

## ABSTRACT

*Technological advancements have driven a shift in human activities toward automation and digitalization, including within the banking sector. Bank Syariah Indonesia (BSI) has responded to this by launching the Byond by BSI application, which offers new features and improved performance. Even though the new application provides convenience and efficiency, the persistence of various complaints has made a segment of the customer base hesitant to migrate.. This study aims to analyze the factors influencing the behavioral intention to use the Byond by BSI service by employing the UTAUT2 model extended with a religiosity variable. This research utilized a purposive sampling technique, distributing surveys to 415 respondents who are active BSI Mobile customers but have not yet transitioned to Byond. The data analysis was conducted using binary logistic regression via IBM SPSS Statistics 25. The results indicate that performance expectancy, effort expectancy, hedonic motivation, and religiosity have a positive and significant impact on behavioral intention. Conversely, social influence, facilitating conditions, price value, and habit do not show a significant effect. These findings suggest that application performance factors and religious values are more decisive than social factors. Based on these results, it is recommended that BSI focus its development on improving transaction performance, ease of use, creating an attractive user interface, and strengthening features centered around the halal ecosystem and worship practices to encourage the adoption of the Byond by BSI application.*

**Keywords:** *Byond by BSI, Islamic Mobile Banking, UTAUT 2.*

