



## The Influence of Perceived Convenience and Use of E-Banking on Utilization of Syari'ah E-Banking Services

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### Abstract

*The rapid development of technology encourages banking services to provide e-banking services. This study aims to investigate the influence of perceived ease and use of e-banking on the utilization of Islamic e-banking. The utilization of Islamic e-banking services among students has not been widely studied, so it is important to understand the factors that influenced it. The study used a quantitative approach with a survey method on 210 UMSIDA and UNISBA students who actively use Islamic e-banking. Data were collected through questionnaires and analyzed using SPSS version 22 analysis. The results showed that the perceived convenience and use of e-banking had a significant effect on the utilization of Islamic e-banking services. These findings can assist Islamic banking institutions in developing more effective strategies to attract and retain students as users of their services. This research also provides a scientific contribution in the field of Islamic banking and marketing studies, and can be a reference for future research on the utilization of Islamic e-banking services among university students. This research also indicates that the perceived ease and use of E-Banking are crucial factors in increasing the utilisation of Islamic E-Banking services.*

**Keywords:** *Perceived Ease; Use of E-Banking; Utilization of E-Banking Services.*

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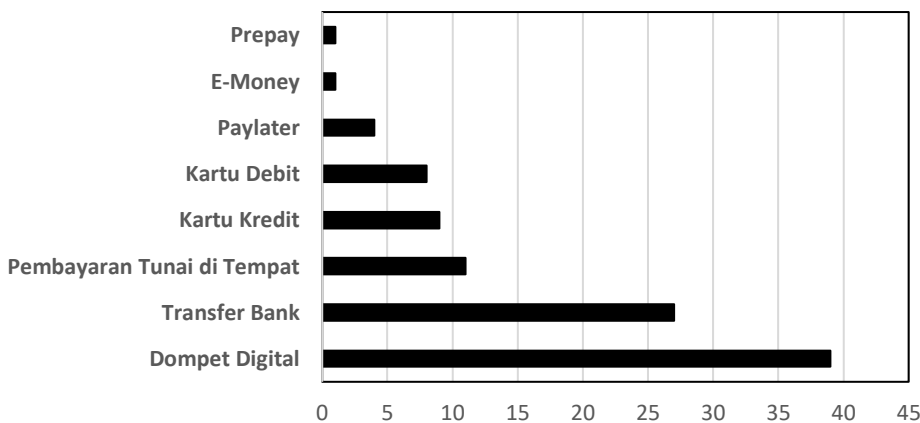
### 1. Introduction

The rapid development of technology has encouraged Islamic banking services to improve their operational services by providing e-banking services for the transactions. The utilization of Islamic e-banking services is influenced by several variables, including the perceived ease of transacting related to business and fulfilment of needs using Islamic e-banking, as well as variables of using e-banking services.

The ease of transacting through e-banking services is currently owned by almost all commercial banks and Islamic banks in Indonesia, through various platforms such as ATMs, SMS, telephone, EDC (Electronic Data Capture), and the internet. The digital era and digital banking trends have rapidly increased the use of e-banking services, fuelled by the increasing use of smartphones, rampant online businesses, as well as the development of social media and changes in people's lifestyles. During the pandemic, the use of e-banking increased sharply by 300 per cent according to data revealed by the Financial Services Authority (OJK). ([Anggie Ariesta, 2021](#)).Pandemic conditions that limit mobility in 2020 and the availability of the internet as a means of transaction, as well as the massive development of digital banking product services, support the development of Islamic e-banking. ([Widodo, 2022](#)).

Transactions through mobile banking and internet banking have also increased by more than 300 per cent between 2016 and August 2021. ([Anggie Ariesta, 2021](#)) Bank Indonesia (BI) noted that the value of e-banking transactions in 2021 reached IDR 39,841.4 Trillion, with a growth of 45.64% compared to the previous year. In 2022, the transaction value grew 24.83 per cent to IDR 49,733.8 Trillion. The increase in digital economic and financial transactions is in line with the increasing acceptance and preference of the public for online shopping, the expansion and convenience of digital payment systems, and the acceleration of digital banking." ([Antaranews.com, 2022](#))

**Metode Pembayaran E-Commerce yang banyak digunakan di Indonesia Tahun 2022**



**Figure 1. E-Commerce Payment Methods widely used in Indonesia 2022 (Indonesia ID data)**

E-commerce has become one of the preferred platforms for people to shop, as it allows consumers to purchase goods from anywhere and at any time. E-commerce also provides a variety of payment methods, including bank transfers, pay-later, debit cards, and digital wallets. Based on the results of a Fidelity National Information Services (FIS) survey of 48,000 consumers in 40 countries, including Indonesia, in 2022, 39% of respondents used digital wallets as the most widely used e-commerce payment method, followed by bank transfers used by 27% of respondents. Cash on delivery was only used by

11% of respondents, credit card by 9%, and then debit card by 8%, pay-later by 4%, and e-money and prepay by 1% each.

DataIndonesia.id also reported eight digital banks with parent entities that have the largest net profit based on individual financial statements for the third quarter of 2021. PT Bank BTPN *Tbk*, as the parent of *Jenius*, recorded a net profit of Rp1.46 trillion, an increase of 1.68% compared to the same period the previous year of Rp1.43 trillion.

Increased use of e-banking provides benefits to the banking industry, including generating fee-based income, reducing transaction costs, developing business, and increasing customer trust and loyalty. For customers, the use of e-banking also provides comfort and convenience in transacting freely, without time and location restrictions, such as transfers, clearing, credit card payments, electricity and water payments, credit payments, mobile phone bill payments, insurance payments, internet payments, flight ticket payments, and virtual accounts. E-banking services provide easy access for anyone, anywhere, and anytime, for 24 hours. However, in reality, there are problems with e-banking services that cannot be avoided. Islamic banking as an e-banking service provider must be able to improve service quality so that customers remain loyal and use these banking services, and do not switch to other banking services. ([Bonang, 2017](#))

Based on Cambridge International Research through the Global Education Census, students in Indonesia are the highest technology users in the world. ([Ambarwati, 2019](#)) However, the real problem lies in the **utilization** of Islamic e-banking services. The question is to what extent the use of e-banking and the ease of use of e-banking affect the use of e-banking in various needs, both in the context of business and fulfilling other life needs. Most students use e-banking services currently only limited to conduct financial transactions, such as interbank transfers, credit purchases, transportation ticket payments, to pay tuition bills online.

Although some college students use e-banking for day-to-day transactions, they may not have engaged themselves in investment activities or long-term financial planning. For example, they may not have utilized the investment or savings features offered by e-banking services to plan for their financial future. E-banking services often offer a range of more complex financial features and products, such as insurance, or stock investments. Students may not have utilized these features to their full potential. Although e-banking has strong security features, there are still students who do not fully understand and utilize these security features. They may not have enabled two-factor authentication, set up security notifications, or understand the actions to take in case of suspicious events. ([Pinotoan, 2013](#)) One of the advantages of e-banking is the ability to monitor spending in real-time. However, there are still students who have not utilized this feature to set their budget or monitor their spending in detail. While e-banking can be a useful tool in managing finances, some college students may not have received adequate education or training on personal finance and financial management. Good financial education can help them maximize the benefits gained from e-banking services.

This study aims to understand how much the perceived ease of using e-banking services affects customers' decisions and desires to utilise Islamic e-banking services. Evaluate the effect of e-banking service usage, both in terms of frequency of use and types of transactions performed, on the utilisation of Islamic e-banking services by customers. Seeing how the interaction and contribution between perceived ease of service and the use of e-banking services together affect the utilisation of Islamic e-banking services.

The specific purpose of this research is to find out how much the use of E-Banking services among Millennial Students today. So that later the orientation of student learning in the field of

entrepreneurship can be directed towards the use of Islamic E-Banking services both in business and fulfilling other needs.

With a clear scope and objectives of the study, this research is expected to provide valuable insights into how perceived ease of use and e-banking service usage affect the utilisation of Islamic e-banking services, as well as provide practical recommendations to increase the adoption and utilisation of these services.

Assisting Islamic Banking in efforts to socialize the Sharia E-Banking service program and the Utilization of E Banking Services. With this research, it is hoped that Islamic Banking in each country can further improve the quality of Islamic E-Banking services so that customers are increasingly loyal in transacting in Islamic Banking.

## 2. Literature Review

### Using e-banking (Electronic Banking) Services

E-banking (Electronic Banking) services are operational services provided by banking services in line with technological developments and globalization. E-banking services are currently available in almost all conventional banks and Islamic banks, through various platforms such as ATMs, SMS, telephone, EDC (Electronic Data Capture), and the internet. ([Bonang, 2017](#)) The process of using Islamic e-banking services by customers can be seen through the five stages described by ([Kotler, 2002](#)). The first stage is awareness, where customers are aware of the service innovation, but still lack information about it. The second stage is interest, where customers are interested in finding more information about the innovation. The third stage is evaluation, where customers consider whether to try using the innovation. The fourth stage is trial, where customers try to use the innovation to increase their understanding and estimate of the value of the innovation. The fifth stage is adoption, where customers decide to use the innovation regularly. ([Adiyanti, 2015](#))

Interest is a situation before someone takes action, and can be the basis for predicting behavior or action. Interest in using e-banking services can be understood as the customer's desire to choose and use service products based on experience in choosing, using, and consuming these products. Cultural, social, personal, and psychological factors also influence user interest in using e-banking services. Behavioral or usage interest is defined as the level of a person's desire or drive to perform certain behaviors. ([Priambodo & Prabawani, 2015](#))

Internet banking is a form of e-banking service that can be accessed 24 hours through devices such as personal computers, laptops, notebooks, or smartphones that are connected to the internet. Internet banking systems have multiple levels of security, with a separation between the front-end that deals with customers, and the back-end that deals with the bank. The two parts are usually separated by a firewall to maintain system reliability and performance. With qualified security services, Islamic banking e-banking can provide convenience, smoothness, and efficiency to customers who use it.

The types of e-banking services commonly available in Islamic banking include customer balance information, account mutations, portfolios, time deposits, inter-account transfers, online transfers to other banks, inter-bank transfers via SKN and RTGS, transactions such as ATMs, purchasing transportation tickets, and online payments such as PLN bills, education, taxes, telephone, and others. ([Ansori, 2019](#))

To obtain Islamic banking e-banking services, there are standard requirements that must be met by customers, such as having a savings account at a bank, having an ATM card, having a mobile phone number and e-mail address, registering for internet banking through a branch office or independently through a website, activating financial transactions through a branch office, ordering e-tokens as an additional facility for financial transactions, and reading and agreeing to the terms and conditions of internet banking services.

By understanding the stages of use, interest, and types of e-banking services, as well as the requirements needed, this research will examine the utilisation of Islamic e-banking services and its influence on customer needs and preferences in the context of business and fulfilment of life needs.

### **Perceived Ease of Use of E-Banking**

According to Jogiyanto, ease of use is defined as the extent to which a person believes that using a technology will be free from effort. Davis et al., as cited by Tony, ([Tony Sitinjak, 2019](#)) defines perceived ease of use as a belief in ease of use, namely the level at which users believe that the technology or system can be used easily and free of problems. ([Priambodo & Prabawani, 2015](#)) The intensity of use and interaction between users and the system can also indicate ease of use. ([Atriani, Lalu Adi Permadi, 2020](#)). Explain ease of use as the level of confidence at which users feel that using a system does not require great effort. ([Bakhtiar, Kartika, & Listyawati, 2022](#))

Indicators of perceived ease of use according to Davis, as cited by Tony, include easy to learn, controllable, clear and understandable, flexible, easy to become skillful, and easy to use. ([Tony Sitinjak, 2019](#)) Ease of use is also related to time efficiency, ability to make transactions, ease of internet banking operations, and flexibility of use. ([Bakhtiar et al., 2022](#))

The Importance of Ease of Use in E-Banking. When people are more confident that a technology can be used easily or with minimal effort, their interest in using the technology will also increase. In addition to interest in use, their perception of the benefits of technology will also be better. ([Tony Sitinjak, 2019](#))

In the field of marketing, all Islamic banking institutions also build special websites to carry out the e-banking process to make it easier for customers to transact and obtain information about Islamic banking and its products. The use of modern IT systems greatly supports the increasing competitiveness of Islamic banks. The existence of ATMs spread throughout Indonesia is also a reason for customers to choose a bank because of the ease of transactions. ([Ansori, 2019](#))

E-Banking services have many features that provide convenience, comfort, and security in making transactions. Transactions using E-Banking services can be carried out easily, comfortably, and safely. The menus on internet banking can be used without having to have special skills, making it easier for users. In addition, E-Banking is equipped with a layered security system and customers are given tokens that issue password numbers that always change every time a transaction is made, making it more secure. The data security factor is also very important in the banking sector, given the role of banks as trust institutions with funds owned by the public. To prevent access or misuse of customer financial data, banking computer software uses various methods such as the use of User IDs and passwords, data backup facilities, and the use of bank data passwords in the application system. ([Ansori, 2019](#))

E-banking services provide convenience, practicality, security and comfort for customers in conducting online transactions. With internet banking, transactions can be done anywhere and anytime as long as there is an internet connection. Some other benefits of e-banking services are:

1. Time saving: Customers do not need to leave their workplace to conduct banking activities. Simply use a PC, laptop or smartphone connected to the internet.
2. Security: Equipped with a layered security system and network security support.
3. Online real-time transactions: Can be done anytime and anywhere through the internet network.
4. One access for all products: By logging in using one User ID, customers can access all products owned by Islamic banking. ([Ansori, 2019](#))

In e-banking services, customers can carry out non-financial transactions such as viewing balances and account mutations, as well as financial transactions such as inter-account transfers, interbank online transfers, SKN (clearing), and RTGS. In addition, customers can also make monthly bill payments such as electricity, telephone, and others, and make purchase transactions.

Data security is an important factor in e-banking services, given the role of banks as trustworthy institutions that manage public funds. The security system used includes the use of user IDs and passwords, data backup facilities, and bank data passwords in the system application.

By using e-banking services, Islamic banking customers get convenience, comfort, and security in conducting online transactions. This service allows customers to access information and conduct various banking transactions anywhere and anytime through the internet network.

### **Utilisation of Islamic E-Banking Services (Perceived Usefulness)**

Perceived usefulness in the use of Islamic e-banking services is a person's belief that the use of technology or the system will improve their performance at work. This can improve user performance and productivity. Davis et al, as cited by Priyambodo, define perceived usefulness as the extent to which a person believes that the use of certain information systems will improve their performance. This perceived usefulness is an important factor in user decision making in using an information system. In the construct of perceived usefulness, Davis (1989) identifies six items that can form it, including:

1. Work faster (Work more quickly)
2. Job performance
3. Increase productivity
4. Effectiveness
5. Makes job easier
6. Useful ([Priyambodo & Prabawani, 2015](#))

The benefits of Utilising Sharia E-Banking Services include various aspects. First, the use of e-banking can increase the effectiveness and efficiency of customers in conducting banking transactions. Customers can open an account without having to come directly to banks located in different places. In addition, customers can access e-banking services at any time for 24 hours, thus saving the cost and time required to come to the bank directly.

Secondly, through e-banking services, customers can apply for loans such as KTA, KPR, and KMG online quickly and easily. This provides convenience and accessibility for customers in accessing financial services.

Third, customers can check the real-time exchange rate of the rupiah against other currencies, such as the US dollar (USD), Australian dollar (AUD), Singapore dollar (SGD), euro (EUR), Japanese yen (JPY), and others. This allows customers to conduct transactions with foreign currencies more easily and keep up with market movements.

Fourth, with e-banking services, customers can obtain banking-related information through various networks. All transactions made by customers are also recorded, verified and stored for future use.

Fifth, online purchase transactions (e-commerce) are widely used by sellers with the aim of saving costs, especially distribution costs and warranty costs. This provides convenience for customers in shopping online using e-banking services. ([Nurmalia & Wija, 2018](#))

With e-banking services, both customers and banks benefit equally. Customers save time and are efficient in making transactions, while the bank can make budget efficiency for branch offices and employees. In addition, the bank can allocate funds for technology development that supports e-banking services. Thus, the utilisation of Islamic e-banking services provides significant benefits for customers and banks. Customers can increase efficiency and convenience in transactions, while banks can increase operational efficiency and increase investment in technology development. Positive perceived benefits are an important factor in encouraging the use of Islamic e-banking services by customers.

### 3. Methodology

The method approach used in this research is quantitative. Quantitative methods are used based on the philosophy of positivism, with the aim of analysing the influence between research variables. The type of research used is explanatory research, which aims to explain the cause-and-effect relationship between research variables. ([Efendi, 1998](#))

The data used in this study consisted of primary data and secondary data. Primary data was obtained through questionnaires and observations made to respondents, ([Kerlinger, Fred N and Pedhazur, 2000](#)) namely students of Muhammadiyah University of Sidoarjo and Students of Bandung Islamic University. Secondary data is a reference used to support primary data, such as books, journals, and previous research results. ([Hendri Tanjung, 2011](#))

This research includes customers from active students who use Islamic e-banking services from Muhammadiyah Sidoarjo University, Faculty of Islamic Religion consisting of PAI, PBA, Islamic Banking, PGMI and D2 Mahad Umar bin Khattab Study Programmes and from Bandung Islamic University students consisting of Akhwalu Syahsiyah, HES, Islamic Banking, PAI and Legal Studies Study Programmes.

**Table 1; Total Population**

No	Description	Amount
1	Active Students of Muhammadiyah University of Sidoarjo	1670
2	Active Students of Bandung Islamic University	2083
Total Population		3753

The sample will be taken with a certain sampling method that is considered representative of the population with a minimum number of 198 samples. In determining the number of samples, researchers used the Cochran table. If the population in this study is 3753, then the population number in the table that is close to that number is 4000. Based on the sample determination table above with

alpha 0.01, the minimum sample that must be met is 198 samples. This research was conducted for 3 months, from December 2022 to February 2023.

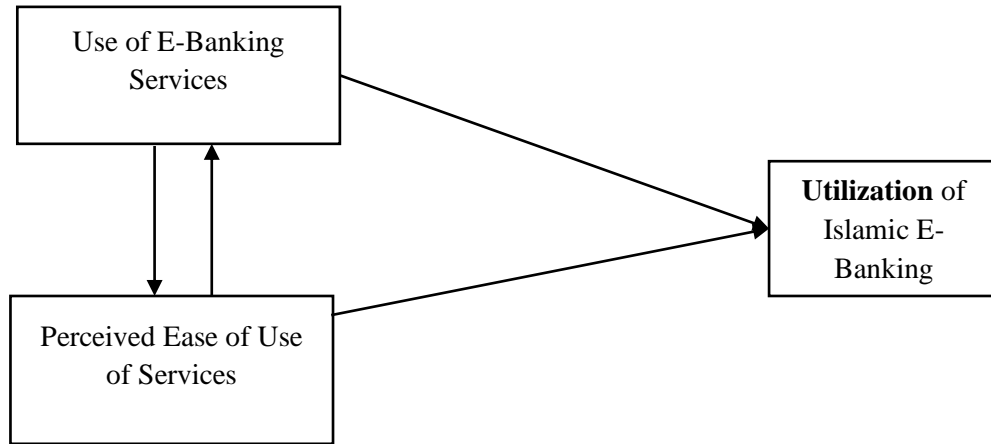


Figure 2. Theoretical framework

The approach used in this study is a quantitative approach to measure the effect of perceived ease and use of e-banking services on the use of Islamic e-banking services. In addition, this study also uses a correlation approach to see the relationship between these variables.

The data analysis methods that will be used include validity test, reliability test, linearity test, normality test, heteroscedasticity test, autocorrelation test, multicollinearity test, t test (partial), F test (simultaneous), and determination coefficient test (R-Square).

### Hypothesis Formulation

Hypothesis 1 (H1): Perceived ease of e-banking services has a direct effect on the use of Islamic e-banking services.

- a. H0 (Null Hypothesis): Perceived ease of e-banking services does not directly affect the utilisation of Islamic e-banking services.
- b. H1 (Alternative Hypothesis): Perceived ease of e-banking services has a direct effect on the utilisation of Islamic e-banking services.

Hypothesis 2 (H2): The use of e-banking services has a direct effect on the utilisation of Islamic e-banking services.

- a. H0 (Null Hypothesis): The use of e-banking services has no direct effect on the utilisation of Islamic e-banking services.
- b. H2 (Alternative Hypothesis): The use of e-banking services has a direct effect on the utilisation of Islamic e-banking services.

Hypothesis 3 (H3): Perceived ease of service and use of e-banking services simultaneously affect the utilisation of Islamic e-banking services.

- a. H0 (Null Hypothesis): Perceived ease of service and use of e-banking services do not simultaneously affect the utilisation of Islamic e-banking services.
- b. H3 (Alternative Hypothesis): Perceived ease of service and use of e-banking services simultaneously influence the utilisation of Islamic e-banking services.



These hypotheses will be tested through statistical analysis based on data collected from respondents who are users of Islamic e-banking services. This analysis will help determine whether there is a significant relationship between perceived convenience, service usage, and utilisation of Islamic e-banking services.

#### 4. Results And Discussion

##### A. Validity Test

In this study, a validity test was conducted to measure the accuracy of the statement instrument contained in the research questionnaire. The research data validity test uses the Pearson Correlation method, where a significance value  $\leq 0.05$  indicates that the statements are valid, whereas if the significance value is  $\geq 0.05$ , the research instrument is said to be invalid. The following are the results of data validity testing:

**Table 2. Validity Test Results**

<b>Correlations</b>		T.X1	T.X2	T.Y
T.X1	Pearson Correlation	1	.906**	.901**
	Sig. (2-tailed)		.000	.000
	N	210	210	210
T.X2	Pearson Correlation	.906**	1	.955**
	Sig. (2-tailed)	.000		.000
	N	210	210	210
T.Y	Pearson Correlation	.901**	.955**	1
	Sig. (2-tailed)	.000	.000	
	N	210	210	210

\*\* . Correlation is significant at the 0.01 level (2-tailed).

The results of the validity test regarding the variables of perceived convenience, E-Banking usage, and Sharia E-Banking service utilisation in the table above show that all of these variables have a significance value  $\geq 0.05$ . Therefore, it can be concluded that all these variables are said to be valid and can be used in further research.

##### B. Reliability Test

Furthermore, a reliability test was conducted to measure the consistency of the research instrument. The reliability test was carried out using the SPSS Statistics 22 computer programme with the Cronbach's alpha method. The instrument is said to be reliable if it meets the requirements of an  $\alpha$  value  $\geq 0.70$ . The following are the results of the reliability test of the research questionnaire:

**Table 3. Reliability Test Results**

<b>Reliability Statistics</b>	
<i>Cronbach's</i> Alpha	N of Items
.993	75

From the table above, it can be seen that the Cronbach's Alpha value for the perceived convenience variable (X1), the use of E-Banking (X2), and the use of Sharia E-Banking (Y) is

0.993. This value is greater than 0.70, so it can be concluded that the three instruments have good reliability.

### C. Linearity Test

Furthermore, a linearity test was conducted to see if there was a linear relationship between the dependent variable and the independent variable. This test can be seen in the Sig. Linearity column on the Anova Table, with a significance value  $\leq 0.05$  as the limit. The following are the results of the linearity test:

**Table 4. Linearity Test Results ANOVA Table**

			Sum of Squares	df	Mean Square	F	Sig.
T.Y * T.X1	Between Groups	(Combined)	66061.291	50	1321.226	19.322	.000
		Linearity	62501.560	1	62501.560	914.024	.000
		Deviation from Linearity	3559.732	49	72.648	1.062	.381
	Within Groups		10872.523	159	68.381		
	Total		76933.814	209			

**ANOVA Table**

			Sum of Squares	df	Mean Square	F	Sig.
T.Y * T.X2	Between Groups	(Combined)	71165.578	39	1824.758	53.779	.000
		Linearity	70164.216	1	70164.216	2067.862	.000
		Deviation from Linearity	1001.363	38	26.352	.777	.819
	Within Groups		5768.236	170	33.931		
	Total		76933.814	209			

From the two tables above, it can be concluded that:

- 1) The significance value for the perceived ease of use variable (X1) is  $0.000 \leq 0.05$ . This shows that the perceived convenience variable has a positive and significant effect on the use of Islamic E-Banking services. Thus, the test results indicate a linear relationship between the two variables.
- 2) The significance value for the variable E-Banking Usage (X2) is  $0.000 \leq 0.05$ . This shows that the variable use of E-Banking also has a positive and significant effect on the use of Islamic E-Banking services. In this study, the variable E-Banking usage can be said to have a linear relationship with the utilisation of these services.

### D. Normality Test

Next, a normality test is carried out to test whether the variable data that has been collected follows a normal distribution or not. The normality test in this study uses the Kolmogorov-Smirnov method, with a significance value limit of  $\geq 0.05$  to determine whether the data is normally distributed or not. The following are the results of the normality test

Table 5. Normality Test Results

### One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual	
N		208	
Normal Parameters <sup>a,b</sup>	Mean	.0000000	
	Std. Deviation	18.51916284	
Most Extreme Differences	Absolute	.074	
	Positive	.048	
	Negative	-.074	
Test Statistic		.074	
Asymp. Sig. (2-tailed)		.007 <sup>c</sup>	
Monte Carlo Sig. (2-tailed)	Sig.	.190 <sup>d</sup>	
	99% Confidence Interval	Lower Bound	.179
		Upper Bound	.200

a. Test distribution is Normal.

b. Calculated from data.

c. Lilliefors Significance Correction.

If you look at the One-Sample Kolmogorov-Smirnov Test table, the value on the asymptotic Sig. (2-tailed) shows a significance value of  $0.200 \geq 0.05$ . Therefore, it can be concluded that the data has a normal distribution.

### E. Normality Test

Next, a *heteroscedasticity* test is carried out to test whether there is an inequality of variables from the residual observation to other observations. The *heteroscedasticity* test uses the *Glejser (gīzer)* method, provided that if the significance value between the independent variable and the absolute residual  $\geq 0.05$ , then the data does not show symptoms of *heteroscedasticity* in the regression model. The results of the *heteroscedasticity* test can be seen in the table below:

Table 6. Heteroscedasticity Test Results  
Co-efficients<sup>a</sup>

Model		Unstandardized Coefficients		Standardized Coefficients		
		B	Std. Error	Beta	t	Sig.
1	(Constant)	.138	.072		1.920	.056
	LN_TX1	.014	.038	.064	.375	.708
	LN_TX2	-.040	.036	-.187	-1.093	.276

a. Dependent Variable: ABS\_RES2

If you look at the table above, the significance value of each independent variable is  $\geq 0.05$  ( $0.708 \geq 0.05 \leq 0.276$ ). This indicates that there are no symptoms of heteroscedasticity in the regression model.

**F. Autocorrelation**

Table 7. Autocorrelation Test Results  
**Model Summary<sup>b</sup>**

Model	R	R Square	Adjusted Square	R Std. Error of the Estimate	Durbin-Watson
1	.957 <sup>a</sup>	.917	.916	5.450	1.970

a. Predictors: (Constant), T.X2, T.X1

b. Dependent Variable: T.Y

If it is declared free from autocorrelation testing if the DW value  $\geq$  DU. Based on the table above, the value of DU = 1.788 and DW = 1.970. Thus, the result shows that DW  $\geq$  DU (1.970  $\geq$  1.788), so it can be concluded that there is no autocorrelation.

**G. Multicollinearity Test**

Multicollinearity testing aims to identify the existence of a correlation or strong relationship between two or more independent variables in a multiple regression model. This test uses tolerance and Variance Inflation Factor (VIF) to detect the presence of multicollinearity. The provisions used are VIF value  $\leq$  10.00 and Tolerance value  $\geq$  0.01, which indicates that there is no multicollinearity. The results of multicollinearity testing can be seen in the table below:

**Table 8. Multicollinearity Test Results  
Coefficients<sup>a</sup>**

Model	Unstandardized Coefficients		Standardized Coefficients		Correlations			Collinearity Statistics		
	B	Std. Error	Beta	t	Sig.	Zero-order	Partial	Part Tolerance	VIF	
1 (Constant)	4.990	2.571		1.941	.054					
T.X1	.234	.058	.190	4.043	.000	.897	.271	.081	.184	5.445
T.X2	1.151	.069	.783	16.689	.000	.954	.758	.335	.184	5.445

a. Dependent Variable: T.Y

In the table above, it can be seen that the VIF value for each independent variable  $\leq$  10.00 (5.445  $\leq$  10.00) and the Tolerance value  $\geq$  0.01 (0.184  $\geq$  0.01), indicating that there are no symptoms of multicollinearity.

**H. T (Partial) Test**

The T (Partial) test is used to test the partial effect of the independent variable on the dependent variable with a significance level  $\leq$  0.05. The following are the test results:

**Table 9. T-Test Results**

Co-efficients <sup>a</sup>						
Model		Unstandardized Coefficients		Standardized Coefficients		
		B	Std. Error	Beta	t	Sig.
1	(Constant)	4.990	2.571		1.941	.054
	T.X1	.234	.058	.190	4.043	.000
	T.X2	1.151	.069	.783	16.689	.000

Dependent Variable: T.Y

In partial testing (T test) that has been carried out, the following results are obtained:

- a) The perceived ease of use variable (X1) has a significance value of  $0.000 \leq 0.05$ . This shows that the perceived convenience variable has a positive and significant effect on the use of Islamic E-Banking services. Partial test results (T test) on this variable are accepted.
- b) The variable E-Banking Usage (X2) has a significance value of  $0.000 \leq 0.05$ . This shows that the variable use of E-Banking has a positive and significant effect on the use of Islamic E-Banking services. Partial test results (T test) on this variable are accepted.

#### I. F test

The F (Simultaneous) test is conducted to test the effect of exogenous variables together on endogenous variables with a significance level  $\leq 0.05$ . The following are the test results:

**Table 10. F Test Results**  
ANOVA<sup>a</sup>

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	67416.451	2	33708.225	1134.822	.000 <sup>b</sup>
	Residual	6118.927	206	29.704		
	Total	73535.378	208			

a. Dependent Variable: T.Y

b. Predictors: (Constant), T.X2, T.X1

Based on the test results in the table above, the calculated F value is 1134.822 with a significance level of 0.000. Because the significance value of  $0.000 \leq 0.05$ , it can be concluded that simultaneously or together, the perceived convenience variable (X1) and the use of E-Banking (X2) have a significant influence on the use of Sharia E-Banking services (Y).

**J. Test Coefficient of Determination (R - Square)**

**Table 11. Test Results (R-Square) Model Summary**

Model	R	R Square	Adjusted Square	R Std. Error of the Estimate
1	.957 <sup>a</sup>	.917	.916	5.450

a. Predictors: (Constant), T.X2, T.X1

From the test results in the table above, there is a correlation or relationship (R) value between the independent variable and the dependent variable of 0.957. Furthermore, in the R Square column, the coefficient of determination (R<sup>2</sup>) value is 0.917 or 91.7%. This shows that the effect of the independent variable (Perception of Ease and Use of E-Banking) on the dependent variable (**Utilization** of Sharia E-Banking services) is 91.7%, while the remaining 8.3% is influenced by other factors not examined in this study.

**Table 12. Test Results of the Effect of Perceptions of Ease and Use of E-Banking on Utilization of Islamic E-Banking Services**

No.	Type of Influence	Co-efficient (α)	T Calculate	Sig.	Description
1.	Perceived Ease Utilisation of Islamic E-Banking Services	0,05	4.043	0,000	Significant
2.	Use of E-Banking Utilisation of Islamic E-Banking Services	0,05	16.689	0,000	Significant

**The Effect of Perceived Ease of Utilization of Islamic E-Banking Services**

After being observed based on the analysis results from partial testing (T test). These results indicate that the perceived convenience variable has a significance value of  $0.000 \leq 0.05$ , which indicates a significant effect of perceived convenience on the use of Islamic E-Banking services. This finding is consistent with previous research, (Murfi & Suripto, 2020) which also reveals that perceived convenience has a significant effect on interest in using internet banking services by students. Perceptions of the ease of use of technology are an important factor in influencing a person's **behavior** in adopting these services. In the context of Sharia E-Banking services, the main objective is to provide convenience for customers in accessing and conducting financial transactions via the internet, thus providing greater flexibility. In addition, the **utilization** of the service also provides convenience for customers, because the features contained in Sharia E-Banking can be used without requiring special skills.

**The Effect of E-Banking Use on Utilization of Sharia E-Banking Services**

Based on the results of the analysis of partial testing (T test), the variable use of E-Banking on the use of Islamic E-Banking services is indicated by a significant value of  $0.000 \leq 0.05$ , which means that the use of E-Banking has a significant effect on the use of Islamic E-

Banking services. The results of this study are in line with (Nizar & Yusuf, 2022) which says the effect of using E-Banking has a significant effect on interest in using E-Banking in transactions.

Table 13. Test Results of Simultaneous Effect Test of Perceived Ease and Use of E-Banking on **Utilization** of Islamic E-Banking Services

No.	Type of influence	Co-efficient ( $\alpha$ )	F Calculate	Sig.	Description
1.	Interaction (Perceived ease and use of E-Banking) → <b>Utilization</b> of Sharia E-Banking services	0,05	1134.822	0,000	<i>Significant</i>

### The Effect of Perceived Ease and Use of E-Banking on *Utilization* of Islamic E-Banking Services

Can be seen from the results of partial test analysis (T test). This finding shows that the E-Banking usage variable has a significance value of  $0.000 \leq 0.05$ , which indicates that the use of E-Banking has a significant effect on the use of Islamic E-Banking services. This finding is consistent with previous research, (Kholid & Soemarso, 2018) which also concluded that the use of E-Banking has a significant influence on interest in using E-Banking in making transactions.

### Theoretical and Practical Implications

#### 1. Theoretical Implications

- a. Contribution to the Theory of Consumer Behaviour and Technology: The results of research showing that perceived ease of service (X1) and service usage (X2) affect the use of Islamic e-banking services (Y) can strengthen existing theories in the fields of consumer behaviour and technology adoption.
- b. Further Understanding of the Drivers of Islamic E-Banking Adoption: This study provides insight into the specific factors that influence the adoption of Islamic e-banking services. It helps expand the theoretical understanding of how user perceptions and behaviour are influenced by aspects of convenience and usage in the context of Islamic banking.
- c. Enrichment of Literature on Islamic Banking: This research will add to the existing literature on Islamic e-banking, by highlighting the variables that are significant in influencing the utilisation of such services. This can be a reference for further research in the field of Islamic banking and financial technology.

#### 2. Practical Implications

- a. Marketing and Promotion Strategy: Islamic banks can use the results of this study to design more effective marketing strategies by emphasising the ease of use of their e-banking services. Advertising campaigns that highlight the user-friendly interface, transaction speed, and convenience in using e-banking can increase interest and utilisation of the service.
- b. Service Development and Improvement: Based on the findings that ease of use and service utilisation have a significant effect, Islamic banks can focus on developing and improving the features of e-banking services. For example, improving the user interface (UI) to make it more intuitive, adding easy-to-use security features, and ensuring that e-banking services can be accessed smoothly through various devices.
- c. Customer Training and Education: The results of this study also show the importance of educating customers on how to use e-banking services. Islamic banks can conduct training

programmes and workshops for new and existing customers, so that they are more familiar with the various features and benefits of Islamic e-banking services.

- d. Policy and Regulation: Policymakers and regulators in the Islamic banking sector can use the results of this study to encourage the adoption of e-banking services through supportive regulations. For example, providing incentives for banks that invest in easy-to-use e-banking technology, or issuing guidelines that encourage standardisation of e-banking features to improve user convenience.
- e. Service Customisation for Specific Market Segments: Knowing that perceived ease of use and service usage are important factors, Islamic banks can develop e-banking services tailored to the needs of specific market segments, such as millennials, working professionals, or small and medium enterprises (SMEs).
- f. By understanding and implementing the results of this study, Islamic banks can increase the utilisation of their e-banking services, which in turn can increase customer satisfaction and strengthen their competitive position in the market.

## 5. Conclusion

Based on the results of research, data processing, and discussion, the following conclusions can be drawn:

Perceived convenience has a significant influence on the use of Islamic E-Banking services with a significance value of  $0.000 \leq 0.05$ . Therefore, the first hypothesis can be accepted. This shows that the perceived ease of using technology is an important factor for individuals in choosing to use Islamic E-Banking services.

The use of E-Banking also has a significant influence on the **utilization** of Islamic E-Banking services with a significance value of  $0.000 \leq 0.05$ . The second hypothesis can be accepted based on these findings. The use of E-Banking is considered easier and more efficient, which allows customers to access the service flexibly in various locations.

Simultaneously, perceived convenience and use of E-Banking influence the **utilization** of Islamic E-Banking services with a significance value of  $0.000 \leq 0.05$ . These two variables jointly influence customers in using Islamic E-Banking services. These results indicate that the perceived convenience and use of E-Banking have an important role in encouraging the use of these services.

This conclusion indicates that the perceived ease and use of E-Banking are crucial factors in increasing the **utilization** of Islamic E-Banking services.

### Suggestions:

1. Development of Innovative Features in E-Banking Services: Islamic banks are advised to continue developing innovative features in e-banking services that not only facilitate usage but also provide added value to customers. Features such as personal financial management, integration with digital wallets, and expense analysis can attract more users to utilise Islamic e-banking services.
2. Enhancing the Security of E-Banking Services: Besides convenience, security is an important factor that affects customer confidence in using e-banking services. Islamic banks must ensure that their security systems are up-to-date and capable of dealing with evolving cyber threats. Educating customers on good security practices is also very important.



3. Improving Service Accessibility and Reliability: Islamic banks are advised to improve the accessibility of their e-banking services, ensuring that these services can be accessed easily through various devices and platforms. System reliability should also be maintained so that customers can perform transactions at any time without technical glitches.
4. Continuous Training for Bank Employees: Continuous training for bank employees is essential to ensure that they can provide effective and responsive support to customers using e-banking services. Well-trained employees can help customers overcome technical issues and answer queries related to e-banking services.
5. Education and Socialisation Campaign: Islamic banks should conduct continuous education and socialisation campaigns to increase customer awareness on the benefits and usage of e-banking services. This campaign can be conducted through various media, including social media, seminars, workshops, and educational materials provided at bank branches.
6. Further Research: It is recommended to conduct more in-depth follow-up research on other factors that may influence the utilisation of Islamic e-banking services. For example, research on the influence of trust, satisfaction, and customer loyalty on the use of Islamic e-banking services.
7. Collaboration with Technology Providers: Islamic banks can collaborate with technology providers to adopt the latest technology solutions that can improve the convenience and user experience of e-banking services. For example, AI technology for customer service, blockchain for transaction security, and big data for customer behaviour analysis.

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