

# The Influence of Knowledge, Perceptions, and E-Banking Facilities on Customer Interest in Using Bank Muamalat Products: Case Study at Bank Muamalat KCP Stabat

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**Abstract:** This research aims to determine the influence of knowledge, perceptions, and e-banking facilities on customer interest in using Bank Muamalat products, focusing on Bank Muamalat KCP Stabat. The research method used was a survey by distributing questionnaires to Bank Muamalat KCP Stabat e-banking service customers. Customer knowledge about e-banking is measured through their understanding of the e-banking features offered by Bank Muamalat. Customer perceptions of e-banking are assessed from their views on security, comfort, and service reliability. E-banking facilities are checked based on availability and ease of customer access to services. It is hoped that the results of this research will provide a better understanding of the factors influencing customer interest in using Bank Muamalat products via e-banking. The implications of these findings can help Bank Muamalat KCP Stabat improve its e-banking services to attract more customer interest and increase their satisfaction with the bank's products.

**Keywords:** E-banking, Interest, Knowledge, Perception.

**Abstrak:** Penelitian ini bertujuan untuk menginvestigasi pengaruh pengetahuan, persepsi, dan fasilitas e-banking terhadap minat nasabah dalam menggunakan produk Bank Muamalat, dengan fokus pada Bank Muamalat KCP Stabat. Metode penelitian yang digunakan adalah survei dengan menyebarkan kuesioner kepada nasabah Bank Muamalat KCP Stabat yang menggunakan layanan e-banking. Pengetahuan nasabah tentang e-banking diukur melalui pemahaman mereka tentang fitur-fitur e-banking yang ditawarkan oleh Bank Muamalat. Persepsi nasabah terhadap e-banking dinilai dari pandangan mereka terhadap keamanan, kenyamanan, dan keandalan layanan tersebut. Fasilitas e-banking diperiksa dari ketersediaan dan kemudahan akses nasabah terhadap layanan tersebut. Hasil penelitian ini diharapkan dapat memberikan pemahaman yang lebih baik tentang faktor-faktor yang memengaruhi minat nasabah dalam menggunakan produk Bank Muamalat melalui e-banking. Implikasi dari temuan ini dapat membantu Bank Muamalat KCP Stabat dalam meningkatkan layanan e-banking mereka, sehingga dapat lebih menarik minat nasabah dan meningkatkan kepuasan mereka terhadap produk bank ini.

**Kata Kunci:** E-banking, , Minat, Pengetahuan, Persepsi.

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## Introduction

The function of banks was initially limited to exchanging and lending money. No one can tell precisely when banking institutions and financial systems arise.<sup>1</sup> However, some argue that the use of the banking system is a legacy of the Roman Empire. Western countries' banking and economic systems began with the trading system brought by people from the East, from mainland India to West Asia. The first conventional bank in Venice was BancodellaPizza di Rialto in 1587. It is considered the beginning of the development of modern banking, with its primary device of interest. Banking initially only existed in mainland Europe and then spread to West Asia. Banking was also brought to their colony in line with the colony's development.<sup>2</sup>

Since the first experiment of establishing Islamic banks by MitGhamr in the 1960s, Islamic banks began to stand in large numbers. Their existence is also supported by the oil wealth in the Gulf region. The development of Islamic banks started to increase sharply after the beginning of their establishment in the 1960s. From just one bank in the early 1970s, it expanded to nine in 1980.<sup>3</sup> Among them are Nasser Social Bank (1971), Islamic Development Bank (1975), Dubai Islamic Bank (1975), Faisal Islamic Bank of Egypt (1977), Faisal Islamic Bank Sudan (1977), Kuwait Financial Institution (1977), Islamic Bank of Bahrain (1979), and International Islamic Bank in investment and development (1980). Between 1981 and 1985,

about 24 Islamic banks and other financial institutions were established in Qatar, Sudan, Bahrain, Malaysia, Bangladesh, Senegal, Guinea, Denmark, New Zealand, Turkey, the United Kingdom, Jordan, Tunisia, and Mauritania. Most Islamic banks and financial institutions are established in almost all Muslim countries. In addition, in non-Muslim countries where the number of Muslims is a minority, such as the United States or Australia, they are trying to establish Islamic Financial Institutions.<sup>4</sup>

The development of Islamic banks in Islamic countries has influenced Indonesia. In the early 1980s, discussions about Islamic banks as a pillar of Islamic economics began to be carried out. The banking industry using the Sharia system is PT Bank Muamalat Indonesia Tbk, established in 1991 and started its operational activities in May 1992. The establishment of the bank was initiated by the Indonesia Ulema Council (MUI) and the government of Indonesia, and it received real support from the Exponent of the Islamic Scholars Association of Indonesia (ICMI) and several Muslim entrepreneurs.<sup>5</sup> In addition, the establishment of Bank Muamalat also received support from the community, as evidenced by the commitment to purchase the Company's shares worth IDR 84 billion at the time of signing the Company's deed. Subsequently, at the gathering to commemorate the establishment of the bank at the Bogor Palace, additional commitments were obtained from West Java residents who invested IDR 106 billion.<sup>6</sup>

The advancement of information

<sup>1</sup> Moh. Ali Wafa dan Moh Ali Wafa, "HUKUM PERBANKAN DALAM SISTEM OPERASIONAL BANK KONVENSIONAL DAN BANK SYARIAH," *Kordinat: Jurnal Komunikasi antar Perguruan Tinggi Agama Islam* 16, no. 2 (7 Oktober 2017): 257–70, <https://doi.org/10.15408/kordinat.v16i2.6441>.

<sup>2</sup> Listri Herlina, "FUNGSI BANK SEBAGAI LEMBAGA INTERMEDIASI DI MASA PANDEMIC COVID 19: ANALISIS KOMPARATIF," *Jurnal Indonesia Membangun* 20, no. 1 (2 April 2019): 28–42.

<sup>3</sup> Agus Waluyo Nur, "Sistem Pembiayaan Leasing Di Perbankan Syariah," *La\_Riba* 1, no. 2 (2007): 169–86, <https://doi.org/10.20885/lariba.vol1.iss2.art2>.

<sup>4</sup> Tira Nur Fitria, "Perkembangan Bank Syariah Di Indonesia," *Jurnal Ilmiah Ekonomi Islam* 1, no. 02 (2015), <https://doi.org/10.29040/jiei.v1i02.30>.

<sup>5</sup> Mashuri Mashuri, "Analisis Pertumbuhan Nasabah Bank Syariah Dengan Pendekatan Strategi Pemasaran," *IQTISHADUNA: Jurnal Ilmiah Ekonomi Kita* 1, no. 1 (29 Juni 2012): 182–94.

<sup>6</sup> Suryani Suryani, "Sistem Perbankan Islam Di Indonesia: Sejarah Dan Prospek Pengembangan," *Muqtasid: Jurnal Ekonomi Dan Perbankan Syariah* 3, no. 1 (1 Juli 2012): 111–31, <https://doi.org/10.18326/muqtasid.v3i1.111-131>.

technology and telecommunications follows the establishment of Islamic banking. Information technology has enabled the public, the business world, and government to get information quickly and easily. Technology and life are inseparable. According to Bank Syariah, technology can be used to provide services effectively and with customer safety and convenience in mind. The number of banking organizations that use and improve their services by offering services today reflects the use of Internet technology in the banking world. Thanks to internet media, Internet banking makes it easier for people to transact anytime and anywhere. Customers can withdraw cash from any branch office of the same bank thanks to the availability of online systems run by computers and communication technologies. Many possibilities for completing financial transactions now exist thanks to technological advancements. E-money is a fantastic tool for cashless transactions on the network, computers, and the internet. The system is also equipped with ATMs (Automated Teller Machines) in later developments, allowing consumers to withdraw money outside of the bank's regular business hours. Another way to expand ATMs is to build Shared ATMs, enabling customers to use other banks' ATMs to withdraw cash.<sup>7</sup>

After ATMs were established to help with consumer transactions, there is now a banking service called electronic banking or, sometimes, e-banking. Mobile banking is one of the e-banking services. An application called mobile banking helps users realize their goal of being able to make banking transactions through their mobile devices.

The introduction of mobile banking positively impacts consumers' ability to complete banking transactions. Customers no longer need to visit the bank to conduct banking transactions. Customers (consumers) only need to connect a smartphone that can be used as a mobile phone or tablet to the internet network to run a mobile banking application. Improve the standard of services Islamic banks provide, especially through mobile banking. Most people already know what an Islamic bank is, but they do not know the products offered by Islamic banks, so people who do not know Islamic bank products will certainly not be interested in using the services of Islamic banks because they consider that the supporting facilities provided are still inferior to the facilities offered by conventional banks, except for people who have a strong desire to save in Islamic banks. After all, they avoid the element of usury. The public's understanding and knowledge of Islamic banks will also affect the public's view of Islamic banks themselves. Simply put, people's views on Islamic banks depend on what they know.<sup>8</sup>

Apart from the above knowledge, this is also based on previous research. Kridawati Sadhana, the result of her study, is that only a few understand the value of universalism and inclusiveness of Islamic banks.<sup>9</sup> Because based on studies and analyses from several previous studies and interviews with several people in Malang City, it can be seen that the public's knowledge about Islamic banks is very limited, namely Islamic banks are Islamic banks; some people have heard the name only, most people know Islamic banks from the mass media and from colleagues or other communities, knowledge of the management system and service products of

<sup>7</sup> Euis Amalia, "PERBANKAN SYARIAH DI INDONESIA: KONTRIBUSINYA BAGI PEREKONOMIAN NASIONAL DAN PERAN PERGURUAN TINGGI DALAM RANGKA AKSELERASI," *Dialog* 32, no. 1 (2009): 6–19, <https://doi.org/10.47655/dialog.v32i1.122>.

<sup>8</sup> Ridwan Ridwan, "SISTEM OPERASI BANK SYARIAH DAN PENYAJIAN DALAM AKUNTANSI SYARIAH,"

*Jurnal Ilmiah Al-Syir'ah* 9, no. 2 (22 Juni 2016), <https://doi.org/10.30984/as.v9i2.30>.

<sup>9</sup> Kridawati Sadhana, "SOSIALISASI DAN PERSEPSI BANK SYARIAH (KAJIAN KEBIJAKAN ENKULTURASI NILAI-NILAI BANK SYARIAH DALAM MASYARAKAT)," *Jurnal Keuangan Dan Perbankan* 16, no. 3 (2012), <https://doi.org/10.26905/jkdp.v16i3.1103>.

Islamic banks is also still low, The concepts that are often discussed are the rejection of *riba* and the application of the profit-sharing system. The gap found in this study is the lack of customer knowledge about the products and services offered by Bank Muamalat. This can affect their ability to make informed decisions about the bank's products and services. Certain negative perceptions or stereotypes about Sharia-based banks such as Bank Muamalat may exist. This perception can arise due to a lack of understanding or misconception regarding the principles of Islamic finance. If customers do not feel comfortable or confident using e-banking services, their interest in using Bank Muamalat products available through the platform can be hindered. Security is often the main concern of customers in using electronic banking services. If there are concerns about the security of e-banking, this may affect customers' interest in using the bank's products through the platform. The products offered by Bank Muamalat may not fully meet the needs or preferences of customers. This can affect their interest in using the product, regardless of their knowledge and perception.<sup>10</sup>

Based on the description above, the author is interested in researching the influence of public knowledge on the interest in becoming an Islamic bank customer. Then, it was raised as a research title, namely the Influence of Knowledge, Perception and e-banking Facilities on Customer Interest in Using Bank Muamalat Products (case study on bank Muamalat KCP Stabat). This study's formulation of the problem is as follows: Does customer knowledge influence public interest in using Bank Muamalat products? Does public perception affect customer interest in using Muamalat Bank products?

Does the e-banking product facility affect customer interest in using Muamalat Bank products? Do knowledge, perception, and e-banking facilities affect people's interest in Muamalat bank products?

## Literature Review

### Sharia Bank

Islamic banks are financial institutions that carry out intermediary functions in collecting public funds and distributing financing to the community following Sharia principles. Islamic banks are not only interest-free but have an orientation to achieve welfare. Islamic banks consist of two words, namely (a) banks and (b) sharia. The word bank means a financial institution that functions as a financial intermediary between two parties: the party with excess funds and the party with insufficient funds. In the Islamic bank version of Indonesia, the word sharia is a rule of agreement based on those carried out by banks and other parties to store funds and finance business activities and other activities per Islamic law.<sup>11</sup>

Based on Article 4 of Law Number 21 of 2008 concerning Sharia Banking, it is stated that Sharia Banks are obliged to collect and distribute public funds. Sharia banks can also carry out social functions in the form of *baitulmal* institutions, namely receiving funds derived from zakat, infaq, alms, grants, or other social funds (including fines to customers or *ta'zir*) and distributing them to zakat management organizations. In addition, Islamic banks can also collect social funds derived from money waqf and distribute them to waqf managers (*nazhir*) following the will of the waqf giver (*wakif*). The types of Islamic banking products consist of 3 types as follows:<sup>12</sup>

- Fund Collection: deposit products such as

<sup>10</sup> Nikmatuz Zakiyah, "Analisis Perbandingan Pelayanan Bank Syariah Dan Bank Konvensional," *Jurnal Masharif Al-Syariah: Jurnal Ekonomi dan Perbankan Syariah* 5, no. 2 (28 November 2020), <https://doi.org/10.30651/jms.v5i2.5295>.

<sup>11</sup> Luluk Latifah dan Joko Subagyo, "Sejarah Embrio

Bank Islam;," *SAUJANA: Jurnal Perbankan Syariah Dan Ekonomi Syariah* 2, no. 02 (30 November 2020): 69–85.

<sup>12</sup> Zaini Ibrahim, "STRATEGI MENDORONG PERTUMBUHAN BANK SYARIAH DI INDONESIA," *ISLAMICONOMIC: Jurnal Ekonomi Islam* 4, no. 1 (10

[savings](#), [current accounts](#), and [deposits](#) that use the principles of *mudharabah* and *wadiah*.<sup>13</sup>

- Distribution of Funds: financing products using principles such as buying and selling (*murabahah*, *istishna*, and *salam*), profit sharing (*mudharabah* and *musyarakah*), and *ujrah* or wages.<sup>14</sup>
- Financial Services: Islamic bank products using sharia principles, such as *Wakalah*, *Kafalah*, *Sharf*, and *Hawalah*. For example, transfer services, clearing, inkaso, payroll, and bank guarantees.<sup>15</sup>

### E-Banking

Electronic Banking (*E-banking*) E-banking, also known as Internet banking, is an activity that conducts transactions, payments, and other transactions through the Internet with a bank-owned website equipped with a security system.<sup>16</sup> From time to time, more and more banks provide Internet banking services or services regulated through Bank Indonesia Regulation No. 9/15/PBI/2007 of 2007 concerning 7722 Application of Risk Management in the Use of Information Technology by Commercial Banks. The implementation of Internet banking is an application of information technology that continues to develop and is used to answer

the desires of banking customers who want fast, safe, convenient, cheap, and available services at any time (24 hours/day, seven days/week) and can be accessed from anywhere, be it from cellphones, computers, laptops/notebooks, PDAs, and so on.<sup>17</sup>

The application of information technology in Internet banking will increase efficiency, effectiveness, and productivity while increasing revenue through a sales system that is much more effective than conventional banks.<sup>18</sup> Without the application of information technology in Internet banking, the banking industry would not run and use Internet banking.<sup>19</sup> In Internet banking services, banks provide information about their products and services via online portals, providing customers access to transactions and updates of their data. The business requirements of Internet banking include: a). the application is easy to use; b). services can be reached from anywhere; c). cheap; d). trustworthy; and e). reliable.<sup>20</sup>

### Method

This research is a type of quantitative research. This is also called the associative positivistic method, which is a statistic that predicts how independent variables affect dependent variables using regression.<sup>21</sup> The

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Maret 2013), <https://doi.org/10.32678/ijei.v4i1.12>.

<sup>13</sup> Chandra Utama, "PENGENALAN PRODUK DAN AKAD DALAM PERBANKAN SYARIAH," *Bina Ekonomi* 13, no. 2 (2009), <https://doi.org/10.26593/be.v13i2.719.%p>.

<sup>14</sup> Mashuri, "Analisis Pertumbuhan Nasabah Bank Syariah Dengan Pendekatan Strategi Pemasaran."

<sup>15</sup> Jaka Susila, "Fiduciary Dalam Produk-Produk Perbankan Syariah," *Al-Ahkam: Jurnal Ilmu Syari'ah Dan Hukum* 2, no. 2 (2016), <https://doi.org/10.22515/alahkam.v2i2.497>.

<sup>16</sup> Dedi Hartawan, "PENGARUH INTERNET BANKING TERHADAP KEPUASAN NASABAH (STUDI KASUS PADA NASABAH BANK RAKYAT INDONESIA SYARIAH CABANG PALEMBANG)," *I-ECONOMICS: A Research Journal on Islamic Economics* 3, no. 2 (28 Desember 2017): 149–66, <https://doi.org/10.19109/ieconomics.v3i2.1457>.

<sup>17</sup> Decky Hendarsyah, "Keamanan Layanan Internet Banking Dalam Transaksi Perbankan," *IQTISHADUNA: Jurnal Ilmiah Ekonomi Kita* 1, no. 1 (29 Juni 2012): 12–

33, <https://doi.org/10.46367/iqtishaduna.v1i1.2>.

<sup>18</sup> Evi Yani dkk., "Pengaruh Internet Banking Terhadap Minat Nasabah Dalam Bertransaksi Dengan Technology Acceptance Model," *Jurnal Informatika* 5, no. 1 (19 April 2018): 34–42, <https://doi.org/10.31294/ji.v5i1.2717>.

<sup>19</sup> Hadi Peristiwio, "PRESERVASI NASABAH PERBANKAN DALAM MENGGUNAKAN SARANA E-BANKING," *ISLAMICONOMIC: Jurnal Ekonomi Islam* 5, no. 1 (11 Mei 2014), <https://doi.org/10.32678/ijei.v5i1.19>.

<sup>20</sup> Latifah Hanum, Ali Djamhuri, dan Ari Kamayanti, "DETERMINAN EFEKTIFITAS SISTEM E-BANKING DI MATA NASABAH: PENDEKATAN MODEL KESUKSESAN SISTEM INFORMASI," *Jurnal Akuntansi Multiparadigma* 4, no. 1 (5 Maret 2014): 1–13, <https://doi.org/10.18202/jamal.2013.04.7178>.

<sup>21</sup> Matthew B Miles dan A. Michael Huberman, *Analisis data kualitatif : buku sumber tentang metode-metode baru* (Jakarta: Universitas Indonesia Press, 2014).

population in this study is the people of Stabat City who are 20 years old and above, consisting of students, teachers, private employees, and others. Based on this definition, the population of this study is the entire community of Stabat City, which amounted to 88,734 people. Considering the author's limited ability in terms of cost, time, and energy, the author determined the number of samples in this study according to the number of people who answered the questionnaire as many as 65. The data source used in this study is primary data. Primary data in this study was obtained by distributing questionnaires to all people in Stabat City. A questionnaire or questionnaire is a data collection technique carried out by providing a set of questions or written statements to obtain information from several respondents. Questionnaire research where all alternative answers have been listed in the questionnaire so that respondents only need to choose one of the appropriate answers. While the Data Analysis techniques used are,

#### a. Multiple Linear Regression Method

Multiple linear regression analysis is used to determine the influence of independent variables on bound variables. Here's the formula to see multiple linear analysis:

$$Y = a + b_1X_1 + b_2X_2 + b_3X_3 + e$$

Information:

Y = Customer Interest

a = Constant

B<sub>1</sub> and B<sub>2</sub> = Regression coefficient of each variable

X<sub>1</sub>=Knowledge

X<sub>2</sub> =Perception

X<sub>3</sub> =E-banking facilities

e = Error

The use of multiple linear regression methods must meet classical assumptions, including:

#### b. Classic Assumptions

The hypothesis requires a classical assumption test because the analysis model

used is multiple linear regression. The classical assumptions in question consist of:

#### 1) Normality Test

Data normality testing is carried out to see whether or not its dependent and independent variables have a normal distribution in the regression model. A good regression model is a normal or near-normal distribution of data.

The decision-making criterion is that if the data spreads around the diagonal line and follows the direction of the diagonal line, then the regression model meets the normality assumption.

#### 2) Multicollinearity Test

It tests whether a strong correlation between independent variables is found in the regression model. If there is a correlation between independent variables, then multicollinearity occurs, and vice versa. Multicollinearity testing examined VIF (Variance Inflation Factor) between independent variables and tolerance values. The commonly used limit to indicate the existence of multicollinearity is a *tolerance* value < 0.10 or equal to VIF > 10.

#### 3) Heteroskedasticity Test

The purpose of this test is to determine whether there is a variance inconsistency in the regression model from the residual of one observation to another. If the variant from the residual of one observation to another is fixed, then it is called homokedasticity; if the variant is different, it is called heteroskedasticity. The existence or absence of heteroskedasticity can be known through a scatterplot graph between the prediction value of the independent variable and its residual value. The basis of analysis that can be used to determine heteroskedasticity is:

1) Heteroskedasticity occurs if there is a particular pattern such as dots forming a certain regular pattern (wavy widening then narrowing).

2) There is no heteroskedasticity if there is no clear pattern, such as the dots

spreading above and below the number  
o on the Y axis.

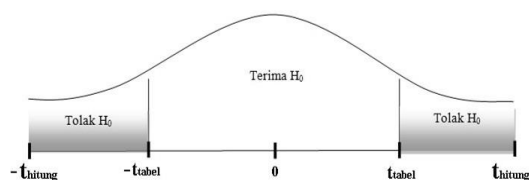
### c. Hypothesis Testing

#### 1) Partial Test (t-Test)

The t-test was carried out to test whether the independent variable (X) individually had a positive and significant influence on the bound variable (Y) with the  $t_{cal} > t_{table}$  criteria.

The form of testing is:

- $H_0: t_i = 0$ , meaning that there is no significant influence between the independent variables
- (X) with the bound variable (Y).
- $H_0: t \neq 0$ , meaning a significant influence exists between the independent variable (X) and the bound variable (Y).



#### 2) Simultaneous Test (Test F)

The F statistic (Test F) is used with the  $F_{cal} > F_{table}$  criterion to find out simultaneously from the independent variable to the bound variable.

The tests are:

$H_0: \beta = 0$ , there is no influence between variable x and variable y  
 $H_0: \beta \neq 0$ , there is an influence between variable x and variable

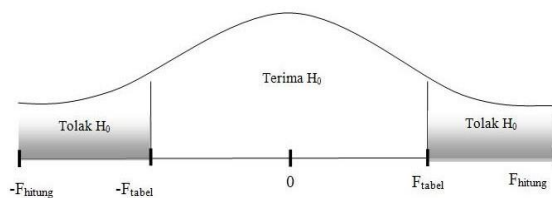


Figure.2 Simultaneous Testing Criteria

#### 3) Coefficient of Determination

The determination coefficient is used to determine whether there is an influence between the independent and bound variables, namely by squaring the coefficient found.

## Result

### 1. Classic Assumptions

#### a. Normality Test

The normality test aims to determine whether a data distribution follows or approaches the normal distribution.

Normal P-P Plot of Regression Standardized Residual

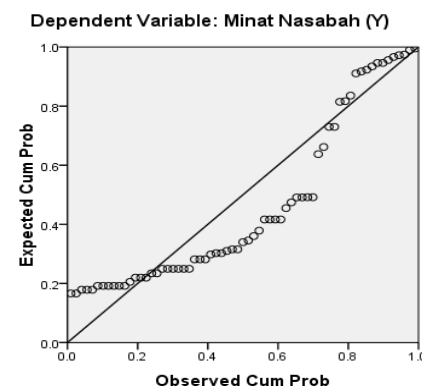


Figure 3 Data Normality Graph

Test criteria:

- The data is normally distributed if the data distribution follows a diagonal line.
- The data is normally distributed if the data distribution follows a diagonal line.

In the graph approach, the data is normally distributed if the points follow the data along a diagonal line.

#### b. Multicollinearity Test

The multicollinearity test aims to test the correlation between independent variables. If there is a correlation, there are symptoms of multicollinearity. A good regression model should not correlate with its independent variables.

Table 8. Multicollinearity Test

| Type           | Unstandardized Coefficients |            | Standardized Coefficients | t     | Sig. | Collinearity Statistics |       |
|----------------|-----------------------------|------------|---------------------------|-------|------|-------------------------|-------|
|                | B                           | Std. Error | Beta                      |       |      | Tolerance               | VIF   |
| (Constant)     | 1.374                       | .744       |                           | 1.847 | .070 |                         |       |
| Knowledge (x1) | .185                        | .095       | .183                      | 1.951 | .041 | .141                    | 7.097 |

|                           |      |      |      |       |      |        |
|---------------------------|------|------|------|-------|------|--------|
| Perception (x2)           | .168 | .106 | .164 | 1.672 | .049 | 8.520  |
| E-Banking Facilities (x3) | .608 | .122 | .634 | 4.987 | .077 | 13.000 |

a. Dependent Variable: Customer Interest (Y)

Test criteria:

1. There is multicollinearity if the Tolerance value < 0.10 or the VIF value > 0.
2. There is no multicollinearity if the Tolerance value > 0.10 or the VIF value < 0.

### c. Heteroscedasticity Test

The heteroscedasticity test was carried out using graph analysis. In graph analysis, a regression model is considered not to experience heteroscedasticity if the points are randomly spread and do not form a specific pattern that is clear and scattered above and below the zero number on the Y axis.

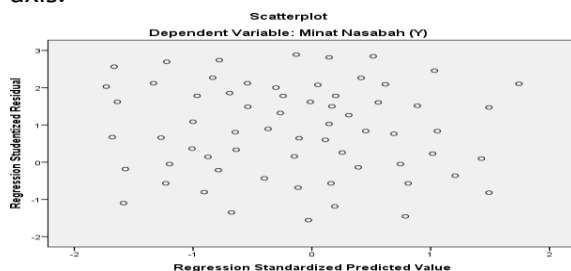


Figure 2 Heteroscedasticity Testing

The figure above shows the dots scattered randomly and do not form a specific pattern that is clear and scattered both above and below the zero number on the Y axis; this means that there is no heteroscedasticity in the regression model, so the regression model is suitable for both independent and independent variables.

### 2. Multiple Linear Regression

The results of data processing through SPSS are as follows:

Table 9. Multiple Linear Regression Results

| Coefficients <sup>a</sup> |                             |                           |   |      |                         |
|---------------------------|-----------------------------|---------------------------|---|------|-------------------------|
| Type                      | Unstandardized Coefficients | Standardized Coefficients | t | Sig. | Collinearity Statistics |

|                           | B     | Std. Error | Beta |       | Tolerance | VIF    |
|---------------------------|-------|------------|------|-------|-----------|--------|
| (Constant)                | 1.374 | .744       |      | 1.847 | .070      |        |
| Knowledge (x1)            | .185  | .095       | .183 | 1.951 | .041      | 7.097  |
| Perception (x2)           | .168  | .106       | .164 | 1.672 | .049      | 8.520  |
| E-Banking Facilities (x3) | .608  | .122       | .634 | 4.987 | .077      | 13.000 |

a. Dependent Variable: Customer Interest (Y)

Source: Data processed using SPSS (2024)

From the table above, the regression equation model is:

$$Y = 1.374 + 0.185 X_1 + 0.168 X_2 + 0.608 X_3.$$

Information:

Y = Interest

X<sub>1</sub> = Knowledge

X<sub>2</sub> = Perception

X<sub>3</sub> = e-Banking Facility

From the equation, it can be explained that:

1. The variables of knowledge and perception have a coefficient direction that indicates positive interest.
2. The coefficient of knowledge gives a value of 1.374, which means that the better the knowledge, the more interest will increase.
3. The Coefficient of Perception gives a value of 0.185, which means that the better the Perception, the more interest will increase.
4. The Coefficient of Perception gives a value of 0.608, which means that the better the Perception, the more interest will increase.

### Hypothesis Test

#### a. Test t

The t-statistical test aims to explain how far an independent variable individually influences the dependent variable by using the SPSS 16.0 program.

- 1). Effect of Knowledge (X<sub>1</sub>) on Interest (Y)

Table 10. Test of Variable X<sub>1</sub> against Y

**Coefficientsa**

| Type                      | Unstandardized Coefficients |            | Standardized Coefficients | t     | Sig. | Collinearity Statistics |        |
|---------------------------|-----------------------------|------------|---------------------------|-------|------|-------------------------|--------|
|                           | B                           | Std. Error |                           |       |      | Tolerance               | VIF    |
| (Constant)                | 1.374                       | .744       |                           | 1.847 | .070 |                         |        |
| Knowledge (x1)            | .185                        | .095       | .183                      | 1.951 | .041 | .141                    | 7.097  |
| Perception (x2)           | .168                        | .106       | .164                      | 1.672 | .049 | .049                    | 8.520  |
| E-Banking Facilities (x3) | .608                        | .122       | .634                      | 4.987 | .000 | .077                    | 13.000 |

a. Dependent Variable: Customer Interest (Y)  
Source: Data processed using SPSS (2024)

From the data above and SPSS processing, it can be seen:

t Count = 1,951

t table = 1,669

Decision-making criteria (Azuar Juliandi & Irfan, 2013, p. 39):

- If the tcount value > ttable, then Ho is rejected and Ha is accepted so that the knowledge variable affects interest.
- If the value of the calculation < ttable, then Ho is accepted and Ha is rejected, so the knowledge variable has no effect on interest.

Based on the results of the partial test, the influence between knowledge and interest was obtained from tcount (1.951) > ttable (1.669), with a significant level of 0.001 < 0.05. A value of 1.951 greater than 1.669 indicates that the tcount is greater than the ttable. From these results, it can be concluded that Ha was accepted (Ho was rejected). This suggests that there is a significant influence between knowledge and interest.

## 2). Effect of Perception (X2) on Interest (Y)

Table 11. Test of Variable X2 against Y

**Coefficientsa**

| Type           | Unstandardized Coefficients |            | Standardized Coefficients | t     | Sig. | Collinearity Statistics |       |
|----------------|-----------------------------|------------|---------------------------|-------|------|-------------------------|-------|
|                | B                           | Std. Error |                           |       |      | Tolerance               | VIF   |
| (Constant)     | 1.374                       | .744       |                           | 1.847 | .070 |                         |       |
| Knowledge (x1) | .185                        | .095       | .183                      | 1.951 | .041 | .141                    | 7.097 |

| Type                      | B     | Std. Error | Beta | t     | Sig. | Tolerance | VIF    |
|---------------------------|-------|------------|------|-------|------|-----------|--------|
| (Constant)                | 1.374 | .744       |      | 1.847 | .070 |           |        |
| Knowledge (x1)            | .185  | .095       | .183 | 1.951 | .041 | .141      | 7.097  |
| Perception (x2)           | .168  | .106       | .164 | 1.672 | .049 | .049      | 8.520  |
| E-Banking Facilities (x3) | .608  | .122       | .634 | 4.987 | .000 | .077      | 13.000 |

a. Dependent Variable: Customer Interest (Y)  
Source: Data processed using SPSS (2024)

From the data above and SPSS processing, it can be seen:

t Count = 1,672

t table = 1,669

Decision-making criteria (Azuar Juliandi & Irfan, 2013, p. 39):

- If the tcount value is > ttable, Ho is rejected and Ha is accepted, so the Perception variable affects interest.
- If the value of the calculation < ttable, then Ho is accepted and Ha is rejected, so the Perception variable has no effect on interest.

Based on the results of the partial test, the influence between Perception on interest was obtained from tcount (1.672) > ttable (1.669), with a significant level of 0.007 < 0.05. A value of 1.672 greater than 1.669 indicates that the count exceeds the table. From these results, it can be concluded that Ha was accepted (Ho was rejected). This shows that there is a significant influence between perception and interest.

## 3). Effect of e-Banking Facility (X3) on Interest (Y)

Table 12. Test of Variable X3 against Y

**Coefficientsa**

| Type           | Unstandardized Coefficients |            | Standardized Coefficients | t     | Sig. | Collinearity Statistics |       |
|----------------|-----------------------------|------------|---------------------------|-------|------|-------------------------|-------|
|                | B                           | Std. Error |                           |       |      | Tolerance               | VIF   |
| (Constant)     | 1.374                       | .744       |                           | 1.847 | .070 |                         |       |
| Knowledge (x1) | .185                        | .095       | .183                      | 1.951 | .041 | .141                    | 7.097 |

|                           |      |      |      |       |      |        |
|---------------------------|------|------|------|-------|------|--------|
| Perception (x2)           | .168 | .106 | .164 | 1.672 | .049 | 8.520  |
| E-Banking Facilities (x3) | .608 | .122 | .634 | 4.987 | .077 | 13.000 |

a. Dependent Variable: Customer Interest (Y)  
Source: Data processed using SPSS (2024)

From the data above and SPSS processing, it can be seen:

t count = 4,987

t table = 1,669

Decision-making criteria (Azuar Juliandi & Irfan, 2013, p. 39):

- If the tcount value is > ttable, Ho is rejected and Ha is accepted, so the Perception variable affects interest.
- If the value of the calculation < ttable, then Ho is accepted and Ha is rejected, so the Perception variable has no effect on interest.

Based on the results of the partial test, the influence between perception and interest was obtained (4.987) > ttable (1.669), with a significant level of 0.004 < 0.05. A value of 4.987 greater than 1.669 indicates that the tcount is greater than the ttable. From these results, it can be concluded that Ha was accepted (Ho was rejected). This shows that there is a significant influence between perception and interest.

b. Test F

Table 12 Test F

#### ANOVA

| Type         | Sum of Squares | Df | Mean Square | F       | Sig.  |
|--------------|----------------|----|-------------|---------|-------|
| 1 Regression | 484.539        | 3  | 161.513     | 248.122 | .000a |
| Residual     | 39.707         | 61 | .651        |         |       |
| Total        | 524.246        | 64 |             |         |       |

a. Predictors: (Constant), E-Banking Facility (x3), Knowledge (x1), Perception (x2)  
b. Dependent Variable: Customer Interest (Y)  
Source: Data processed using SPSS (2024)

From the data above and SPSS processing, it can be seen:

Fcount = 248,122

Ftabel = 3,339

Based on the table above, it can be seen that the value of Fcal is 248.122 with a significant level of 0.000, while the Ftable is 3.339 with a significance of 0.05. Thus, the Fcal > Ftable is 248.122 > 3.339; the value of 248.122 is greater than 3.339, indicating that the tcount is greater than the table, meaning that Ho is rejected so it can be concluded that there is a significant influence between knowledge and perception on interest.

#### 5. Coefficient of Determination

The large determination coefficient shows the amount of variation in the dependent variable that the independent variable can explain. In other words, this determination coefficient measures how far the independent variables are in explaining the bound variables. The value of the determination coefficient is determined by the value of R square as can be seen in the following table:

Table 13 Determination Test

#### Model Summary

| Type | R     | R Square | Adjusted R Square | Std. Error of the Estimate |
|------|-------|----------|-------------------|----------------------------|
| 1    | .961a | .924     | .921              | .80681                     |

a. Predictors: (Constant), E-Banking Facility (x3), Knowledge (x1), Perception (x2)  
b. Dependent Variable: Customer Interest (Y)  
Source: Data processed using SPSS (2024)

From the results of the calculation, it can be seen that the determination coefficient obtained is 0.924. This means that 92.4% of the variation of the interest variable (Y) is determined by two independent variables, namely knowledge (X1) and perception (X2). The rest is influenced by other variables that have not been studied.

## Discussion

From the test results, it can be seen that all independent variables (knowledge and perception) have a positive influence on the bound variable (interest). The detailed

results of the analysis and testing can be explained as follows:

### 1. The Influence of Knowledge on Interest

According to Valarie A. Zethmal and Mary Jo Bitner, knowledge is all economic activities whose results are not in the form of physical or construction e-banking facilities, which are generally generated and consumed simultaneously and provide added value. Based on the results of the partial test, the influence between knowledge and interest was obtained from  $t_{count} (2.525) > t_{table} (1.669)$ , with a significant level of  $0.001 < 0.05$ . A value of 2.525 greater than 1.669 indicates that the count is greater than the table. From these results, it can be concluded that  $H_a$  was accepted ( $H_o$  was rejected). This suggests that there is a significant influence between knowledge and interest.

This follows research conducted by Wahluyo (2011) stating that the significant relationship between knowledge and interest in e-banking Facilities can be improved through increasing perception because Perception encourages workers to improve e-banking Facilities. It can be concluded that there is a positive and significant influence of the knowledge variable ( $X_1$ ) on the interest variable ( $Y$ ), meaning that there is a unidirectional influence or relationship between knowledge and interest in real terms. So, companies must consider the implications between the knowledge variable and interest.

### 2. The Influence of Perception on Interest

Perception is an activity that communicates and introduces e-banking facilities carried out by a company to meet its marketing target. Some forms of Perception that are spread among the public are advertising, personal sales, Sales perception, public relations, and direct marketing tools that companies use to achieve their advertising and marketing goals.

Based on the results of the partial test, the influence between Perception and interest was obtained  $(2.175) > t_{table} (1.669)$ ,

with a significant level of  $0.007 < 0.05$ . A value of 2.175 greater than 1.669 indicates that the count exceeds the table. From these results, it can be concluded that  $H_a$  was accepted ( $H_o$  was rejected). This shows that there is a significant influence between perception and interest.

This follows research conducted by Cecilia (2008) stating that the significant relationship between Perception and interest, e-Banking Facilities can be improved through increasing Perception, because Perception encourages workers to improve e-Banking Facilities.

Thus, it can be concluded that there is a positive and significant influence of the Perception variable ( $X_2$ ) on the interest variable ( $Y$ ), meaning that there is a unidirectional influence or relationship between Perception and interest in real life. So, companies must consider the implications between the perception variable and interest.

### 3. The Effect of e-Banking Facilities on Interest

The e-banking facility is something that customers receive as a substitute for their service contribution to the company. The provision of e-banking facilities is one of the implementations of the functions of MSDM, which is related to all types of individual awards in exchange for performing organizational tasks (Vietzal and Sagala 2009:741).

Based on the results of the partial test, the influence between perception and interest was obtained from  $t_{count} (5.001) > t_{table} (1.669)$ , with a significant level of  $0.004 < 0.05$ . A value of 5.001 greater than 1.669 indicates that the count is greater than the table. From these results, it can be concluded that  $H_a$  was accepted ( $H_o$  was rejected). This shows that there is a significant influence between perception and interest.

High e-banking facilities will increase customer interest. This follows research conducted by Muhammad Sulthon (2013),

which showed that e-Banking Facilities positively and significantly affect customer interest satisfaction. Thus, it can be concluded that there is a positive and significant influence of the e-Banking Facility variable ( $X_2$ ) on the interest variable ( $Y$ ), meaning that there is a unidirectional influence or relationship between the e-Banking Facility and real interest. So, companies must pay attention to the implications of the variables of e-banking facilities on interest.

#### 4. The Influence of Knowledge, Perception, and e-Banking Facilities on Interest

Based on the calculation results, it can be seen that the value of  $F_{cal}$  is 1921.187 with a significant level of 0.000, while  $F_{table}$  is 3.339 with a significant level of 0.05. Thus the  $F_{cal} > F_{table}$  is 1921,187 > 3,339, and the value of 1921,187 is greater than 3,339, indicating that the  $t_{count}$  is greater than the table, meaning that  $H_0$  is rejected so that it can be concluded that there is a significant influence between knowledge and perception on interest.

The results of this study conclude that Knowledge has a positive and significant effect on employee interest. Meanwhile, perception has a positive and significant effect on customer interest. Knowledge and perception positively and significantly impact customer interest in Bank Muamalat KCP. Stabat. Thus, it can be concluded that knowledge ( $X_1$ ) and perception ( $X_2$ ) have a positive and significant influence on interest ( $Y$ ), and these two factors can form interest ( $Y$ ). This means that there is a unidirectional and real influence or relationship between the independent variable (knowledge and perception) to the bound variable (interest) simultaneously, or in other words, if knowledge ( $X_1$ ) and perception ( $X_2$ ) are improved, together they can also increase interest ( $Y$ ). So, companies must pay attention to the implications of the variables, knowledge, perception, and e-banking facilities on interest.

## Conclusion

From the research results, data analysis, and discussion in the previous chapters, the following conclusions can be drawn: from the study results, it can be concluded that knowledge significantly influences customer interest in using bank products. There is a significant influence between Perception and the Customer's interest in using the originating bank product. E-banking facilities substantially influence customers' interest in using the originating bank product. There is a simultaneous influence between knowledge, perception, and e-banking facilities on the Customer's interest in using Muamalat Bank products..

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