

THE INFLUENCE OF DIGITAL LITERACY, PERCEPTION OF USEFULNESS, EASE AND RISK ON USERS OF BSI MOBILE QRIS ON CUSTOMERS OF SYARIAH BANK INDONESIA KCP SUNGAI DANAU

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Abstract

This study is motivated by the increasing use of digital technology in the banking sector, including among Islamic bank customers in Indonesia. QRIS BSI Mobile is one of the innovations offered to facilitate financial transactions. This study aims to analyze the influence of digital literacy, perception of usefulness, perception of ease, and perception of risk on QRIS BSI Mobile users on Bank Syariah Indonesia KCP Sungai Danau customers. This study is a field study with a quantitative approach. The research method used is Warp PLS software version 0.7, which is a statistical analysis tool based on Partial Least Squares (PLS). The subjects of the study were customers of PT Bank Syariah Indonesia KCP Sungai Danau. The data collection technique was through questionnaires distributed to customers who had used or knew about QRIS BSI Mobile. The results of this study indicate that digital literacy has a positive and significant influence on QRIS BSI Mobile users. Perception of usefulness also proved to have a positive and significant effect, indicating that the more customers feel QRIS BSI Mobile is useful, the more customers will use it. In addition, perception of ease shows a positive and significant effect, where ease of use increases users to use QRIS BSI Mobile. On the other hand, risk perception has a negative and significant influence, meaning that the higher the perceived risk, the fewer customers are willing to use QRIS BSI Mobile.

Keywords: *Digital Literacy, Perceived Usefulness, Perceived Ease, Perceived Risk, Users, QRIS, BSI Mobile, Sharia Bank.*

INTRODUCTION

A person will develop positive relationships with others as a result of the feeling of usefulness that arises when they feel the usefulness of a particular technology (Kusumadewi et al., 2022), like Indonesia's e-wallets GoPay, OVO, and DANA, which provide convenience, speed, security, and promotions, with transactions standardized by Bank Indonesia's QRIS (Anshary et al., 2023). This is shown by the findings of research conducted by Erwinsyah et al. (2023) which concluded that the perception of the usefulness of QRIS digital payment technology has a positive and significant influence on the use of the technology. An investigation conducted by Shasanti & Bagana (2024) concluded that the perception of the usefulness of QRIS did not affect the level of its use. In addition, when deciding which payment system to use when making transactions, users choose payments that are easy to access and use. By using QRIS, business owners and the general public can be helped in facilitating and ensuring the security of transactions that do not involve currency.

According to Mathieson, convenience can be described as the acceptance of the idea that a person will not experience any difficulties as a result of using a particular system. There is a correlation between convenience and the way individuals interact with systems that are easy to understand and use. Because QRIS is easy to learn how to use, research conducted by Agustina & Musmini (2022) shows that the perception of ease of use has a major influence on the use of QRIS. According to Schiffman & Kanuk (2013) risk perception is related to the uncertainty experienced by users as a result of human error in predicting decisions that will be taken by a particular object. A person's level of trust in a product and their intention to use it increases when the individual perceives a lower amount of risk associated with the product, and vice versa. One of the financial institutions located in Satui District, Tanah Bumbu Regency is known as PT Bank Syariah Indonesia KCP Sungai Danau.

Through the use of QRIS on the BSI mobile application, it provides transaction services to its customers (Faridah et al., 2023; Hidayatullah et al., 2024). Based on initial observations according to 3 BSI KCP Sungai Danau customers, 2 of them said that the existence of the QRIS payment method tool could make it easier to transact and 1 other said that he had never transacted using QRIS, but knew about QRIS payments. As a result,

this raises problems related to the elements that influence the use of QRIS when using this technology. The novelty in this study is that most previous studies on the adoption of digital payments have focused more on large urban areas with better digital infrastructure, while this study examines the use of QRIS BSI Mobile on Indonesian Islamic bank customers in the semi-urban area of Sungai Danau. However, when QRIS is easy to use, risks can be overcome, then people will use QRIS a lot. Based on initial observations, people are still trying to use the QRIS payment method, therefore QRIS BSI has experienced significant development. Based on the contextual information presented above, the researcher intends to re-test the variables presented above with the title "THE EFFECT OF DIGITAL LITERACY, PERCEPTION OF USEFULNESS, EASY AND RISK ON USERS OF QRIS BSI MOBILE ON CUSTOMERS OF BANK SYARIAH INDONESIA KCP SUNGAI DANAU".

RESEARCH METHODS

A. Type and Research Approach

The research is a field research, where the researcher directly goes to the field to collect data directly. This research uses a quantitative approach with associative methodology as a form of research used in this research (Juhaidi et al., 2023). According to Sugiyono, quantitative research methods can be interpreted as research methods based on the concept of positivism and are used for the purpose of conducting research on a particular population or sample (Siyoto & Sodik, 2015, p. 17).

B. Research Location

The location of this research is at PT. Bank Syariah Indonesia KCP Sungai Danau which is located in Tanah Bumbu Regency. The address of this research is Jl. Province Km 166 No. 162, Tanah Bumbu Regency, South Kalimantan.

C. Research Population and Sample

The population of this research is clients of PT. Bank Syariah Indonesia KCP Sungai Danau who use the BSI Mobile application. For this basic application, the significance level is estimated at 5%, and the R-Squared value must be at least 0.25 to achieve a statistical power of 80%. Given the maximum number of arrows related to a construct in this study is four, the minimum number of samples that must be obtained is sixty-five. Therefore, researchers can collect part of the sample from the population.

D. Data Collection Methods

As stated by Sugiyono (2020, p. 105) who stated that in general we have four types of data collection approaches, namely Observation, interviews, questionnaires and documentation, but in this study only the questionnaire data collection method was used.

E. Data Analysis Methods

In this study, the analysis method used is multivariate analysis, especially Structural Equation Modeling (SEM) with the WarpPLS 7.0 software solution. The reason researchers chose this method is because this method can reduce bias in estimating model parameters, can provide accurate results compared to other methods that do not take into account data distortion, the results in WarpPLS are usually easy to interpret and visualize helping researchers understand the relationship between variables more clearly, this method analyzes more complex and flexible models. The following is a list of elements and steps for structural equation modeling using WarpPLS software, as stated by Solimun et al. (2017, pp. 112–113), namely Analysis of Respondent Characteristics, Descriptive Analysis of Research Variables, and Data Testing and Analysis Techniques called inner models and outer models (Solimun et al., 2017).

RESULTS

A. Data Analysis

1. Evaluation of Measurement Model (Outer Model)

This stage involves the assessment of the outer model which is carried out using 3 criteria, namely convergent validity, discriminant validity and composite reliability.

a) Convergent Validity

The convergent validity of the measurement model is indicated by the correlation between the item/indicator score and the construct (loading factor). A loading factor value of more than 0.50 indicates validity, and a P-value of less than 0.05 is considered statistically significant. Based on the results of the validity test presented in the table above, it can be concluded that the P-value of all constructs is less than 0.05. This shows that all constructs are reliable measures of Convergent Validity. Analysis of the processed data shows that optimal results are achieved when

considering combined loading and cross loadings. It can be concluded that the values for all constructs are reliable indicators of Convergent Validity.

b) Discriminant Validity

The method to see the overall discriminant of indicators together (questionnaire) can be seen by comparing the square root of average variance extracted (AVE) value with the correlation coefficient, if the AVE root is greater than the correlation coefficient with other variables, then it is said to have good discriminant validity. The square root of average variance extracted (AVE) values are 0.777, 0.784, 0.833, 0.909 and 0.853. These values are greater than the correlation between constructs, thus indicating good discriminant validity. It can be seen from the perception of usefulness 0.784 greater than 0.521, perception of ease 0.833 greater than 0.512 and 0.348, perception of risk 0.909 greater than 0.351, -0.019 and 0.032, and users 0.853 greater than 0.078, 0.206, 0.119 and 0.330.

c) Composite Reliability

Composite reliability refers to the extent to which a scale or measurement instrument accurately and consistently measures a construct or variable of interest. It is a statistical measure that assesses the internal consistency and reliability of items in a scale. Based on the results of the study, the Composite Reliability coefficient of each construct, namely Digital Literacy (0.914), Perceived Usefulness (0.888), Perceived Ease (0.932), Perceived Risk (0.960), Users (0.949) exceeds 0.70. Based on the results of the composite reliability, it can be concluded that all variables of Digital Literacy, Perceived Usefulness, Perceived Ease, Perceived Risk and users are in the very reliable category because they have a composite reliability value of 0.81 - 1.00.

2. Structural Model Evaluation (Inner Model)

Based on the research results, the inner model analysis provides the following results:

- a. The Average Path Coefficients (APC) value has an index value of 0.318, with a p-value <0.001 or <0.05 , this indicates that the Average Path Coefficients (APC) value meets the fit indices indicator criteria.
- b. The Average R-Squared (ARS) value has an index value of 0.802 with a p-value of <0.001 or <0.05 so that the Average RSquare (ARS) value meets the criteria.

- c. The Average Adjusted R-Squared (AARS) value has an index value of 0.789 with a p-value of <0.001 or <0.05 , so that the Average Adjusted R-Squared (AARS) value meets the criteria.
- d. The Average Block Variance Inflation (AVIF) value has a value of 1,961 which is ≤ 3.3 , so the Average Block Variance Inflation (AVIF) value is the ideal value.
- e. The Average full Collinearity VIF (AFVIF) value has a value of 2,196 and is ideally ≤ 3.3 , so the Average full Collinearity VIF (AFVIF) value is the ideal value.
- f. The Tenenhaus GoF (GoF) value has a value of 0.591 or ≥ 0.36 , so the value is classified as a large category
- g. Sympton's Paradox Ratio (SPR) has a value of 1,000 which is the ideal value.
- h. The R-Squared Contribution Ratio (RSCR) has a value of 1,000 which is the ideal value.
- i. The Statistical Suppression Ratio (SSR) has a value of 1,000 which is >0.7 , so it meets the criteria.
- j. Nonlinear Bivariate Causality Direction Ratio (NLBCDR) has a value of 0.750, which is > 0.7 , so it meets the criteria.

Based on the ten models, fit indices and p-value show the results that all data meet the fit indicator value.

3. Hypothesis Test Results

Hypothesis testing needs to be done to show that the hypothesis or research claim is accurate. The findings of the correlation between constructs are evaluated by testing the path coefficient and degree of significance, with a significance level of 5% or 0.05 as the significance threshold. The following diagram illustrates the research model and the results that have been achieved through data processing:

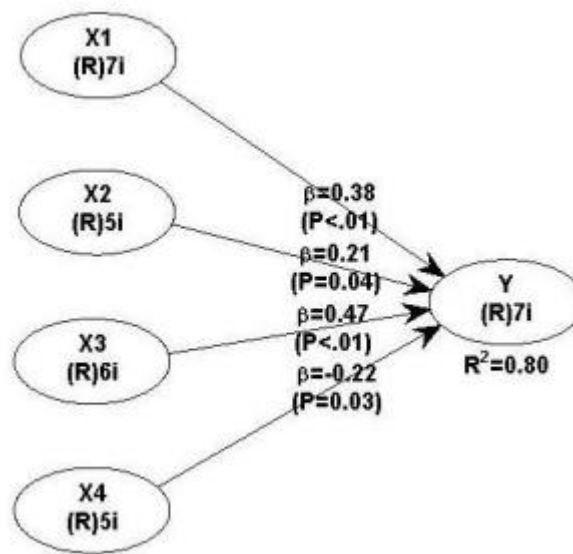


Figure 1. SEM-PLS Research Model Output

This study uses exogenous and endogenous variables. Exogenous variables are defined as variables that do not have a clear cause or do not have an arrow pointing to the variable in the diagram, except in the measurement error section. Furthermore, the terms "digital literacy", "perceived usefulness", "perceived ease", and "perceived risk" are the same as the term "exogenous variables". A variable is said to be endogenous if it has an arrow and the arrow points to the variable. All dependent intermediary variables are included in the variables entered. On the other hand, this users is indicated by the term "endogenous variable". In this study, the five variables are described through a total of thirty indicators, each of which contains specifics. There are seven indicators of digital literacy, five indicators of perceived usefulness, six indicators of perceived ease, five indicators of perceived risk, and seven markers of user variables. Hypothesis testing must be carried out on the path coefficients between variables in order to determine the structural relationship between variables. This is done by comparing the p value with the criteria during the testing process. For $P > 0.05$ H_0 is rejected, $P < 0.05$ H_a is accepted.

4. Hypothesis Testing and Influence Analysis

Table 1. Path Coefficients of Structural Equation Model

Influence of Each Variable	Path Coefficients	p-values	Information
Digital Literacy → QRIS User	0,38	0,01	Has a positive and significant impact
Useness Perception → QRIS User	0,21	0,04	Has a positive and significant impact
Easiness Perception → QRIS User	0,47	0,01	Has a positive and significant impact
Risk Perception → QRIS User	-0,22	0,03	Has a negative and significant impact

Source : author (2024)

Digital literacy has a positive and significant influence, as seen in Figure 1. This can be seen by looking at the positive path coefficient sign which has a value of $\beta > 0$. Furthermore, this influence is considered significant because the P-Value is less than 0.05 which indicates that H_{a1} is accepted and H_{o1} is rejected. Figure 1. shows that the perception of usefulness has a positive and significant influence. This can be observed by looking at the positive path coefficient sign which is greater than zero. In addition, this influence is considered significant because the P-Value is less than 0.05 which means $P\text{-Value} < 0.05$, meaning H_{a2} is accepted and H_{o2} is rejected.

Perception of ease has a positive and significant influence, as seen in Figure 1. This can be seen from the positive path coefficient sign which has a value of $\beta > 0$. Furthermore, this influence is considered significant because the P-Value is less than 0.05 which indicates that H_{a3} is accepted and H_{o3} is rejected. Based on Figure 1, it can be seen that risk perception has a negative and quite large impact. This can be seen by looking at the negative path coefficient sign which has a value of -0.22. In addition, this influence is considered significant because the P-Value is less than 0.05, which means H_{a4} is accepted and H_{o4} is rejected.

DISCUSSIONS

A. The Influence of Digital Literacy on BSI Mobile QRIS Users

The findings of the hypothesis test show that the variable representing digital literacy (X1) has a significant and beneficial influence on QRIS users (Y) related to the use of BSI QRIS smartphones. Through the path coefficient test, it is known that digital literacy has a value of 0.38 in terms of its ability to influence QRIS users. It can be concluded that the level of digital literacy of Bank Syariah Indonesia KCP Sungai Danau customers is one of the factors that influences QRIS users. This is certainly based on the findings of the study which were evaluated using 7 statement items which can be interpreted as representing 4 different digital literacy markers. Digital literacy, encompassing the ability to use information and communication technology (ICT) to find, evaluate, utilize, create, and communicate information with cognitive and technical skills, also plays a crucial role in shaping user behavior by providing ease of access, including fast loading speeds, device compatibility, and available technical support (Suparno et al., 2023). The level of digital literacy of users will affect QRIS users, as stated by Paul Gilster's theory (1997). According to this theory, the concept of digital literacy is an individual's capacity to use information in various formats. Regardless of whether it comes from a source related to a computing device or a smartphone. Individuals who have a high level of digital literacy will have greater confidence in using this technology.

This is in line with previous research conducted by Nurdien & Galuh (2023) which found that digital literacy characteristics have a significant influence on preferences for using BSI QRIS mobile phones. For example, someone who has a high level of self-control may be more prepared to use BSI QRIS in the right way. Based on the findings of this study, consumer planning and decisions regarding the use of fintech services will be influenced by their level of awareness of digital and financial concepts. However, someone who lacks self-control may tend to use it in an inappropriate way.

B. Influence of Perceived Usefulness on BSI Mobile QRIS Users

The findings of the hypothesis test show that the variable perceived usefulness (X2) has a large positive influence on QRIS users (Y) in using BSI mobile QRIS technology. The findings of the path coefficient test show that the perceived usefulness of a feature has

a value of 0.21 in terms of its ability to influence QRIS users. It is not surprising that this is based on the findings of a research study conducted using 5 statement items that can be interpreted as 5 indications of perceived usefulness. Perceived usefulness refers to the factors of needs and motivation, the use of technology that is formed from the perception of usefulness will strengthen its use. For example, if users have a good experience and feel that the technology is very useful, they will be more motivated to continue using it. According to the Technology Acceptance Model (TAM) theory created by Davis et al. (1989), perceived usefulness refers to the extent to which a person believes that the use of a particular technology will result in improved performance. In the context of BSI Mobile QRIS, it is possible to analyze the relationship between perceived usefulness and QRIS users to use this technology. More specifically, if users believe that using QRIS through the BSI Mobile application will make their financial transactions more efficient, faster, and safer, then the perceived usefulness will be high. The findings of this study are consistent with the findings of the study, which means that the findings of this study are in line with the findings. Individuals will use QRIS digital payments because of the perceived usefulness of using QRIS. On the other hand, these findings contradict the findings of research conducted by Shasanti & Bagana (2024) which states that the perception of the usefulness of QRIS does not affect the level of interest in the technology.

C. Influence of Perceived Ease of Use on BSI Mobile QRIS Users

There is a significant positive influence on users (Y) using BSI QRIS found to be related to the perceived ease variable (X3), as indicated by the findings of the hypothesis test above. The findings of the correlation coefficient test indicate that the perceived ease of a situation has a value of 0.47 in terms of its ability to influence BSI mobile QRIS users. This shows that customers of Bank Syariah Indonesia KCP Sungai Danau have a preference for ease so that they increase their users. This is certainly based on the findings of a research study conducted using 6 statement items that can be interpreted as representing 6 different measures of perceived ease. In the Technology Acceptance Model (TAM) theory, created by Davis et al. (1989), perceived ease refers to the extent to which a person views that the use of information technology is simple and does not require much effort. on their part. When discussing the use of BSI mobile QRIS, this term refers to the ease of consumers in completing the payment process using BSI mobile QRIS. Ease of understanding the program, how payments are processed, and speed of transaction completion are examples.

QRIS is an original new product idea, but because it is a new product, it requires public opinion, especially business actors as users, regarding the elements that influence QRIS users as a payment system in buying and selling transactions in their businesses. In the case of a financial product that has the nature of convenience and usefulness that is very useful for economic transactions, especially in the payment system, then individuals have the aim of using it. According to research conducted by Agustina & Musmini (2022), the perception of ease of use has a significant influence on the use of QRIS. This finding is consistent with their findings. Based on the findings of this study, people's use of QRIS will grow if they believe QRIS is easier to use than other similar systems. It is important to note that these findings contradict the findings of research conducted by Saputri (2020).

D. Influence of Risk Perception on BSI Mobile QRIS Users

Based on the findings of the investigation that has been carried out, it is known that there is a negative and significant influence of risk perception (X4) on BSI Mobile QRIS users. This is the conclusion that can be drawn from these findings in Indonesia, Bank Syariah Sungai Danau is located. Kotler & Keller (2014) stated as follows: In the consumer context, the term “risk perception” refers to consumers' views of the uncertainty and potential adverse effects that may arise from the purchase or use of a product or service. Kotler & Keller (2014) emphasized that to reduce this risk perception, service providers such as BSI need to provide clear and convincing information about the security and ease of use of BSI mobile QRIS. Consumer education, responsive customer service, and demonstration of the success and usefulness of this technology can also help reduce risk perception and increase users to use it. The high incidence of cybercrime is one of the risks posed by the technology system (Riinawati, 2022). This causes customer concerns in using QRIS to increase. Customers are aware that the information security risks posed by QRIS are quite large. There is a possibility that QRIS users can be exposed to dangers such as misuse of customer data and loss of balances without them realizing it. On the other hand, greater users of QRIS are associated with lower levels of risk associated with QRIS use. It is known that risk perception has a negative and significant influence on the use of QRIS, this is in line with the findings of previous research conducted by Seniati & Werastuti (2024).

CONCLUSION

1. The digital literacy variable has a positive and significant effect on QRIS BSI Mobile users, this can be seen from the level of significance with a p-value ≤ 0.05 . Customers with a high level of digital literacy are more likely to use this application because they understand technology better and feel comfortable using it in financial transactions.
2. The Perception of usefulness variable also has a significant positive effect. Customers who see QRIS BSI Mobile as a useful tool to facilitate financial transactions have a higher tendency to use it.
3. The Perception of ease of use variable of QRIS BSI Mobile has a positive and significant effect on QRIS BSI mobile users. Applications that are easy to use encourage customers to use them more often.
4. The Perception of risk variable has a negative but significant effect on QRIS BSI Mobile users. However, if customers feel that the risk of using QRIS BSI Mobile is low, then the use of this application will increase.

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