

## THE IMPACT OF AFFINITY, CONVENIENCE, AND SOCIAL MEDIA MARKETING IN INFLUENCING INTEREST IN USING SHARIA E-BANKING

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### Abstract

*This study aims to determine the effect of affinity, convenience, and social media marketing on interest in using sharia e-banking with trust as a moderating variable (a case study of millennial society in Semarang Regency). The sample used in this study was 100 respondents with a simple random sampling technique. The data collection was carried out by giving questionnaires to the millennial community of Semarang Regency. The analysis used is the research instrument test, statistical test, classical assumption test, and MRA (moderated regression analysis). Furthermore, the data is processed using the analysis software, namely SPSS version 22. From the test results obtained: 1) affinity has no effect on interest in using sharia e-banking, 2) ease has a significant positive effect on interest in using sharia e-banking, 3) social media marketing has a significant positive effect on interest in using sharia e-banking, 4) trust is unable to moderate the effect of affinity on interest in using sharia e-banking, 5) trust can moderate the effect of convenience on interest in using sharia e-banking, 6) trust can moderate the influence of social media marketing on interest in using sharia e-banking. Islamic banking institutions can use the results of this study to increase public trust in the institution.*

**Keywords:** Affinity, Convenience, Social Media Marketing

### Abstrak

Penelitian ini bertujuan guna mengetahui pengaruh afinitas, kemudahan, dan *social media marketing* terhadap minat menggunakan *e-banking* syariah dengan kepercayaan sebagai variabel moderasi (studi kasus masyarakat millennial Kabupaten Semarang). Sampel yang digunakan dalam penelitian ini sebanyak 100 responden dengan teknik pengambilan sampel menggunakan teknik *simple random sampling*. Adapun pengumpulan data dilakukan dengan memberikan kuesioner pada masyarakat millennial Kabupaten Semarang. Analisis yang digunakan yaitu uji instrumen penelitian, uji statistik, uji asumsi klasik, MRA (*moderated regression analisis*). Selanjutnya data diolah dengan menggunakan software analisis yaitu SPSS versi 22. Dari hasil pengujian, diperoleh: 1) afinitas tidak berpengaruh terhadap minat menggunakan *e-banking* syariah, 2) kemudahan berpengaruh positif signifikan terhadap minat menggunakan *e-*

*banking syariah*, 3) *social media marketing* berpengaruh positif signifikan terhadap minat menggunakan *e-banking syariah*, 4) kepercayaan tidak mampu memoderasi pengaruh afinitas terhadap minat menggunakan *e-banking syariah*, 5) kepercayaan mampu memoderasi pengaruh kemudahan terhadap minat menggunakan *e-banking syariah*, 6) kepercayaan mampu memoderasi pengaruh *social media marketing* terhadap minat menggunakan *e-banking syariah*. Hasil penelitian ini dapat digunakan oleh lembaga perbankan syariah dalam meningkatkan kepercayaan masyarakat terhadap lembaga.

**Kata kunci:** Afinitas, Kemudahan, *Social Media Marketing*

## THE INTRODUCTION

Semarang Regency is one of the regencies in Central Java Province, which has 19 sub-districts with a total population 2020 of 1,066,975, and the people of Semarang Regency are the majority of Muslims, 92% in 2020. Additionally, the number of Islamic banks in Semarang Regency is still relatively minimal with the dominance of conventional banks. With many Muslim communities and a small number of Islamic banks, it can be an excellent opportunity to expand their market share by attracting the attention of millennial citizens to deposit their money in Islamic banks (BPS Kab. Semarang, 2021).

The COVID-19 pandemic has changed people's way of life and financial behavior (Kasdi& Saifudin, 2020). One of them is the use of e-banking. E-banking is a facility issued by banking that is very efficient to use in practical times (Saifudin, 2022b). E-banking provides excellent service without time limits to help ease a transaction activity and reduce the workload to improve service quality by using technology services. E-Banking also provides solutions for customers who want fast, comfortable, safe, cheap service, available 24 hours, and can be accessed through anything (Yani et al., 2018).

The Bank continues developing e-banking facilities to improve services with various conveniences. The use of e-banking in several Islamic banks is

reflected in the rating and rate of increase in e-banking users as in the chart below.

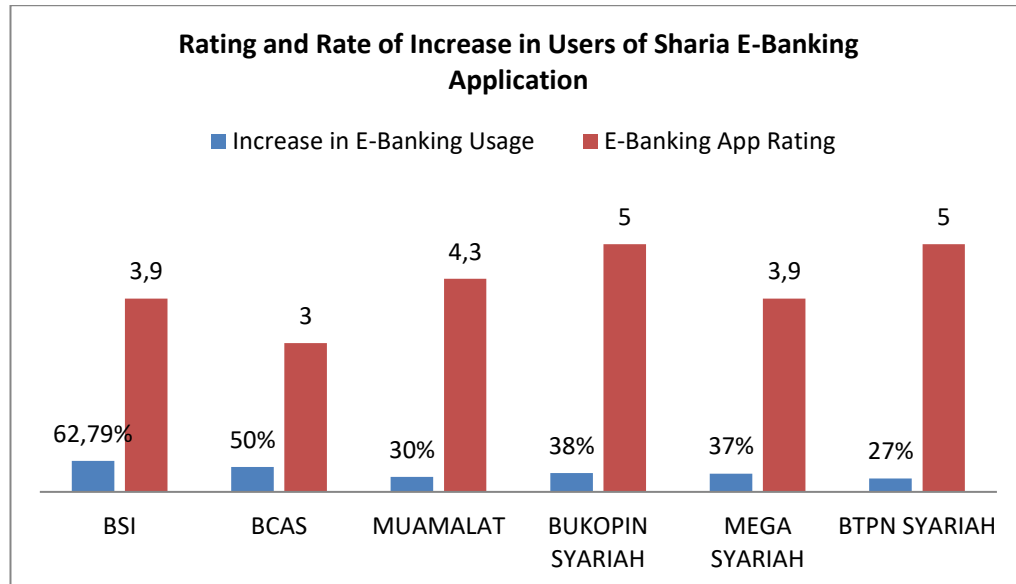


Figure 1. Graph of The Increase in Sharia E-Banking Users  
(Source: App Store 2021)

The high rating and increase in e-banking users obtained by several Islamic banks show a gap in the community environment because the percentage of unbanked and underbanked people is still high. This is a hurdle for Islamic banks in increasing e-banking users. This phenomenon gap is the reason why this research is so important.

With the rapid development of the digital world (Saifudin, 2022a), Customers will be interested in using the e-banking facility because it can help with transaction matters. Interest arises before an action is performed, which can be the basis for predicting the activity. Curiosity has a close bond with the impulse that exists in the individual and gives rise to a sense of desire to participate by making decisions with the thing of interest to something that is of interest to something that he is interested in (Azizah et al., 2020).

Furthermore, the second reason why this research is necessary is that there are still gaps in previous research. Some factors influencing the interest in using e-banking are affinity, convenience, social media marketing, quality of

service, popularity, level of trust, etc. Research completed by Mahmudah et al. (2020) and Rudyanto (2018) reveals that the relationship of affinity variables to interest has a significant favorable influence, while on the other hand, the research resolved by Ihwanudin (2018) shows that the affinity variable does not affect interest. Research conducted by Romadloniyah & Prayitno (2018), Ichsan & Nasution (2019), and Priambodo & Prabawani (2016) reveal that the ease variable has a positive and significant effect on interest. Meanwhile, the research completed by Kurnianingsih & Maharani (2020) shows the ease variable does not affect interest. Furthermore, the results of the research conducted by Piramita et al. (2021) and Ortega & Alhifni (2017) shows that the variables of social media marketing have a significant positive effect on interest. Meanwhile, the research conducted by Azizah et al. (2020) and Bawono & Subagio (2020) shows that the variables of social media marketing have a positive but insignificant effect on interest. The difference between this study and the previous research is found in the object of study; besides that, the researcher uses the affinity variable, which is still rarely used to conduct research.

This research aims to examine the role of affinity, convenience, and social media marketing in influencing interest in using Sharia e-banking and determine the role of trust in moderating the relationship of affinity, comfort, and social media marketing to the interest in using Sharia e-banking. This study differs from previous studies because it includes an affinity variable in the model, moderated by the confidence variable.

## LITERATURE REVIEW

A theory about the use of an information system that is considered influential and is generally used to describe the individual acceptance of the use of information systems, namely the Technology Acceptance Model (TAM) or the information technology acceptance model. It is an information system

acceptance model used by users called the Technology Acceptance Model(TAM) (Davis et al., 1989).

Through TAM, when using the new information system service, two causes affect it, which are as follows:

1. Ease of use perceived
2. Usefulness perceived

Research completed by Mahmudah et al. (2020) reveals that the relationship of affinity variables to interest has a significant favorable influence, while on the other hand, the research completed by Ihwanudin (2018) shows that the affinity variable does not affect interest. Research conducted by Romadloniyah & Prayitno (2018) and Ichsan & Nasution (2019) reveals that the ease variable positively and significantly affects interest. Meanwhile, the research completed by Kurnianingsih & Maharani (2020) shows the ease variable does not involve interest. Furthermore, the results of the study conducted by Piramita et al. (2021) show that the variables of social media marketing have a significant positive effect on interest. Meanwhile, the research led by Azizah et al. (2020) shows that the variables of social media marketing have a positive but not significant effect on interest.

## **Affinity**

Affinity is defined as the similarity of interests and preferences and is a kind of emotional relationship that arises between a consumer and a brand (Fazli-Salehi et al., 2021); of course, the similarity of goods, this liking can form the emergence of taste, dynamic and arouse a high sense of buying. Organizations that connect with the target market are unified marketing communications. The scope of integrated marketing communication includes shaping the unfolding of feelings and emotions and generating feelings to buy (Kotler & Armstrong, 2017). The affinity in this study is the positive feeling of a person



who considers the importance of Sharia e-banking facilities in their lives. According to Guo et al. (2018), affinity indicators are as follows:

1. Pleasant Feeling
2. Captivated
3. Inspired
4. Like

### **Convenience**

Oentoro (2021) expressing the perception of ease of use is defined by how trusting when someone utilizes technology can reduce the burden of business. It can be concluded that the perception of convenience is to believe in the decision-making process. When a person believes that the information system is easy to use, he will use it (Oyedele et al., 2018). The comfort of this research is the assumption that the public using sharia e-banking facilities will facilitate all transaction matters. Fatmawati (2015) expressed the indicators of ease are as follows:

1. Ease to learn
2. Ease to use
3. Clear and understandable
4. Become skillful

### **Social Media Marketing**

Social media has become the most important digital marketing channel; it has been widely accepted and expanded by marketing managers in recent years (Jami Pour et al., 2021). According to Salam et al. (2021) a marketing strategy that uses social media means is called social media marketing. Social media marketing is an update to the marketing world that can be used in establishing communication, including in integrated marketing planning. The center of

social media marketing programs is the effort to produce engaging content and encourage readers to share with their social networks. In this study, social media marketing is carried out by banks to introduce Sharia e-banking facilities through social media to attract public interest in using them. According to As'ad & Alhadid (2014), social media marketing indicators, namely:

1. Interaction
2. Sharing of content
3. Accessibility
4. Credibility

### **Interest**

Ajzen & Fishbein (1969) explain that interest is a component in an individual that refers to the desire to perform a behavior. Marketing strategy interest is a serious concern for manufacturers or service providers (Saifudin et al., 2020; Saifudin & Puspita, 2020). Interest is a condition in which customers feel like making transactions with service providers or manufacturers (Saifudin, 2019). Interest can be interpreted as something that appears after getting stimulation from the product it sees (Kusumawati & Saifudin, 2020a). Next comes the desire to try the product and the feeling of wanting to buy and own the product (Afnan & Saifudin, 2021; Kurnianingsih & Maharani, 2020). This research is interested in a person's desire to use sharia e-banking facilities. The interest indicators, according to Kuspriyono & Nurelasari (2018), are:

1. Transactional interest
2. Reflectional interest
3. Preferential interest
4. Exploratory interests

## Trust

Trust can be interpreted as being convinced that one needs one another and depends on another. trust can occur when a person has confidence in an exchange with a partner who has integrity and can be trusted (Kurnianingsih & Maharani, 2020; Kusumawati & Saifudin, 2020b). The trust in this study is that people believe in security when making transactions using Sharia e-banking. According to Harisya (2021), trust indicators are:

1. Integrity
2. Benevolence
3. Competence
4. Predictability

## Conceptual Framework

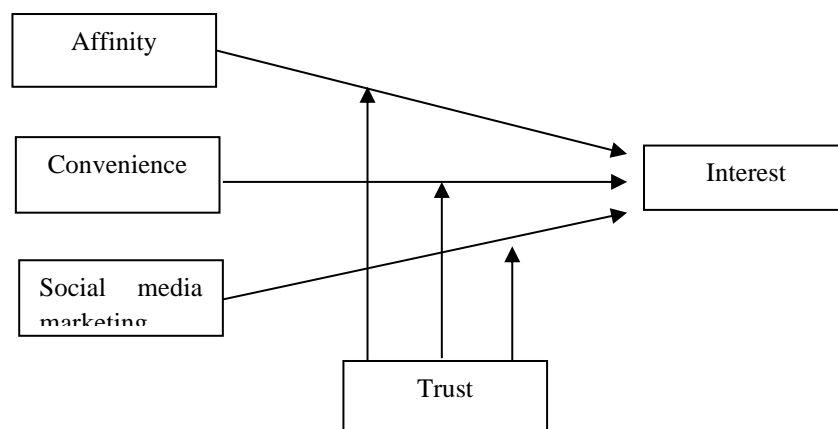


Figure 2. Conceptual framework  
(Source: data processed in 2022)

## METHODOLOGY

This type of research is quantitative research. This research data comes from primary data through data collection techniques with direct interviews with respondents. The population in this study is the millennial community of Semarang Regency. In this study, the sampling technique used is probability



sampling, which is more specific than using Simple Random Sampling. In principle, the method of displaying this type of sample is carried out by lottery (Sugiyono, 2016). The sample in this study was 100 respondents. Data collection techniques are carried out by spreading online questionnaires. The measurement scale uses a Likert scale. The data source used is primary data obtained directly through questionnaires. The stages of data analysis start from preparation, tabulation, and then data application. Data analysis was obtained using multiple regression to determine how much influence affinity, convenience, and social media marketing have on the interest in using Islamic e-banking. To assess the influence of trust in moderating the relationship between independent variables and dependent variables, an MRA (Moderated Regression Analysis) test is used.

## RESULT AND DISCUSSION

### Result

From the research that has been carried out, respondent data were obtained as follows:

**Table 1. Demographic Information**

| Demographics                  | Frequency |
|-------------------------------|-----------|
| <b>Gender</b>                 |           |
| Man                           | 52        |
| Woman                         | 48        |
| <b>Age</b>                    |           |
| 17-20                         | 25        |
| 21-25                         | 60        |
| 26-30                         | 10        |
| 31-35                         | 5         |
| <b>Recent Education</b>       |           |
| Junior High School/Equivalent | 14        |
| High School/Equivalent        | 71        |
| Diploma                       | 3         |
| Bachelor                      | 12        |
| <b>Address</b>                |           |
| Bancak                        | 33        |
| Bringin                       | 8         |
| Getasan                       | 24        |

|           |    |
|-----------|----|
| Tuntang   | 13 |
| Ungaran   | 5  |
| Banyubiru | 4  |
| Ambarawa  | 2  |
| Suruh     | 3  |
| Bandungan | 5  |
| Pabelan   | 3  |

(Source: Data processing results in 2022)

Table 1 above shows that the sex of informants consists of 52% or 52 men and 48% or 48 women. Based on the age of the number of respondents aged 17-20 years, as many as 25 answerers 25%, respondents aged 21-25 years totaled 60 answerers 60%, then respondents aged 26-30 years as many as ten answerers 10%, and the number of respondents aged 31-35 people as many as five people 5%. Furthermore, based on the last education, respondents with junior high school / equivalent education amounted to 14 answerers 14%, then the number of respondents with high school / equivalent education as many as 71 answerers 71%, respondents who had Diploma education as many as three answerers 3%, and the number of respondents with Bachelor's teaching as many as 12 answerers 12%. Based on the address, most respondents are located in Bancak District, Getasan District and Tuntang District. Where the respondents who are situated in Bancak District are 33 people or 33%, then the respondents are 24 people or 24% who live in Getasan District, and the respondents as many as 13 people or 13% who are addressed in Tuntang District.

In this study, validity and reliability tests were also carried out, which are shown in the following table:

**Table 2. Result of Validity and Reliability Test**

| Variable    | Item | count | table | Cronbach Alpha |
|-------------|------|-------|-------|----------------|
| Affinity    | AF1  | 0,876 | 0,361 | 0,866          |
|             | AF2  | 0,844 |       |                |
|             | AF3  | 0,834 |       |                |
|             | AF4  | 0,829 |       |                |
| Convenience | C1   | 0,895 | 0,361 | 0,905          |
|             | C2   | 0,869 |       |                |
|             | C3   | 0,888 |       |                |
|             | C4   | 0,888 |       |                |
|             | SMM1 | 0,912 | 0,361 | 0,894          |

|                        |      |       |       |       |
|------------------------|------|-------|-------|-------|
| Social Media Marketing | SMM2 | 0,841 |       |       |
|                        | SMM3 | 0,818 |       |       |
|                        | SMM4 | 0,813 |       |       |
| Interest               | I1   | 0,937 | 0,361 | 0,931 |
|                        | I2   | 0,899 |       |       |
|                        | I3   | 0,904 |       |       |
|                        | I4   | 0,915 |       |       |
| Trust                  | T1   | 0,869 | 0,361 | 0,871 |
|                        | T2   | 0,786 |       |       |
|                        | T3   | 0,900 |       |       |
|                        | T4   | 0,858 |       |       |

(Source: Data processed in 2022)

Table 2 shows that the entire question item of each variable shows the value of  $r$  counting  $> r$  of the table; it can be said that the whole question item on the questionnaire is valid. The above table also shows that the value of Cronbach Alpha exceeds 0.70. So it can be said that the whole variable is reliable.

In this study, a test of classical assumptions was also carried out, as shown in the following table:

**Table 3. Result of Classical Assumption Test**

|                        | Tolerance | VIF   | Sig   | Residual |
|------------------------|-----------|-------|-------|----------|
| Affinity               | 0,480     | 2,085 | 0,592 |          |
| Convenience            | 0,276     | 3,627 | 0,333 |          |
| Social media marketing | 0,304     | 3,293 | 0,313 |          |
| Trust                  | 0,297     | 3,372 | 0,075 |          |
| Asymp. Sig (2-tailed)  |           |       |       | 0,086    |

(Source: Data processed in 2022)

The data in table 3 shows that the tolerance value  $> 0.10$  and the VIF value  $< 10$ . Then in this regression, there are no symptoms of multicollinearity. Then from the table above, the significance value  $> 0.05$  means that there are no symptoms of heteroskedasticity in the independent variable. Furthermore, the table above also shows that the test results concluded that all data were distributed normally, judging from the significance value of  $0.086 > 0.05$ .

This study used multiple linear regression tests to determine how much influence independent variables have on dependent variables. The test was

carried out using SPSS analysis software version 22 and obtained easily as follows:

**Table 4. Result of Partial and Simultaneous Test**

| <b>Determinan Coefficient and Adjusted R</b> | <b>AF→I</b> | <b>C→I</b> | <b>SSM→I</b> | <b>AF, C, SSM → I</b> |
|--|-------------|------------|--------------|-----------------------|
| R  |             |            |              | 0,851                 |
| R Square                                     |             |            |              | 0,724                 |
| Adjusted R Square                            |             |            |              | 0,716                 |
| <b>Standardized Coefficient Beta</b>         |             |            |              |                       |
| T <sub>count</sub>                           | 1,381       | 4,252      | 4,762        |                       |
| Sig  | 0,171       | 0,000      | 0,000        |                       |
| <b>Result of F test</b>                      |             |            |              |                       |
| F <sub>count</sub>                           |             |            |              | 84,118                |
| Sig  |             |            |              | 0,000                 |

(Source: Data processed in 2022)

The data in table 4 above shows that the affinity variable has a sig value of  $0.171 > 0.05$ ; the calculated t value is 1.381, which means that the affinity variable has no effect on interest. The ease variable has a sig value of  $0.000 < 0.05$ , the calculated t value of 4.252; in other words, the relationship of the interest-bound ease variable has a positive and significant influence. The social media marketing variable has a sig value of  $0.000 < 0.05$ , a calculated t value of 4.762; in other words, the relationship of the social media marketing variable to interest has a positive and significant influence.

Based on simultaneous testing, R values were obtained of 0.851, R Square 0.724, and Adjusted R Square 0.716. It can be concluded from the value of R Square that 72.4% of interest in using Sharia e-banking is influenced by affinity, convenience, and social media marketing. Meanwhile, 27.6% was influenced by other variables outside this study.

In this study, the belief variable was used as a moderation variable. To find out how much influence trust has in moderating the relationship of independent variables with dependent variables, an MRA (Moderated Regression Analysis) test was carried out, and the following results were obtained.:

**Tabel 5. Resultsof MRA Test**

| Model     | Unstandardized Coefficients |            | Standardized Coefficients | t      | sig   |
|-----------|-----------------------------|------------|---------------------------|--------|-------|
|           | B                           | Std. Error | Beta                      |        |       |
| (Constan) | 12,971                      | 1,288      |                           | 10,074 | 0,000 |
| AF* T     | 0,003                       | 0,003      | 0,151                     | 1,060  | 0,292 |
| C* T      | 0,009                       | 0,003      | 0,415                     | 2,491  | 0,014 |
| SMM* T    | 0,006                       | 0,003      | 0,309                     | 2,119  | 0,037 |

(Source: Data processed in 2022)

Table 5 shows that the attraction between the affinity variable and the trust has a calculation of 1.060 with a sig value of  $0.292 > 0.05$ , which means that the trust cannot moderate the influence of affinity on interest in using e-banking sharia. Furthermore, the impact between the convenience variable and trust has a calculated t of 2.491 with a sig value of  $0.014 < 0.05$ , which means that trust can moderate the ease of influencing interest in using Islamic e-banking. In this case, trust strengthens the relationship between convenience variables to mint using Sharia e-banking. The table above also shows the impact between the social media marketing variable and the trust having a calculation of 2.191 with a sig value of  $0.037 < 0.05$ . This means that trust can moderate the influence of social media marketing on the interest in using e-banking sharia. In this case, trust strengthens the relationship between social media marketing variables and mint using Sharia e-banking.

## Discussion

The test results in this study found that the affinity variable did not affect interest. When someone likes a product, it does not guarantee that the person will be interested in using it. The results of this study reject the research completed by Mahmudah et al. (2020), which in his study concluded that affinity has a significant favorable influence on interest. However, this study is in line with the results of previous research conducted by Ihwanudin (2018).

The test results in this study showed that the ease variable had a significant positive effect on interest. This means that the higher the ease of using Sharia



e-banking services, the higher the public's interest in using sharia e-banking facilities. This research is in line with the study completed by Romadloniyah & Prayitno (2018), which said that convenience significantly influences interest.

The test results in this study show that the social media marketing variable is positive and significantly affects interest. So it can be interpreted that marketers using messianic social means such as Instagram, Facebook, and other social media can increase public demand for sharia e-banking. This research is in line with the study completed by Piramita et al. (2021), which says that social media marketing has a significant favorable influence on interest.

The results of the MRA test in this study found that trust could not moderate the relationship between affinity and interest in using Sharia e-banking. Trust in this research is considered unable to moderate the influence of affinity on interest in using Sharia e-banking because people tend to believe in the security system in Islamic e-banking services. The results of this study reject previous studies where Ihwanudin (2018) mentioned that trust could increase the relationship between consumer affinity and interest.

The results of the MRA test in this study show that trust can moderate the influence of convenience on the interest in using Sharia e-banking. This study's results align with the research completed by Syahidah (2018) and Ermawati (2020), which in the study mentioned that trust could idealize the influence of convenience on interest. In this case, trust can increase the effect of comfort on the good in using Islamic e-banking. So with the ease of access and higher confidence, it will further raise interest in using sharia e-bankings.

The results of the MRA test in this study are that trust can moderate the influence of social media marketing on the interest in using Sharia e-banking. In this problem, trust can increase the impact of social media marketing on the interest in using Sharia e-banking. So with good promotion through social media and higher trust, it will further raise interest in using Sharia e-bankings. This is in line with the research completed by Nugrahaningsih (2020) where in

his research said that trust can moderate the influence of social media marketing on interest.

## CONCLUSIONS

From the results of the study, it can be concluded that: 1) affinity has no effect on the interest in using sharia e-banking, 2) ease of having a positive and significant effect on the interest in using sharia e-banking, 3) social media marketing has a positive and significant effect on the interest in using sharia e-banking, 4) trust is unable to moderate the influence of affinity on the interest in using Sharia e-banking, 5) trust can moderate the influence of convenience on interest using sharia e-banking, 6) trust can moderate the influence of social media marketing on the interest in using sharia e-banking. The results of this study can be used as a reference for Islamic banking institutions to increase public trust through strategies for improving affinity and e-banking social media marketing.

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