikasi Berbagi ZISWAF Pada BSI *Mobile*", taking convenience, trust and benefits, showing quite different results, namely easiness has no effect, while trust and benefits affect the use of the ZISWAF sharing application on BSI mobile. Simultaneously, easiness, trust, and benefits together affect the use of the ZISWAF sharing application on BSI mobile.

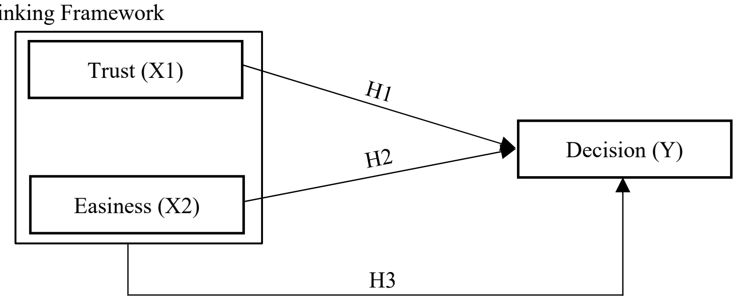
Hypothesis Development

The researcher developed hypotheses including:

H1: Trust influences the Customer's decision to distribute ZIS via BSI Mobile
H2: Easiness influences the Customer's decision to distribute ZIS via BSI Mobile
H3: Trust and easiness influences Customer's decisions to distribute ZIS via BSI Mobile

So that the following framework of thinking can be made

Table 2. Research Thinking Framework



Theories are written according to the research variables being studied. The theories explained are general theories and special or specific theories related to the research variables being studied. In theory, the relevance of previous research that is relevant to the theory discussed is also explained, and there is an academic discussion that strengthens the theoretical construct. So, in the development of the hypothesis, the researcher explains the results and theoretical support in the research so that it can strengthen the development of the research hypothesis according to the variables studied.

Research methods

This study uses a quantitative approach; Syaifullah and Listya (2018) said that quantitative research is a series of steps in collecting information by using data in the form of numbers to analyze the information that is being researched or desired through samples or populations that are in accordance with the situation in the field. The numerical data is then processed and analyzed to produce scientific information. The study aims to find out whether trust and easiness have an influence on customers' decision to distribute ZIS through BSI *Mobile*.

This study took the population of Bank Syariah Indonesia customers domiciled in Solo Raya. The sampling refers to some customers who have distributed ZIS through BSI *Mobile*. The researcher used a questionnaire to collect data by utilizing a "Google form". Where the respondents' data will be measured using a Likert scale with the following scores:

Table 3. Research Likert Scale Score

Exposure	Score
Strongly Agree	5
Agree	4
Simply Agree	3
Disagree	2
Strongly Disagree	1

The research uses primary data sources, namely data obtained from direct sources or actors of activities that are being observed or researched. Data was obtained from the results of filling respondents who met the requirements for the questionnaire that had been distributed previously. The researcher also used secondary data sourced from previous research, articles, books, and other secondary literature sources that are still related to this research.

Data processing is carried out by utilizing SPSS 22 application software. The results of the questionnaire were tested using validity tests and reliability tests, followed by classical assumption tests with normality, heteroscedasticity, and multicollinearity tests. In order to evaluate the extent to which variable X affects variable Y, the study uses Test F, then continues with the T-Test or partial hypothesis test, by performing multiple linear regression analysis to see how independent variables affect dependent variables.

Y = $\alpha + \beta 1X1 + \beta_{2X2} + e$
Y = results
α = constable of coefficient
$\beta1, \beta2$ = regression coefficients
X1 = trust
X2 = easiness
e = error

Results and discussion

Result

Validity and Reliability Test

Validity Test

Variable	Question	$R_{statistic}$	R_{table}	Information
Decisioin (Y)	q1	0.713	The instrument is valid if the $R_{statistic} > R_{table}$ with n= 101 at a significance level of 5% so that the R_{table} is obtained at 0.1956	Valid
	q2	0.775		Valid
	q3	0.836		Valid
	q4	0.788		Valid
	q5	0.770		Valid
	q6	0.701		Valid
	q7	0.679		Valid
	q8	0.764		Valid
	q9	0.739		Valid
	q10	0.701		Valid
	q11	0.740		Valid
Trust (X1)	q12	0.712		Valid
	q13	0.771		Valid
	q14	0.781		Valid
	q15	0.737		Valid
	q16	0.809		Valid
	q17	0.813		Valid
	q18	0.797		Valid
	q19	0.801		Valid
	q20	0.797		Valid
	q21	0.828		Valid
	q22	0.842		Valid
	q23	0.726		Valid
Easiness (X2)	q24	0.794		Valid
	q25	0.824		Valid
	q26	0.858		Valid
	q27	0.863		Valid
	q28	0.803		Valid
	q29	0.866		Valid
	q30	0.852		Valid
	q31	0.865		Valid

Figure 1. Validity Test Results
Source: SPSS 22 output results (2024)

From the tests that have been carried out, judging from the significant values obtained, all show 0.000 < 0.05, which means valid.

From the results of the above test, it can be seen that the model used as research material has been declared valid, namely the Rcal > Rtable, which has a value of 0.1956.

Reliability Test

	Cronbach's Alpha
X1 (Trust)	.904
X2 (Easiness)	.847
Y (Decision)	.833

Figure 2. Reliability Test Results
Source: SPSS 22 output results (2024)

The reliability test above shows that the research variable tested to be reliable is the value *of Cronbach's Alpha* > 0.70, so it can be interpreted that the instrument used for all variables is reliable.

Classical Assumption Test

Normality Test

The data can be said to be normally distributed:

1. If the significance value > 0.05, it means that it is normally distributed.
2. If the significance value < 0.05, it means that the distribution is abnormal.

This study uses the normality test of *the One-Sample Kolmogorov-Smirnov* method by looking at the significance value of *Monte Carlo*.

One-Sample Kolmogorov-Smirnov Test

			X1	X2	Y
N			101	101	101
Normal Parameters[a,b]	Mean		49.04	34.50	47.57
	Std. Deviation		7.430	4.658	5.785
Most Extreme Differences	Absolute		.095	.119	.100
	Positive		.070	.119	.100
	Negative		-.095	-.118	-.084
Test Statistic			.095	.119	.100
Asymp. Sig. (2-tailed)			.026[c]	.001[c]	.015[c]
Monte Carlo Sig. (2-tailed)	Sig.		.392[d]	.127[d]	.314[d]
	95% Confidence Interval	Lower Bound	.297	.063	.224
		Upper Bound	.487	.192	.404

Figure 3. Normality Test Results
Source: SPSS 22 output results (2024)

Separately, the Decision variable had a significance value (*Monte Carlo Sig 2-tailed*) of 0.314 > 0.05. Then, the Trust variable has a significance value (*Monte Carlo Sig 2-tailed*) 0.392 > 0.05. The easiness variable has a significance value (*Monte Carlo Sig 2-tailed*) of 0.127 > 0.05. The total significance value (*Monte Carlo Sig 2-tailed*) is > 0.05, so it can be concluded that the research data is normally distributed.

Heteroscedasticity Test

Coefficients[a]

Variable	t	Sig.
Trust (X1)	-.558	.583
Easiness (X2)	.200	.842

Figure 4. Heteroscedasticity Test Results
Source: SPSS 22 output results (2024 data)

Based on the output of the glacier test above, it is known that the significance value (Sig.) for the Confidence variable (X1) is 0.583 and the significance value (Sig.) for the Convenience variable (X2) is 0.842. Because the significance value of the two variables is more than 0.05, it can be concluded that there are no symptoms of heteroscedasticity.

Multicollinearity Test

The multicollinearity test is used to avoid correlations between independent variables so as to make a good regression model. This test is declared passed if the VIF value < 10 and/or *the tolerance* value > 0.1.

Model		Collinearity Statistics	
		Tolerance	VIF
1	(Constant)		
	X1	.370	2.704
	X2	.370	2.704

a. Dependent Variable: Y

Figure 5. Multicholinearistas Test Results
Source: SPSS 22 output results (2024)

The test results show that the value of the Tolerance variable is 0.370 > 0.1 and the VIF value is 2.704 < 10. Then the value of the Tolerance variable is 0.370 > 0.1 and the VIF value is 2.704 < 10. It can be understood that there is no multicollinearity between independent variables.

Multiple Linear Regression

Model		Unstandardized Coefficients		Standardized Coefficients		
		B	Std. Error	Beta	t	Sig.
1	(Constant)	10.410	2.282		4.562	.000
	X1	.183	.067	.236	2.748	.007
	X2	.817	.106	.657	7.668	.000

a. Dependent Variable: Y

F value (calculate) : 74,336

Significant F : .000

Figure 6. Multiple Regression Test Results
Source: SPSS 22 output results (2024)

The results of the multiple linear regression processing showed a constant value (α) of 10.410. Meanwhile, the value of the trust coefficient is 0.183 and the easiness is 0.817. Thus, the equation is as follows:

$Y = \alpha + \beta 1X1 + \beta_{2X2} + e$

$Y = 10.410 + 0.183X1 + 0.817X2 + e$

Discussion

Hypothesis Testing

Test T

To find out whether the independent and dependent variables have a partial influence, the t. accept the H1 test and reject H0 if the significance value < 0.05 or the calculated T is greater than the T table, and vice versa. The table in this study is 1.98397.

The significance value of the confidence variable on the decision was 0.007 < 0.05 and at t 2.748 > 1.98397. Thus, H1 is accepted; the trust variable has a significant positive effect on the customer's decision to distribute ZIS through BSI *mobile*.

The significance value of the easiness variable on the decision was 0.000 < 0.05 and at t calculated 7.668 > 1.98397. Thus, H1 is accepted; the easiness variable has a significant positive effect on the customer's decision to distribute ZIS through BSI *mobile*.

Test F

The F-test or simultaneous test in regression analysis is used to evaluate whether independent variables together (simultaneous) have a significant influence on dependent variables. Figure 6 shows that the significance value of F is 0.000 < 0.05 and F is calculated as 74.336 > F table is 3.09. So, simultaneously, there is a significant positive influence of the variables of trust and easiness in customer decisions to distribute ZIS through BSI *mobile*.

Coefficient of Determination

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.857[a]	.734	.728	3.016

Figure 8. Determination Coefficient Test Results
Source: SPSS 22 output results (2024)

Figure 9 shows an *Adjusted R Square* value (determination coefficient) of 0.728, which means that the decision variable (Y) of 72.8% can be explained by the variables of confidence (X1) and easiness (X2), while the remaining 21.2% can be explained by other factors.

The influence of trust on customer decisions to distribute ZIS through BSI mobile

The results of the hypothesis test stated that trust had a significant positive effect on the customer's decision to distribute ZIS through BSI mobile. Previous research examining the influence of trust also showed the same results that trust affects the intention and behaviour of students in Indonesia to transact ZISWAF digitally through *sharia m-banking* services (Saibil & Romadoni, 2023). The same research (Irimia-Diéguez et al., 2023) shows that trust influences the intention to use paytech services. Trust is one of the factors that determines a customer's decision to make a donation when withdrawing cash at an ATM (Dini Nurisma et al., 2023).

The influence of easiness on customer decisions to distribute ZIS through BSI mobile

The results of the hypothesis test that was carried out show that easiness has a significant positive effect on customers' decision to acquire ZIS through BSI mobile. In accordance with the research of Abriyansyah & Rohim (2023), easiness has an influence on interest in paying ZIS through e-wallets. These results are also in line with the research of Jahan & Shahria (2022), which states that easiness is a factor in the use of mobile banking. Other studies show the same results that ease affects the intention to use financial services (Himel et al., 2021). Meanwhile, the research of Srikandi et al. (2022) produced the opposite statement.

The influence of trust and easiness on customer decisions to distribute ZIS through BSI mobile

The results of the hypothesis 3 test using test F, simultaneously trust and easiness, affect the customer's decision to distribute ZIS through BSI mobile. The results of previous studies show that simultaneously religiosity, easiness, and trust have a significant effect on the intention to pay ZIS through e-wallet (Abriyansyah & Rohim, 2023).

Conclusion

The research examines the decision of customers to distribute ZIS through BSI mobile by looking at the influence of trust and easiness. The results showed that in the acceptance of all the researcher's hypotheses, namely hypothesis 1, trust had a positive effect on the customers' decision to distribute ZIS through BSI mobile, with the results of the t-test showing a significance value of 0.007 < 0.05. Hypothesis 2, easiness has a positive effect on the customers' decision to distribute ZIS through BSI mobile, with the t-test results showing a significance value of 0.000 < 0.05. Then, hypothesis 3, simultaneously trust and easiness have a positive effect on the customers' decision to distribute ZIS through BSI mobile, with the results of the F-test showing a significance value of 0.000 < 0.05 and F calculation of 74,336 > F table 3.09.

In previous studies, there were differences of opinion on the easiness variable. Some stated that it was influential and some that it had no effect. However, for the trust variable, it does have a significant effect. This study proves through tests that have been adjusted to existing procedures that customers domiciled in Solo Raya to distribute ZIS through BSI *mobile* are influenced by the perception of trust and easiness in the application. BSI should provide easiness in the *BSI mobile* application and maintain public trust, especially in the ZIS distribution feature on BSI *mobile*. Then, the results of the study may be used widely. Therefore, the researcher suggests that the next research study should take a wider population so that the benefits taken can be even wider.

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