

The Role of Perceived Ease of Use, Trust, Product Knowledge and Perceived of Convenience on Intention to Use of Sharia Banking Card

Muhammad Risal Tawil
Prodi Manajemen, Politeknik Baubau, Indonesia
risaltawil@gmail.com

Muhammad Subandi
Prodi Ilmu Administrasi Negara, Universitas Kutai Kartanegara Tenggara, Indonesia
msubandi@unikarta.ac.id

Moch Arif Hernawan
Prodi Manajemen, ITL Trisakti Jakarta, Indonesia
pelatihan1112@gmail.com

Prety Diawati
Prodi D4 Manajemen Bisnis-Sekolah Vokasi, Universitas Logistik dan Bisnis Internasional, Indonesia
pretydiawati@ulbi.ac.id

Kraugusteeliana K
Prodi Sistem Informasi, Universitas Pembangunan Nasional Veteran Jakarta, Indonesia
kraugusteeliana@upnvj.ac.id

Article's History:

Received 18 Februari 2023; *Received in revised form* 28 Februari 2023; *Accepted* 1 Maret 2023; *Published* 1 April 2023. All rights reserved to the Lembaga Otonom Lembaga Informasi dan Riset Indonesia (KITA INFO dan Riset).

Suggested Citation:

Tawil, M. R., Subandi, M., Hermawan, M. A., Diawati, P., & Kraugusteeliana K. (2023). The Role of Perceived Ease of Use, Trust, Product Knowledge and Perceived of Convenience on Intention to Use of Sharia Banking Card. JEMSI (Jurnal Ekonomi, Manajemen, Dan Akuntansi), 9 (2), 260–265. <https://doi.org/10.35870/jemsi.v9i2.1014>

Abstract:

The purpose of this research is to analyze the effect of perceived usefulness, perceived convenience, product knowledge and trust partially on the intention to use the sharia banking card, to analyze the effect of perceived usefulness, perceived convenience, product knowledge and trust simultaneously on the intention to use the sharia banking card and to find out which variable most influences interest in using a sharia banking card. The scope of this research is the people of DKI Jakarta who are interested in using sharia credit cards. The variables used in this study are perceived usefulness (X1), perceived ease of use (X2), product knowledge (X3) and trust (X4) as independent variables, and interest in using (Y) as the dependent variable. This research was conducted on residents of DKI Jakarta who are interested in using Islamic credit cards. The sample is part of the number and characteristics possessed by the population. influence of each independent variable Perceived Usefulness, Perceived Convenience, Product Knowledge and Trust on interest in using the sharia banking card is the variable Perceived Usefulness does not affect interest in using the sharia card. Perceived ease of variable influences interest in using the sharia card. The Product Knowledge Variable influences the interest in using the sharia card.

Keywords: perceived usefulness, perceived convenience, product knowledge, trust

INTRODUCTION

In 1998, there was a crisis storm that hit Indonesia and devastated economic life. Countries in the Southeast Asian region are also experiencing economic and monetary crises. The high levels of corruption, collusion, and nepotism have made Indonesia the country that has taken the longest to carry out the recovery process in the economic sector due to the high level of difficulties it is facing. The deteriorating situation of the Indonesian economy due to the high interest rate policy and the depreciation of the rupiah exchange rate had a negative impact on the banking sector. In the banking sector there was a crisis which caused banks to be subject to liquidation, freezing and/or merging with other banks (merger). This is due to banking practices that are very lacking in applying the prudential principle in managing a business. The existence of such situations and conditions has made economists and economic law experts try to find better alternative economic systems, one of which is the Islamic economic system which is considered relevant for the country of Indonesia, which is predominantly Muslim (Arifin, 2019). In banking management, many people looked at the Islamic banking system because the Islamic banking system was able to be the answer to economic problems at that time. Theoretically, Islamic banking has an advantage that lies in a system based on the principle of profit sharing (profit and loss sharing). This system is a system that can be a way to avoid receiving and paying usury/interest. The concept of sharia economics does not mean to prohibit profit/profit, but prohibits collecting profit which is interest. Because interest/usury is a profit resulting from the burden on one of the parties whose large amount is uncertain because it does not depend on the real results obtained (Aziz & Ulfah, 2010).

One of the sharia banking products that is quite developed is the sharia credit card, which is better known as the product name sharia card (sharia card). In Indonesia, currently the development of conventional credit cards and sharia cards goes hand in hand. Even though conventional credit cards have been well established in business development in Indonesia, the current development of sharia cards is also not underestimated for the wheels of the economy. The existence of two credit card concepts in Indonesia makes a special attraction for the economic cycle. So that people have an alternative choice whether to use a conventional credit card or a sharia card. While the difference between conventional credit cards and sharia cards is that sharia cards are not allowed to collect interest but only fees or fees from each transaction, while conventional credit cards are more interest-based because they assume "time value of money", that real money is only medium of exchange (medium of exchange) turns into a commodity that can develop only because of the opportunity and time factor, without the role of the human factor working on it (Djamarah, 2018).

Regulations regarding sharia card law are permissible according to provisions based on the Fatwa of the National Sharia Council (DSN) of the Indonesian Ulema Council (MUI) No. 54/DSN-MUI/2006, which is then followed in government regulations as implementing regulations of the fatwa. The fatwa refers to the concept of sharia muamalat, basically it is permissible as long as it does not conflict with sharia principles, which have clearly regulated prohibitions. That is, the presence and existence of a sharia card is permissible as long as there are no things that contain activities that are prohibited / forbidden. many people are interested in using a sharia credit card. Purchase intention is the level of the respondent's tendency to behave earlier than the shopping for choice is sincerely made. Interest in buying for rational consumers arises after carrying out a series of behaviors from the process of identifying needs, seeking information, evaluating and finally making a purchasing decision. Although buying interest does not have to end with a purchase decision. An man or woman whilst judging something this is beneficial for him then at that point he could be interested by the use of it once more and it will carry delight. There are several factors that can influence a person's interest in using a sharia credit card, including perceived convenience, perceived usefulness, product knowledge and trust (Bhattacharjee, 2012).

The first construct is the perception of usefulness or benefits. The usefulness of perceived usefulness is a degree where a person believes that using the system can improve his performance at paintings. So the perception of benefits is a belief about the decision-making process and can indirectly affect a person's interest in using a product, in this case the interest in using a sharia card and the series of advantages offered by the bank want the product to provide many uses for customers. There needs to be a survey and testing whether the uses that have been provided can really be maximally accepted by the community to help meet their daily needs. The second perception that is no less important is the perceived ease of use. Perceived ease of use is defined as the extent to which a person believes that using a technology will be free of effort. So the easier a product is to use,

the more people will be interested in using the product (Eriyanto, 2007). Product knowledge is the variety of all accurate data that is saved inside the patron's memory as appropriate as his belief of product expertise. clients with higher understanding might be greater practical in selecting merchandise that in shape their expectancies. in which, the higher the client's know-how in shopping a product, can boom the client's potential to make a extra enjoyable desire. Trust from customers is one of the factors indicating that trust is a significant indicator in the use of Islamic credit cards. Agree with includes someone's willingness to act in a sure way, because he believes that his partner will provide him the pleasure he expects and a desire that a person generally has that the words, promises or statements of other humans can be depended on (Fadlan & Lubis, 2016).

The purpose of this research is to analyze the effect of perceived usefulness, perceived convenience, product knowledge and trust partially on the intention to use the sharia banking card, to analyze the effect of perceived usefulness, perceived convenience, product knowledge and trust simultaneously on the intention to use the sharia banking card and to find out which variable most influences interest in using a sharia banking card.

LITERATURE REVIEW

Perceived usefulness is related to the productivity and effectiveness of the system from the overall perceived usefulness or benefits to improve the performance of the system's users. Perceived ease of use is also a measure where the use of a technology is believed to bring benefits to those who use it. Perceived usefulness is defined as the extent to which a person believes that using a technology will improve his job performance. From the two definitions above, it can be concluded that benefit is a measure of the extent to which a person believes that using a technology will improve his job performance and bring benefits to him. Someone uses technology to expect the benefits they receive and to help them complete their work more effectively and efficiently. The greater the benefits received, someone will use the technology (Haribowo et al., 2022).

Product understanding is the scope of all correct facts that is saved within the purchaser's memory that is as true as his perception of product know-how. Product knowledge as consumers have perceptions of certain products, including previous experience using these products. There are 4 signs in product understanding, namely product attributes, functional advantages, psychological advantages, and the values acquired when consumers consume products or services. The explanation for each of these indicators is as follows. Product attributes are all physical aspects of a product or service that can be seen or felt. Product attributes, for example, are the color of the computer bag, the shape of the exterior appearance of the car, the motif of women's clothing, the price, and so on. In the case of services, attributes can be seen, for example, from reputation and the price that must be paid to obtain services. Physical benefits are impacts that can be felt immediately when consumers interact with the products or services used, which are included in this aspect, for example, when someone feels a pleasant experience when enjoying a show, regaining body freshness after drinking coffee or tea (Siregar et al., 2022).

The psychological benefit is the social impact that consumers get when interacting with a product or service. An example of psychological benefits is when consumers feel an increase in their social skills with others after attending a lecture program at a particular educational institution. The last is the values obtained after consumers use products or services. An example of this aspect is that consumers will feel they have higher competitiveness in their place of work after participating in a tax training program (Suryani et al., 2022).

Acceptance as true with is an crucial element in building dedication between organizations and customers. belief is the strength that a product has sure attributes as all information possessed with the aid of clients, and all conclusions made by way of consumers about items, attributes and advantages. Consumer confidence is an instrument to periodically find out how consumers evaluate economic conditions. Trust is designed to measure consumer intentions in shopping so that it helps in predicting consumer intentions. In addition, it also determines the effects of events that affect spending patterns. Trust can be tested from consumer beliefs about the performance and capabilities of Islamic credit cards. In the introduction of credit cards, with the existence of a trust from consumers there will be an increase in the use of sharia credit cards. Trust between customers and salespeople needs to be maintained in order to maintain relationships with customers. This will eventually lead to customer trust and ultimately will create customer loyalty (Sutrisno et al., 2022).

The belief in certain technologies put forward is reflected in three beliefs: functionality, helpfulness, and reliability. Functionality refers to a person's expectation of technology to have the capacity or ability to complete

the required tasks. Helpfulness goes beyond moral and volitional intermediaries and refers to the features of the self-function of technology support, that is, whether it is adequate and responsive. Reliability shows one expects technology to work consistently and predictably. The terms reliable (ie, without interruption or down time) can be used more frequently in technology than the terms predictable or consistent. Therefore, belief in the reliability of a particular technology refers to the belief that the technology will consistently operate properly. These 3 beliefs reflect the essence of a specific era notion due to the fact they represent the knowledge that customers have evolved to have interaction with generation in distinctive contexts (Fadlan & Lubis, 2016).

METHODOLOGY

The scope of this research is the people of DKI Jakarta who are interested in using sharia credit cards. The variables used in this study are perceived usefulness (X1), perceived ease of use (X2), product knowledge (X3) and trust (X4) as independent variables, and interest in using (Y) as the dependent variable. This research was conducted on residents of DKI Jakarta who are interested in using Islamic credit cards. The sample is part of the variety and characteristics possessed by means of the population. If the populace is huge, and it is not possible for the researcher to observe the whole lot in the populace, for instance due to restrained finances, manpower and time, the researcher can use samples taken from that population. What is found out from the pattern, the conclusions might be relevant to the populace. for this reason, the sample taken from the population have to be truly consultant. The technique taken for this study is a non-probability sampling technique. Non-probability sampling is a sampling technique that provides equal opportunities for each element (member) of the population to be selected as a member of the sample. The data used in this study is primary data, where the data was obtained by distributing questionnaires to residents of DKI Jakarta who are interested in using Islamic credit cards and also equipped with secondary data which is research sourced from literature or the internet.

RESULTS AND DISCUSSION

The constant value of the linear equation shows the number -0.001, this means that if the variable value consisting of perceived usefulness, perceived ease of use, product knowledge and trust is constant or fixed, then the variable interest in using its value decreases by -0.001. The value of the perceived usefulness regression coefficient (X1) is -0.043 indicating that the perceived usefulness variable (X1) has no significant effect on the interest in using variable. If the perceived usefulness variable decreases with the assumption that other variables are constant, then the interest in using it also decreases. The regression coefficient value of perceived ease of use (X2) is 0.130 indicating that the variable perceived ease of use has a significant and unidirectional effect on the interest in using variable. If the variable perceived ease of use increases with the assumption that other variables are constant, then the interest in using it also increases. The value of the product knowledge regression coefficient (X3) is 0.017 indicating that the product knowledge variable has a significant and one-way effect on the intention to use variable. If the product knowledge variable increases with the assumption that other variables are constant, then the interest in using it also increases. The value of the perceived usefulness regression coefficient (X4) is -0.007 indicating that the trust variable (X4) has no significant and unidirectional effect on the intention to use variable. If the trust variable decreases with the assumption that other variables are constant, then the interest in using it also decreases.

Based on the t statistical test coefficient table, the tcount value for the perceived usefulness variable (X1) is 0.238 while the ttable is 1.985. So it can be seen that tcount < ttable, and a significant value of 0.813 is greater than 0.05. So it can be concluded that the perception of usability has no significant effect on the interest in using the sharia banking card in the community. These results show that the perceived usefulness does not significantly affect the interest in using the sharia banking card in the community. It can be interpreted that the perception of usability is not related to interest in using it in the community because the respondents in this study were dominated by students whose level of consumption of an item was not too large so that the product of sharia banking cards was not used for transactions, did not improve performance, did not increase one's productivity and so on. Based on the t statistical test coefficient table, the tcount value for the variable perceived ease of use (X2) is 5.043 while the ttable is 1.985. So it can be seen that tcount > ttable, and a significant value of 0.000 is less than 0.05. So it can be concluded that the perception of convenience has a significant effect on the interest in using the sharia banking card in the community with a case study in DKI Jakarta Province. These

results show that perceived convenience significantly influences the interest in using the sharia banking card in the community. Which can be interpreted, the perception of ease of use has a relationship with one's interests because it is easy to learn, easy to control, easy to understand, flexible and easy to use. Based on the t statistical test coefficient table, the tcount value for the product knowledge variable (X3) is 2.035 while the ttable is 1.985. So it can be seen that $t_{count} > t_{table}$, and a significant value of 0.045 is less than 0.05. So it can be concluded that product knowledge has a significant effect on the interest in using the sharia banking card in the community with a case study in DKI Jakarta Province. These results show that product knowledge has a significant influence on the interest in using the sharia banking card in society.

Based on the t statistical test coefficient table, the tcount value for the product knowledge variable (X4) is -1.050 while the ttable is 1.985. So it can be seen that $t_{count} < t_{table}$, and a significant value of 0.296 is greater than 0.05. So it can be concluded that trust has no significant effect on the interest in using the sharia banking card in the community. These results show that trust has no significant influence on the interest in using a sharia banking card in the community. It can be interpreted that people who have never used a product have a higher level of anxiety than someone who has already used it and this will have an impact on a person's level of trust. Based on the results of the F test, the value obtained is 21.230 while the Ftable value is 2.70, so it can be seen that the Fcount value is $21.230 > F_{table} 2.70$ with a significant level of 0.000 which is less than 0.05. So it can be concluded that perceived usefulness, perceived convenience, product knowledge and trust simultaneously or together have a significant influence on the interest in using the sharia banking card. Based on the value (R²) of 0.470.

This result means that the independent variables, namely perceived usefulness, perceived convenience, product knowledge and trust, only explain 47% of the dependent variable, namely the interest in using a sharia banking card, while the remaining 53% (100% -47%) is explained by other variables not included. in this research. The result of the coefficient of determination (R²) with an Adjusted R Square value of 0.470 or 47% means that the coefficient of determination of the research variables shows a moderate level of correlation. The four independent variables have one unit that can increase interest in using the sharia banking card in the community, if one of the four independent variables decreases or decreases, the interest in using the sharia banking card will also decrease or decrease.

CONCLUSION

Based on the results of the partial regression test (t test) it is known that the influence of each independent variable Perceived Usefulness, Perceived Convenience, Product Knowledge and Trust on interest in using the sharia banking card is the variable Perceived Usefulness does not affect interest in using the sharia card. Perceived ease of variable influences interest in using the sharia card. The Product Knowledge Variable influences the interest in using the sharia card. The trust variable has no effect on interest in using the sharia card. Based on the results of the simultaneous regression test (F test) it is known that Perceived Usefulness, Perceived Convenience, Product Knowledge and Trust influence the intention to use. The perceived ease of use variable is the variable that most influences interest in using the sharia card.

With this research it is known that the perception of usability does not affect the intention to use. Therefore, management is advised to continue to pay attention to the usability of the product by highlighting the product's usability during promotions and increasing its usability in order to improve the product's performance. With this research, it is known that perceived convenience influences interest in using the sharia card. Therefore, management is advised to continue to pay attention to convenience indicators so that people feel the ease of meeting their needs by using these products and the uses of sharia card products by highlighting the uses of products during promotions and increasing their use so as to improve product performance.

REFERENCES

- Arifin, Z., (2019). *Understanding Islamic Banks, Scope, Opportunities, Challenges and Prospects*. Jakarta: Alfabet.
- Aziz, A. & Ulfah, M. (2010). *Capita Selecta Contemporary Islamic Economics*. Bandung: Alfabeta.
- Bhattacharjee, A. (2012). Individual Trust in Online Firms: Scale Development and Initial Test. *Journal of Management Information System*, 19(1), 211-241.

- Djamarah, S. B. (2018). *Learning Psychology*. Jakarta: Rineka Cipta.
- Eriyanto, J. (2007). *Framing Analysis*. Yogyakarta: LKis Yogyakarta.
- Fadlan, A. & Lubis, I. (2016). Analysis of the Behavior of Muslim Communities towards the Use of Credit Cards in the City of Medan. *Jurnal Ekonomi Dan Keuangan*, 1(1), 22-35.
- Haribowo, R., Tannady, H., Yusuf, M., Wardhana, G. W., & Syamsurizal, S. (2022). Analisis Peran Social Media Marketing, Kualitas Produk Dan Brand Awareness Terhadap Keputusan Pembelian Pelanggan Rumah Makan Di Jawa Barat. *Management Studies and Entrepreneurship Journal (MSEJ)*, 3(6), 4024-4032.
- Siregar, A. P., Tannady, H., Jusman, I. A., Cakranegara, P. A., & Arifin, M. S. (2022). Peran Harga Produk Dan Brand Image Terhadap Purchase Decision Produk Cold Pressed Juice Re. Juve. *Management Studies and Entrepreneurship Journal (MSEJ)*, 3(5), 2657-2665.
- Suryani, S., Cakranegara, P. A., Budiasih, Y., Tannady, H., & Suyoto, Y. T. (2022). Analisis Pengaruh Perceived Value Dan Brand Image Terhadap Purchase Decision Layanan Netflix. *Management Studies and Entrepreneurship Journal (MSEJ)*, 3(5), 3238-3247.
- Sutrisno, S., Tannady, H., Ekowati, D., MBP, R. L., & Mardani, P. B. (2022). Analisis Peran Kualitas Produk Dan Visual Identity Terhadap Purchase Intention Produk Teh Dalam Kemasan. *Management Studies and Entrepreneurship Journal (MSEJ)*, 3(6), 4129-4138.
- Sutrisno, S., Tannady, H., Wahyuningsih, E. S., Supriatna, D., & Hadayanti, D. (2022). Analisis Peran Gaya Hidup Dan Kualitas Produk Terhadap Keputusan Pembelian Produk Automotif City Car. *Management Studies and Entrepreneurship Journal (MSEJ)*, 3(6), 4139-4145.