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THE INFLUENCE OF DIGITAL LITERACY, USABILITY, AND CONVENIENCE ON INTEREST IN USING ISLAMIC BANK MOBILE BANKING FOR CUSTOMERS IN GRESIK

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Abstract

This study aims to analyse the effect of digital literacy, usability, and convenience on interest in using mobile banking applications for Syariah Bank customers in Gresik. In today's digital era, the development of information technology encourages various sectors, including banking, to utilise mobile banking applications as a means to facilitate transactions and interactions with customers. Good digital literacy is expected to increase customer understanding of using application features. In addition, usability and ease of use of mobile banking applications also play an important role in shaping customer interest in adopting them. This research uses a quantitative approach with survey data collection methods. Respondents in this study were Islamic Bank customers who used mobile banking applications in the Gresik area. The data obtained was analysed using multiple linear regression tests. The results of this study are expected to provide insight for banks in increasing customer interest in using mobile banking applications by increasing digital literacy and improving usability and convenience aspects of the application.

Keywords: Digital Literacy, Usability, Convenience, Interest in Using Mobile Banking Applications, Islamic Banks, Customers, Gresik

INTRODUCTION

The development of digital technology has changed various aspects of life, including the banking industry. Banking services that were once only accessible physically have now shifted to digital platforms, such as mobile banking. This trend is also happening in Islamic banking, which is increasingly in demand by the public due to its convenience, efficiency, and conformity to Islamic principles.

In Indonesia, the use of Islamic mobile banking has increased significantly. Bank Syariah Indonesia (BSI) recorded the highest number of users in 2023, with more than 7 million users. In addition, the total assets of Islamic banks have also continued to increase, signalling positive growth in the sector.

In Gresik, as a region with a majority Muslim population and economic growth based on industry and trade, Islamic banking has great potential to grow. However, despite the convenience of mobile banking, its adoption still faces challenges, especially in terms of people's digital literacy. Lack of understanding about transaction security and the use of technology is a major obstacle in increasing interest in Islamic mobile banking.

Digital literacy plays an important role in building public trust and understanding of the benefits of digital services. Data shows that the level of digital literacy in Gresik has increased from 2020 to 2024, driven by various trainings and government support. With the increase in digital literacy, it is expected that public interest in using Sharia mobile banking applications will also increase.

Based on this, this study aims to analyse the effect of digital literacy, usability, and ease of transactions on the interest of Gresik people in using mobile banking applications. The results of this study are expected to provide insight for the development of technology-based Islamic banking services in the area.

REVIEW OF LITERATURE

Digital Literacy

Digital literacy includes an understanding of the use of technological devices, data security, and the ability to utilise digital services for daily needs. Digital literacy A high level

of trust will increase users' confidence in digital banking services and encourage them to use mobile banking more actively.

Perceived Usefulness

According to the Technology Acceptance Model (TAM) theory, the usefulness of a technology is the main factor that determines its acceptance by users. If users feel that mobile banking provides tangible benefits such as time efficiency and ease of transactions, they are more likely to use it.

Perceived Ease of Use

Ease of use refers to how easily a technology is used by individuals without requiring great effort. Mobile banking designed with a simple and easy-to-understand interface will be more attractive to users, especially those who are new to digital services.

Interest in Using Mobile Banking

User interest in using mobile banking is influenced by various factors, including digital literacy, benefits obtained, and ease of use. If these three factors are fulfilled, then users will be more interested in switching to digital banking services.

RESEARCH METHOD

This study uses a quantitative approach with a survey method to Islamic bank customers in Gresik. Data were collected through a questionnaire that measured the level of literacy digital, perceptions of the usefulness and convenience of mobile banking, and interest in using it. Data analysis was conducted using linear regression to determine the effect of each variable on user interest.

RESULTS AND DISCUSSION

Digital literacy has a positive and significant effect on interest in using Islamic bank mobile banking. People who have high digital literacy are more confident in using digital banking applications and understand how to manage the security of their transactions.

The usability of mobile banking significantly affects user interest. Respondents who perceive tangible benefits from using mobile banking, such as ease of payment and fund transfer, tend to be more active in using it.

Ease of use is also an important factor in increasing public interest. The easier an app is to use, the more likely someone is to continue using it.

Table 1.
Validity Test

Indicators	R Count	R table	Criteria
X1.1	0,598	0,2133	Valid
X1.2	0,73	0,2133	Valid
X1.3	0,647	0,2133	Valid
X1.4	0,638	0,2133	Valid
X1.5	0,72	0,2133	Valid
X1.6	0,735	0,2133	Valid
X1.7	0,786	0,2133	Valid
X1.8	0,768	0,2133	Valid
X1.9	0,771	0,2133	Valid
X1.10	0,733	0,2133	Valid
X1.11	0,733	0,2133	Valid
X1.12	0,785	0,2133	Valid
X1.13	0,693	0,2133	Valid
X1.14	0,751	0,2133	Valid
X1.15	0,764	0,2133	Valid
TotalX1	0,89	0,2133	Valid
X2.1	0,79	0,2133	Valid
X2.2	0,66	0,2133	Valid
X2.3	0,692	0,2133	Valid
X2.4	0,712	0,2133	Valid
X2.5	0,638	0,2133	Valid
X2.6	0,677	0,2133	Valid
X2.7	0,756	0,2133	Valid
X2.8	0,61	0,2133	Valid
X2.9	0,773	0,2133	Valid
TotalX2	0,875	0,2133	Valid
X3.1	0,674	0,2133	Valid
X3.2	0,683	0,2133	Valid
X3.3	0,636	0,2133	Valid
X3.4	0,65	0,2133	Valid
X3.5	0,776	0,2133	Valid
X3.6	0,677	0,2133	Valid

X3.7	0,723	0,2133	Valid
X3.8	0,777	0,2133	Valid
X3.9	0,77	0,2133	Valid
X3.10	0,756	0,2133	Valid
X3.11	0,701	0,2133	Valid
X3.12	0,689	0,2133	Valid
X3.13	0,662	0,2133	Valid
X3.14	0,802	0,2133	Valid
X3.15	0,714	0,2133	Valid
TotalX3	0,896	0,2133	Valid

Indicators	R Count	R Table	Criteria
Y1	0,789	0,2133	Valid
Y2	0,693	0,2133	Valid
Y3	0,678	0,2133	Valid
Y4	0,67	0,2133	Valid
Y5	0,738	0,2133	Valid
Y6	0,708	0,2133	Valid
Y7	0,694	0,2133	Valid
Y8	0,678	0,2133	Valid
Y9	0,787	0,2133	Valid
Y10	0,703	0,2133	Valid
Y11	0,782	0,2133	Valid
Y12	0,84	0,2133	Valid
Total Y1	1,000	0,2133	Valid

Reliability Test (Variable X)		
Reliability Coefficient	**Cronbach's Alpha Value**	**Description**
0,6	0,908	Reliable

Reliability Test (Variable Y)		
Reliability Coefficient	**Cronbach's Alpha Value**	**Description**
0,6	0,768	Reliable

Based on the results of the reliability test in the table, the results of variables X and Y are said to be variables by looking at the results of the reliability test which state that the

Cronbach's Alpha value> the reliability coefficient which is variable X 0.908> 0.6, variable Y 0.768> .6 thus the reliability test results of both are reliable.

One-Sample Kolmogorov-Smirnov Test

		Unstandardised Residuals
N		83
Normal Parameters[a,b]	Mean	,0000000
	Std. Deviation	2,57895356
Most Extreme Differences	Absolute	
	Positive	,079
	Negative	-,094
Test Statistic		,094
Asymp. Sig. (2-tailed)		,068[c]

a. Test distribution is Normal.
b. Calculated from data.
c. Lilliefors Significance Correction.

Based on the results of the normality test, it can be seen that the significance value of the test results is 0.068> 0.5where these results are said to be normal.

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,908a	,825	,818	2,59723

a. Predictors: (Constant), Convenience, Digital literacy, Usability

R Square= 0.825

Based on the table, the R Square (r2) coefficient value is 0.825 or 82.5%, so it can be concluded that the magnitude of the influence of digital literacy, usability, and convenience on interest in using mobile banking is 0.825 (82.5).

CONCLUSION

Confirmed that digital literacy, usability, and convenience have a significant influence on public interest in using Islamic bank mobile banking. Therefore, some recommendations that can be applied are:

1. Enhance digital literacy education programme to help people understand the benefits and security of mobile banking.
2. Develop more innovative and user-friendly features to make mobile banking more accessible to all.
3. Increase socialisation and promotion of the benefits of using Islamic mobile banking to attract users.
4. With these steps, it is hoped that Islamic banks' mobile banking services can be more widely accepted by the public and make a positive contribution to financial inclusion in Indonesia.

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