

DETERMINANTS TRANSACT USING BI FAST TRANSFER SERVICE ON BSI MOBILE

Rahmat Husein Lubis *, Hasniati**

*UIN Prof. K. H. Saifuddin Zuhri Purwokerto, rahmathusein172@gmail.com

**UIN Prof. K. H. Saifuddin Zuhri Purwokerto, hasniatiandasong@gmail.com

Abstract

The current development of technology 4.0 shows the progress of application transactions in Islamic financial institutions. It does not rule out possibilities like BSI Mobile with its BI Fast service. BI Fast service is a transfer transaction service between Bank Syariah Indonesia and other conventional banks with a fee of Rp. 2,500 per transaction. The research used is quantitative research with primary and secondary data. Data collection is carried out by distributing questionnaires. The sampling technique is a random sampling technique of 30 respondents from UIN students Prof. K. H. Saifuddin Zuhri Purwokerto. The data analysis used is a reliability test, validity test, basic assumption test (normality test, descriptive analysis test, and linearity test). Then for hypothesis tests using (t test, F test, and R² determination coefficient test) and multiple tests. For data management, it uses the SPSS 25 application in 2023. Use of BI Fast application on BSI Mobile. Based on the data processing, it was concluded that there is an influence of financial literacy on transactions using BI Fast BSI Mobile services, there is no effect of convenience on transactions using BI Fast BSI Mobile services, and there is no influence of trust on transactions using BI Fast BSI Mobile services. And simultaneously the three variables of financial literacy, convenience, and trust do not affect transactions using BI Fast BSI Mobile services

Keywords: Financial Literacy, Convenience, Trust, BI Fast

THE INTRODUCTION

Islamic banking or Islamic banks linguistically contain different meanings but basically, the meanings contained in them are the same (Ihdi Aini et al., 2021) The definition of a Bank in the laws and regulations Law of the Republic of Indonesia No 21 of 2008 is defined as a financial institution or bank as a place whose function is to collect funds from the public in the form of savings or deposits and then will be given to people who want additional capital in the form of financing in Islamic banks and credit in conventional banks (Usman, 2014) (Hamid et al., 2017) The development of 4.0 towards 5.0 in the Islamic economy shows a very good significant change, not not not in the field of

development of sharia banking technology (Hafidha & Anggaraini, 2023). At the beginning of 2020, the government gave a breakthrough, namely the merger of three Islamic banks, namely (BSM) with the abbreviation of Bank Syariah Mandiri, BRI Syariah with the abbreviation of Bank Rakyat Indonesia Syariah, and BNI Syariah with the extension of Bank Negara Indonesia Syariah which later became a large bank, namely BSI or with its abbreviation Bank Syariah Indonesia ((Cupian et al., 2022).

The internet has penetrated the banking world, it does not rule out the possibility of both conventional banks and Islamic banks. The development of the Internet in the banking world is known as *E-Banking* or *Internet banking*. *Internet banking* in everyday terms is all forms of financial transaction activities in banking involving the internet (Nurochani et al., 2023) Thus, every banking employee is required to master the Internet, this is because it provides security and comfort to customers of each bank. And each provides a form of customer data privacy in an application (Masin et al., 2022)

E-Banking or *Internet banking* has developed quite well in Islamic banking, every bank, both conventional banks and Islamic banks, makes breakthroughs or creates applications that make it easier for their customers (Emillia et al., 2022). *Mobile banking* as we know in everyday life provides services to customers who want to do activities with Islamic banks simply by *mobile phone* without the need to go to the bank (Anggreni, 2022). The services provided by Islamic banks in *Mobile banking* vary (Niswah & Tambunan, 2022). At Bank Syariah Indonesia (BSI) *Mobile* itself provides features starting with the account info feature, in the account info feature a customer can check how much balance is in his savings.

Then the cash withdrawal feature, in the cash withdrawal feature customers can withdraw money without using an ATM card and can be withdrawn at supermarket services such as Indomaret and Alfamart. Then the pay feature, the payment feature has various forms of payment that customers can make such as PLN Non-Taglis, PLN Postpaid, academic, telephone,

institutional, insurance, ticket, cable TV, e-commerce, ZISWAF-sharing, Hajj and Umrah, BPJS, PDAM, MPN, national digital samsat, multi-payment, hasanah card, halal Indonesia, and land building tax. Then in the buy feature, the buy feature provides various forms such as; sacrificial animals, PLN Prepaid, mobile vouchers, data packages, E-Money, top-ups, aqiqah, SBN, streaming video music, OTP credit cards, and google play vouchers. Then there is the ZISWAF-sharing feature, in this feature in the form of services such as zakat, infaq, waqf, zakat calculator, water mobile, kitabisa, zakat house, humanitarian aid, BAZNAS, human initiative, fidyah, and zakat maal. Then the e-mas feature, this feature is in the form of services such as e-mas, gold pawn, and gold installments. Then there is the Merchant feature, this feature is in the form of services such as bukalapak payments, Tokopedia, shopee, doku, BUMDes, bhinneka, and blibli. Then there is the Financing feature, in this feature in the form of services such as mitraguna, and BSI OTO. And finally the transfer feature, this feature is in the form of services such as QRIS, transfers to other banks, transfers between BSI accounts, and finally transfers using BI Fast Proxy (<https://Bsimobile.Co.Id/>). The focus of this research is the transfer of the BI Fast application on BSI Mobile, why and the determinants of UIN students Prof. Kiai Haji Saifuddin Zuhri Purwokerto do not want to use the BI Fast service even though this service provides the benefit of sending between other banks only charged an admin fee of Rp. 2,500 per transaction.

This is in line and has differences with some previous studies. In a study (Rodiah & Melati, 2020) entitled "The Effect of Ease of Use, Benefits, Risks, and Trust on Interest in Using E-Wallets in the Millennial Generation of Semarang City" found that with 160 respondents, benefits and convenience have a positive effect, while risk does not affect the use of E-Wallet. The difference in research to be carried out is that researchers use different variables, namely financial literacy, convenience, and trust. Then lies the difference and novelty of the researcher's research, namely the place where this research was carried out at UIN Prof. K. H. Saifuddin Zuhri Purwokerto. The importance of this



research is due to the development of M-Banking features of Bank Syariah Indonesia which is very significant, as well as students at UIN who already understand about Islamic financial institutions and they are also the drivers of the Islamic economy in Indonesia.

A study (Nagib et al., 2021) entitled "Determinants of the influence of brand image, service features, benefits, convenience, and perceived risk on customer interest in using e-banking at Islamic banks xxx" found simultaneous results that brand imager, benefits, service features, perceived risks, and convenience affect the use of e-banking at Islamic banks xxx. The difference with research researchers where researchers use different variables, namely financial literacy, convenience, and trust. Then the difference and novelty of the researcher's research lie in the location of this research at UIN Prof. K. H. Saifuddin Zuhri Purwokerto. The importance of this research is due to the development of M-Banking features of Bank Syariah Indonesia which is very significant, as well as students at UIN who already understand about Islamic financial institutions and they are also the drivers of the Islamic economy in Indonesia.

A study (Latief et al., 2021) entitled "Determinants of Interest in Using ShopeePay E-Wallet" found that trust, promotion, experience, and ease of use affect interest in using shopeepay. The difference with research researchers where researchers use different variables, namely financial literacy, convenience, and trust. Then the difference and novelty of the researcher's research lies the location of this research at UIN Prof. K. H. Saifuddin Zuhri Purwokerto. The importance of this research is due to the development of M-Banking features of Bank Syariah Indonesia which is very significant, as well as students at UIN who already understand about Islamic financial institutions and they are also the drivers of the Islamic economy in Indonesia.

A study ((Pratiwi et al., 2020) entitled "Determinants of the Use of *Digital Banking* in the Muslim Millennial Generation: Technology Acceptance Model Approach (Case Study in Jayapura City, Indonesia)" found that the financial literacy millennial generation in Jayapura City is still lacking in using *digital*

banking. The difference with research researchers where researchers use different variables, namely financial literacy, convenience, and trust. Then the difference and novelty of the researcher's research lie in the location of this research at UIN Prof. K. H. Saifuddin Zuhri Purwokerto. The importance of this research is due to the development of M-Banking features of Bank Syariah Indonesia which is very significant, as well as students at UIN who already understand about Islamic financial institutions and they are also the drivers of the Islamic economy in Indonesia.

In a study (Wijaya et al., 2020) entitled "testing the determinants of individual intention to use the Traveloka application" found that the perception of value and perception of convenience do not affect a person's interest in using the Traveloka application, but the perception of trust affects the use of the Traveloka application. The difference with research researchers where researchers use different variables, namely financial literacy, convenience, and trust. Then the difference and novelty of the researcher's research lies in the location of this research at UIN Prof. K. H. Saifuddin Zuhri Purwokerto. The importance of this research is due to the development of M-Banking features of Bank Syariah Indonesia which is very significant, as well as students at UIN who already understand about Islamic financial institutions and they are also the drivers of the Islamic economy in Indonesia.

LITERATURE REVIEW

Financial Literacy

Financial literacy is a person's beliefs, abilities, and knowledge that are influenced by a person's attitude in financial management to achieve welfare and behavior in improving quality when a certain decision is taken. *Financial literacy* occurs when the individual has the skill and ability to influence someone to utilize existing resources to achieve a goal (Baiq Fitri Arianti, 2021). Huston explained that a person's financial knowledge is an inseparable dimension with financial literacy (Kusuma et al., 2022) Meanwhile, according to Sabri, a person's

interest in finance through the act of knowing real events and understanding requires good financial management so that it succeeds (Marpaung et al., 2021). Thus, the conclusion is drawn that financial *literacy* or financial literacy is a person's ability to know something, be it the scope of investment, savings, debt, insurance and other financial devices (Koto, 2021). This was explained by Remund that financial literacy is a measurement of the extent to which a person will understand how financial concepts.

According to Chen & Volpe (1998) there are four factors of financial literacy, namely: First, loans and deposits and (*borrowing and saving*) Put in. Second, insurance or protection (insurance). Third, Basic financial knowledge. Fourth, *Investment*.

Ease

Convenience is a person's trust in using technology that will be free from business (Robaniyah & Kurnianingsih, 2021). While ease of use is defined as easy to understand, easy to learn, and easy to operate. *Ease of use* is a stratum or level where someone can trust a technology that is easy to use and easy to understand (Tuhepaly & Rismawati, 2021). Meanwhile, according to Goodwin and Silver, convenience is an interaction between users and a system and the intensity of use can be shown how to use (Ilmiyah & Krishernawan, 2020). Thus, it can be concluded that convenience is a condition where someone believes in the use of the system, both difficult and to be understood by many people without requiring hard effort its use to be used (Rodiah & Melati, 2020). The concept of convenience refers to a technology that is easy for someone to use, and the tendency to use the technology is always.

Belief

Trust is a person's relationship with others without suspicion of each other. Trust is a person's willingness to believe in his beliefs as an individual being and willing to act on the basis of words, as well as the decisions of others (Aziz &

Hendrastyo, 2020) The things that make a person trustworthy in giving confidence are the developmental systems that develop through one's life experiences or norms in community institutions that are experienced in establishing relationships. Beliefs that have a personal relationship will usually last longer than the professional field (Nurrohmah & Purbayati, 2020). Lewis and Weight, it defines belief as a cognitive process, which can distinguish someone who is trusted and respected (Ulya et al., 2020) It can be concluded that belief is an expectation of assumptions, positives, and beliefs of a person's cognitive processes that are trusted and appointed to others that he or she has the expected and needed personality. According to Mayer, et al (1995) that the factors formed by his belief are: First, *Ability*. Second, *Integrity*. Third, *Benevolence*.

BI Fast

BI Fast is a retail SP infrastructure used for retail payments as an instrument and method of electronic payments that are carried out in *real-time* and 24/7. BI Fast can serve customers without having to go to the bank to make a transfer transaction both credit and debit (<https://www.bi.go.id/>). BI Fast on credit transfer services provides services such as individual credits, namely; *individual credit transfer, bulk payment, and request for payment*. While debit transfer *debit services provide direct debit services*. When making a transaction, the customer can choose whether the recipient of the transfer service has used an account number that is in accordance with the current mechanism or the customer uses a *proxy address*.

The benefits of using BI Fast in providing an economy with a digitalization system to the public and the financial industry are as follows: *First*, Fast here provides a definition that customers do not need to queue at the bank, and transactions use real-time BI Fast. *Second*, Safe It is safe here that by using BI Fast services have been equipped with AML / CFT facilities and have used a *fraud detection system* if there is an error in making transactions. *Third*, 22/7 is here



that providing BI Fast can be used at any time and there is no time limit. *Fourth*, Complete is here that providing definitions in the BI Fast feature has provided other transfer service features. *Fifth*, Easy It is easy here that providing definitions in BI Fast has used a *proxy address* that makes it easier for elderly customers to easily understand the features in BI Fast.

METHODOLOGY

This research was conducted on UIN student Prof. K. H. Saifuddin Zuhri Purwokerto. The study was conducted in June-July 2023. Quantitative is this type of research (Sugiyono, 2016) For this research data is sourced from primary data and secondary data. For primary data sources is data taken by a researcher directly, where researchers by distributing questionnaires online. And secondary data sources are some scientific papers, books that are still relevant to this research (Nazir, 2014) The population is the subject of the overall research, namely UIN student Prof. Kiai Haji Saifuddin Zuhri Purwokerto. The sample is part of the population, where the sample of this study was obtained from 30 UIN students Prof. Kiai Haji Saifuddin Zuhri Purwokerto. The collection and collection technique uses *random sampling* (Husein Umar, 2013) For data analysis methods, researchers use validity test methods, reliability tests, and descriptive analysis tests. The normality test is a method that is usually used to find out whether the data that has been obtained is normal (Herlina, 2019). Then the linearity test is a test to find out which variables with one another variable have a linear relationship or not significantly. The classic assumption tests used are the multicollinearity test and the heterokedacity test. Then the hypothesis test is very useful in research, t test, F test, R² test, and multiple regression analysis and all will be tested using the SPSS 25 application (Ghozali, 2018).

RESULT AND DISCUSSION

History of UIN Development Prof. K H Saifuddin Zuhri Purwokerto

On May 11, 2021, UIN Prof. K. H. Saifuddin Zuhri Purwokerto formed an

Islamic University based on Presidential Regulation Number 41 of 2021 concerning the Change of the State Islamic Institute or IAIN Purwokerto to UIN Prof. K. H. Saifuddin Zuhri Purwokerto. And currently that at UIN Prof. K. H. Saifuddin Zuhri Purwokerto already has 5 Faculties and 1 Postgraduate. These faculties are, (FaSyah) or known as the Faculty of Sharia, (FDIK) or known as the Faculty of Da'wah and Communication, (FEBI) or known as the Faculty of Islamic Economics and Business, (FUSAH) or known as the Faculty of Ushuluddin Adab and Humanities, and (FTIK) or known as the Faculty of Tarbiyah Teaching Sciences. And in Postgraduate consists of 6 majors and 1 doctoral program with Islamic Studies program. UIN Prof. K. H. Saifuddin Zuhri Purwokerto is a State Islamic campus located in Purwokerto or often given the nickname Mendowan city, Central Java Province. The beginning of this campus was a branch of the Tarbiyah Faculty of the State Islamic Institute or IAIN Sunan Kalijaga Yogyakarta in 1964-1994 and the State Islamic Institute or IAIN Walisogo Semarang in 1994-1997. In the same year, namely 1997, it switched status to STAIN Purwokerto until 2004. Then it didn't stop there, the status change continued to switch to the State Islamic Institute or IAIN Purwokerto in 2014-2021.

Data Quality Test

Validity Test

Table 1. using BI fast service on bsi mobile variable validity test

No	r _{hitung}	r _{tabel}	Information
1.	0,653	rch instrument is considered valid if the calculation > r_{tabel} . Where in this study n = 30 with a significance level of 5% so that a r_{tabel} of 0.3494 was obtained	Valid
2.	0,590		Valid
3.	0,710		Valid
4.	0,861		Valid
5.	0,734		Valid
6.	0,708		Valid
7.	0,398		Valid
8.	0,748		Valid
9.	0,618		Valid
10.	0,616		Valid

Source: Data processed with SPSS 25 of 2023

Based on table 1 above, a conclusion can be drawn on each question in the

variable use of BI Fast BSI Mobile service is valid, this is in line with the calculation $> r$ table.

Table 2. financial literacy variable validity test

No	r_{hitung}	r_{tabel}	information
1.	0,763	arch instrument is considered valid if the calculation $> r_{tabel}$. In this study $n = 30$ with a significance level of 5% so that a table of 0.3494 was obtained	Valid
2.	0,823		Valid
3.	0,824		Valid
4.	0,806		Valid
5.	0,715		Valid
6.	0,794		Valid
7.	0,597		Valid

Source: Data processed with SPSS 25 of 2023

Based on table 2 above, a conclusion can be drawn on each question of questions in the financial literacy variable is valid, this is in line with the calculation $> r$ table.

Table 3. Ease Validity variable validity Test

No	r_{hitung}	r_{tabel}	Information
1.	0,536	arch instrument is considered valid if the calculation $> r_{tabel}$. Where in this study $n = 30$ with a significance level of 5% so that a table of 0.3494 was obtained	Valid
2.	0,410		Valid
3.	0,413		Valid
4.	0,745		Valid
5.	0,495		Valid
6.	0,562		Valid
7.	0,744		Valid

Source: Data processed with SPSS 25 of 2023

Based on table 3 above, a conclusion can be drawn on each question, the questions in the convenience variable are valid, and this is in line with the calculation $> r$ table.

Table 4. Trust Variable Validity Test

No	r_{hitung}	r_{tabel}	Information
1.	0,705	arch instrument is considered valid if the calculation $> r_{tabel}$. Where in this study $n = 30$ with a significance level of 5% so that a table of 0.3494 was obtained	Valid
2.	0,608		Valid
3.	0,679		Valid
4.	0,684		Valid
5.	0,477		Valid
6.	0,742		Valid
7.	0,730		Valid

Source: Data processed with SPSS 25 of 2023

Based on table 4 above, a conclusion can be drawn on each question, The questions in the confidence variable are valid, this is in line with the calculation $>$ of the table.

Reliability Test

Table 5. Reliability Test

Cronbach's Alpha	N of Items
0,858	10
0,874	7
0,620	7
0,773	7

Source: Data processed with SPSS 25 of 2023

Based on table 5 above, a conclusion can be drawn on the reliability test resulting in Cronbach's Alpha > 0.60. And it can be stated that this is already reliable.

Data Analysis Test

Descriptive Analysis Test

Table 6. Descriptive Analysis Test

Variable	N	Minimum	Maximum	Mean	Std. Deviation
Financial literacy	30	15	34	25,80	5,108
Kemudahan	30	15	32	24,73	3,237
Belief	30	14	30	21,73	4,791
Penggunaan BI Fast BSI Mobile	30	34	47	41,43	4,651
Valid N (listwise)	30				

Source: Data processed with SPSS 25 of 2023

The results of the descriptive statistical analysis test table 6 above can be described that the Financial Literacy variable using the number of data (N) as much as 30 then the mean value is 25.80, the minimum value is 15, the maximum value is 34, and the standard deviation value is 5.108. For the Ease variable using the amount of data (N) as much as 30, the mean value is 24.73, the minimum value is 15, the maximum value is 32, and the standard deviation value is 3.237. In the Confidence variable using the number of data (N) as much as 30 has a mean value of 21.73, a minimum value of 15, a maximum value of 30, and a standard deviation value of 4.791. And the variable of Using BI Fast BSI Mobile using the amount of data (N) as much as 30 has a mean value of 41.43, a minimum value of 34, a maximum value of 47, and a standard deviation value of 4.651.

Normality Test

Table 7. Normality Test Results One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual
N		30
Normal Parameters ^{a,b}	Mean	.0000000
	Std. Deviation	4.25629857
Most Extreme Differences	Absolute	.136
	Positive	.098
	Negative	-.136
Test Statistic		.136
Asymp. Sig. (2-tailed)		.163 ^c

Source: Data processed with SPSS 25 of 2023

he results of the normality test in table 7 above that the residual value obtained is normal with the value of Ashimp. Sig (2-tailed) with a result of 0.163, so it can be concluded that Ashimp. Sig (2-tailed) is greater than its significance value of 0.05 ($0.163 > 0.05$).

Linearity Test

Table 8. Financial Literacy Linearity Test

			Sum of Squares	df	Mean Square		Itself.
Use of BI Fast BSI Mobile * Financial Literacy	Between Groups	(Combined)	417.000	15	27.800	1.850	.129
		Linearity	8.798	1	8.798	.586	.457
		Deviation from Linearity	408.202	14	29.157	1.940	.114
	Within Groups		210.367	14	15.026		
	Total		627.367	29			

Source: Data processed with SPSS 25 of 2023

Based on table 8 above, a significance value of 0.129 is obtained, it can be concluded that $0.129 > 0.05$ means that financial literacy and the use of BI Fast BSI Mobile have a linear relationship.

Table 9. Ease Linearity Test

			Sum of Squares	df	Mean Square	F	Itself.
Use of BI Fast BSI Mobile * Convenience	Between Groups	(Combined)	176.188	9	19.576	.868	.568
		Linearity	8.382	1	8.382	.372	.549
		Deviation from Linearity	167.807	8	20.976	.930	.514
	Within Groups		451.179	20	22.559		
	Total		627.367	29			

Source: Data processed with SPSS 25 of 2023

Based on table 9 above, the result of the significance value of 0.129 is obtained, it can be concluded that $0.568 > 0.05$ means that the ease and use of BI Fast BSI Mobile have a linear relationship.

Table 10. Trust Linearity Test

			Sum of Squares	df	Mean Square	F	Itself.
Use of BI Fast BSI Mobile * Trust	Between Groups	(Combined)	315.167	15	21.011	.942	.547
		Linearity	86.168	1	86.168	3.864	.069
	Within Groups	Deviation from Linearity	228.999	14	16.357	.734	.715
		Total	312.200	14	22.300		
	Total		627.367	29			

Source: Data processed with SPSS 25 of 2023

Based on table 10 above, the result of a significance value of 0.129 is obtained, it can be concluded that $0.547 > 0.05$ means that the trust and use of BI Fast BSI Mobile have a linear relationship.

Multicollinearity Test

Table 11. Multicollinearity Test

Model		Unstandardized Coefficients		Standardized Coefficients	t	Itself.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VRIGHT
1	(Constant)	45.687	10.404		4.391	.000		
	Financial Literacy	-.040	.185	-.043	-.213	.833	.776	1.288
	Facilities	.215	.261	.150	.824	.417	.973	1.028
	Belief	-.394	.196	-.406	-2.008	.055	.789	1.268
a. Dependent Variable: Penggunaan BI Fast BSI Mobile								

Source: Data processed with SPSS 25 of 2023

Based on the results of table 11 of the Multicollinearity Test above, it can be concluded that there are no symptoms of Multicollinearity marked by a Tolerance value $>$ of the significance value.

Heteroscedacity Test

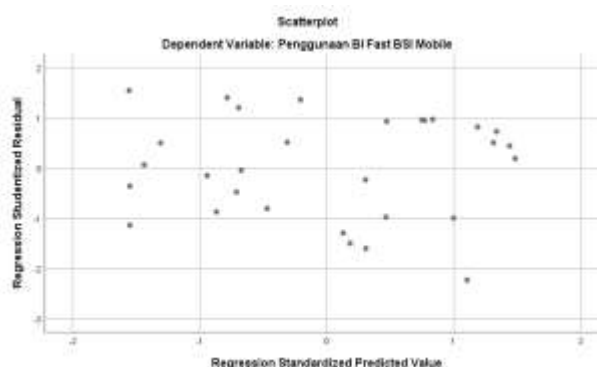


Figure 1. Heteroscedasticity Test Results

Source: Data processed with SPSS 25 of 2023

Based on the results of figure 1 above it can be concluded that heteroscedacity does not occur, this is in line with the figure above that the dots spread.

Table 12. Test Results t

Model		Unstandardized Coefficients		Standardized Coefficients	t	Itself.
		B	Std. Error	Beta		
1	(Constant)	45.687	10.404		4.391	
	Financial Literacy	.040	.185	.043	3.213	0.833
	Facilities	.215	.261	.150	.824	.417
	Belief	-.394	.196	-.406	-2.008	.055

a. Dependent Variable: Penggunaan BI Fast BSI Mobile

Source: Data processed with SPSS 25 of 2023

Based on table 12 above that obtained is 2.055, so t calculate on the variable financial literacy ($3.213 > 2.005$) then H_{a1} is accepted and H_{o1} is rejected. In the ease variable ($0.824 < 2.005$) then H_{a2} is rejected and H_{o2} is accepted. And in the trust variable ($-2.008 < 2.005$) then H_{a3} is rejected and H_{o3} is accepted.

Table 13. Test F

Model		Sum of Squares	df	Mean Square	F	Itself.
1	Regression	102.000	3	34.000	1.683	.195b
	Residual	525.366	26	20.206		
	Total	627.367	29			

a. Dependent Variable: Penggunaan BI Fast BSI Mobile

b. Predictors: (Constant), Trust, Ease, Financial Literacy

Data processed with SPSS 25 of 2023

Based on table 13 above that the simultaneous test results obtained are $F_{\text{calculate}}$ of 1.683 and for F_{table} the formula $df = n-k-1$ ($30-3-1=26$), then the F_{table} obtained 3.37 this concludes that $F_{\text{calculate}} < F_{\text{table}}$ ($1.683 < 3.37$), then H_{a4} is rejected and H_{o4} is accepted.

Table 15. Multiple Regression Test Results

Model		Unstandardized Coefficients		Standardized Coefficients	t	Itself.
		B	Std. Error	Beta		
1	(Constant)	45.687	10.404		4.391	.000
	Financial Literacy	-.040	.185	-.043	-.213	.833
	Facilities	.215	.261	.150	.824	.417
	Belief	-.394	.196	-.406	-2.008	.055

a. Dependent Variable: Penggunaan BI Fast BSI Mobile

Data processed with SPSS 25 of 2023

$$Z = 45,687 - (0.040) LK + 0,215K + -0,394Kp$$

In table 15 above, the constant value perole is 45,687 units, which defines that if the variables of financial literacy, convenience, and trust are assumed to be 0, then the use of BI Fast transfer services on BSI Mobile is 45,687. The value of the regression coefficient of the financial literacy variable means that the negative value is -0.40. The value of the regression coefficient of the convenience variable means that the positive value is 0.215. The value of the regression coefficient of the confidence variable means that the value is negative is -0.394.

Based on the result of linear regression above, it can be concluded as follows:

1. The effect of financial literacy on the use of BI Fast transfer service on BSI Mobile

The t-test that has been done by researchers shows that financial literacy with a calculated value of 3.213 with a ttable of 2.005. Then calculate $> t_{\text{table}}$ ($3.213 > 2.005$). The conclusion is that financial literacy variables affect the use of BI Fast transfer services on BSI Mobile.

2. The effect of ease of use of BI Fast transfer service on BSI Mobile

The t test that has been done by researchers shows that convenience with a calculated value of 0.824 with a ttable of 2.005. Then calculate $t < t_{table}$ ($0.824 < 2.005$). The conclusion is that the convenience variable does not affect the use of BI Fast transfer services on BSI Mobile.

3. The effect of trust on the use of BI Fast transfer service on BSI Mobile

The t test that has been done by researchers shows confidence with a calculated value of -2.008 with a ttable of 2.005. Then calculate $t < t_{table}$ ($-2.008 < 2.005$). The conclusion is that the trust variable does not affect the use of BI Fast transfer service on BSI Mobile.

4. The effect of financial literacy, convenience, and stealth trust on the use of BI Fast transfer services on BSI Mobile

Based on the results of the F test (simultaneously) obtained the value of $F_{calculate}$ the value of 1.683 and F_{table} the value of 3.37 where that $F_{calculate} < F_{table}$ ($1.683 < 3.37$). So it is concluded that simultaneously or *simultaneously* there is no influence of financial literacy, convenience, or stealth trust on the use of BI Fast transfer services on BSI Mobile.

In a study (Rodiah & Melati, 2020) entitled "The Effect of Ease of Use, Benefits, Risks, and Trust on Interest in Using E-Wallets in the Millennial Generation of Semarang City" found that with 160 respondents, benefits and convenience have a positive effect, while risk does not affect the use of E-Wallet. A study (Nagib et al., 2021) entitled "Determinants of the influence of brand image, service features, benefits, convenience, and perceived risk on customer interest in using e-banking at Islamic banks xxx" found simultaneous results that brand imager, benefits, service features, perceived risks, and convenience affect the use of e-banking at Islamic banks xxx. Next, a study (Latief et al., 2021) entitled "Determinants of Interest in Using ShopeePay E-Wallet" found that trust, promotion, experience, and ease of use affect interest

in using Shopeepay. Next, a study ((Pratiwi et al., 2020) entitled "Determinants of the Use of *Digital Banking* in the Muslim Millennial Generation: Technology Acceptance Model Approach (Case Study in Jayapura City, Indonesia)" found that the financial literacy millennial generation in Jayapura City is still lacking in using *digital banking*. The last, study ((Pratiwi et al., 2020) entitled "Determinants of the Use of *Digital Banking* in the Muslim Millennial Generation: Technology Acceptance Model Approach (Case Study in Jayapura City, Indonesia)" found that the financial literacy millennial generation in Jayapura City is still lacking in using *digital banking*.

CONCLUSIONS

Research conducted by researchers on UIN students Prof. Kiai. Haji Saifuddin Zuhri Purwokerto with the title "Transacting Using BI Fast Transfer Service on BSI Mobile" obtained research results that there is an influence of financial literacy on transactions using BI Fast BSI Mobile services, there is no influence on ease of transactions using BI Fast BSI Mobile services, and there is no influence of trust on transactions using BI Fast BSI Mobile services. And simultaneously the three variables of financial literacy, convenience, and trust do not affect transactions using BSI Mobile's BI Fast service. As a result, there are still some students who do not know how to use the services of BI Fast BSI Mobile services. In addition, students also dominate the use of transfer services at Conventional M-banking banks such as BNI M-Banking, BRI M-Banking, and regional M-Banking such as Bank Jateng.

REFERENCES

- Anggreni, C. (2022). Analisis Komparatif Penggunaan Sistem Informasi Perbankan Antara Bank Syariah dan Bank Konvensional. *JIKEM: Jurnal Ilmu Komputer, Ekonomi Dan Manajemen*, 2(2), 3987–3994.
- Aziz, N., & Hendrastyo, V. S. (2020). Pengaruh Kualitas Layanan, Kepercayaan Dan Promosi Terhadap Minat Nasabah Menabung Pada Bank Syariah Cabang Ulak Karang Kota Padang. *Jurnal Pundi*, 3(3), 227. <https://doi.org/10.31575/jp.v3i3.183>

- Baiq Fitri Arianti. (2021). *Literasi Keuangan (teori dan implementasinya)* (Wiwit Kurniawan (ed.)). CV. Pena Persada.
- Cupian, Valentino, U., & Noven, S. A. (2022). Analisis Faktor-Faktor Yang Mempengaruhi Minat Menggunakan Bank Digital Syariah pada Generasi Z: Studi Kasus di Kota BOgor. *Jurnal Ilmiah Ekonomi Islam*, 8(02), 1679–1688.
- Emillia, S., Zainul, M., & Mayvita, P. A. (2022). KEBIJAKAN PEMANFAATAN APLIKASI BRIMO UNTUK MENINGKATKAN KUALITAS PELAYANAN (Studi Kasus BRI Unit Sungai Lulut). *AL-ULUM : Jurnal Ilmu Sosial Dan Humaniora*, 8(2), 33–41. <https://doi.org/10.31602/alsh.v8i2.8604>
- Ghozali, I. (2018). *Aplikasi Analisis Multivariate Dengan Program IBM SPSS 25* (Cet ke 9). Badan Penerbit Universitas Diponegoro.
- Hafidha, Z., & Anggaraini, T. (2023). Pengaruh Personal Branding Sumber Daya Insani Perbankan Syariah Terhadap Digitalisasi Banking di Era Industri 4 . 0. *Jurnal Ilmiah Ekonomi Islam*, 9(01), 470–479.
- Hamid, A., Majid, M. S. A., & Khairunnisah, L. (2017). An Empirical Re-Examination of the Islamic Banking Performance in Indonesia. *International Journal of Academic Research in Economics and Management Sciences*, 6(2), 219–232. <https://doi.org/10.6007/ijarems/v6-i2/3022>
- Herlina, V. (2019). *Panduan Praktis Mengolah Data Menggunakan SPSS*. PT Elex Media Komputindo.
- <https://bsimobile.co.id/>. (n.d.).
- <https://www.bi.go.id/>. (n.d.).
- Husein Umar. (2013). *Metode Penelitian Untuk Skripsi dan Tesis Bisnis*. Rajawali Press.
- Ihdi Aini, Nasution, A. M., Kurniawan, F., & Rahmat Husein Lubis. (2021). Fintech Opportunities And Challenges In The Sharia Banking Industry In Pandemic Times. *Jurnal Ilmu Ekonomi Dan Keislaman*, 9, 206–219.
- Ilmiyah, K., & Krishernawan, I. (2020). Pengaruh Ulasan Produk, Kemudahan, Kepercayaan, Dan Harga Terhadap Keputusan Pembelian Pada Marketplace Shopee Di Mojokerto. *Maker: Jurnal Manajemen*, 6(1), 31–42. <https://doi.org/10.37403/mjm.v6i1.143>
- Koto, M. (2021). Analisis Faktor-Faktor Yang Mempengaruhi Literasi Keuangan Mahasiswa: Studi Pada Mahasiswa Fakultas Ekonomi Dan Bisnis Universitas Muhammadiyah Sumatera Utara. *Akmami (Akuntansi , Manajemen,Ekonomi)*, 2(3), 645–654.

- Kusuma, M., Narulitasari, D., & Nurohman, Y. A. (2022). Inklusi Keuangan Dan Literasi Keuangan Terhadap Kinerja Dan Keberlanjutan Umkm Disolo Raya. *Among Makarti*, 14(2), 62–76. <https://doi.org/10.52353/ama.v14i2.210>
- Latief, F., Idris, M., & Dirwan. (2021). Determinan Minat Penggunaan E-Wallet ShopeePay. *Jurnal Ilmiah MEA (Manajemen, Ekonomi, Dan Akuntansi)*, 5(3), 157–166.
- Marpaung, O., Purba, D. M., & Maesaroh, S. (2021). Analisis Faktor Yang Mempengaruhi Penggunaan Aplikasi Fintech Dan Dampaknya Terhadap Literasi Keuangan. *Jurnal Akuntansi*, 10(1), 98–106. <https://doi.org/10.37932/ja.v10i1.278>
- Masin, M., Mustamin, A., Fajrin, F., Supriadi, S., Putra, T. W., & Trimulato. (2022). Risiko Perkembangan Teknologi Perbankan Syariah Era Millennial. *Al-Azhar Journal of Islamic Economics*, 4(1), 56–70. <https://doi.org/10.37146/ajie.v4i1.148>
- Nagib, B., Abdullah, M. F., & Hakim, R. (2021). Determinan Pengaruh Brand Image , Fitur Layanan , Minat Nasabah Dalam Menggunakan E-Banking Di Bank. *International Journal of Islamic Economics Development and Innovation (IJIEDI)*, 1(1), 1–9.
- Nazir, M. (2014). *Metode Penelitian*. Ghalia Indonesia.
- Niswah, K., & Tambunan, K. (2022). Analisis Strategi Manajemen Bank Syariah Indonesia Dalam Meningkatkan Market Share Melalui Pemanfaatan Teknologi Informasi: Studi BSI KCP Stabat Proklamasi. *El-Mal: Jurnal Kajian Ekonomi & Bisnis Islam*, 3(6), 1272–1289. <https://doi.org/10.47467/elmal.v3i6.1210>
- Nurochani, N., Jusuf, E., & Juju, U. (2023). *Strategi Pengembangan Layanan E-Banking Syariah* (M. Dewi (Ed.)). Cipta Media Nusantara (CMN).
- Nurrohmah, R. F., & Purbayati, R. (2020). Pengaruh Tingkat Literasi Keuangan Syariah dan Kepercayaan Masyarakat terhadap Minat Menabung di Bank Syariah. *Jurnal Maps (Manajemen Perbankan Syariah)*, 3(2), 140–153. <https://doi.org/10.32627/maps.v3i2.135>
- Pratiwi, I. E., Affandy, F. F., & Rosalina, Y. (2020). Determinan Penggunaan Digital Banking Pada Generasi Milenial Muslim: Pendekatan Technology f Acceptance Model (Studi Kasus Di Kota Jayapura, Indonesia). *Jurnal Ilmiah Ekonomi Islam*, 6(3), 478. <https://doi.org/10.29040/jiei.v6i3.1198>
- Robaniyah, L., & Kurnianingsih, H. (2021). Pengaruh Persepsi Manfaat, Kemudahan Penggunaan Dan Keamanan Terhadap Minat Menggunakan Aplikasi Ovo. *Image: Jurnal Riset Manajemen*, 10(1), 53–62.



<https://doi.org/10.17509/image.v10i1.32009>

- Rodiah, S. R., & Melati, I. S. (2020). Pengaruh Kemudahan Penggunaan, Kemanfaatan, Risiko, dan Kepercayaan terhadap Minat Menggunakan E-wallet pada Generasi Milenial Kota Semarang. *Journal of Economic Education and Entrepreneurship*, 1(2), 66. <https://doi.org/10.31331/jeeee.v1i2.1293>
- Sugiyono. (2016). *Metode Penelitian Pendidikan Pendekatan Kualitatif Kuantitatif R dan D*. Alfabeta.
- Tuhepaly, M., & Rismawati. (2021). Pengaruh kepercayaan, Promosi dan Kemudahan Terhadap Minat Penggunaan Ovo. *Jurnal Ilmu Dan Riset Manajemen*, 10(6), 1–14.
- Ulya, N. H., Soemarso, E. D., & Kodir, M. A. (2020). Analisis Pengaruh Kualitas Produk, Kualitas Pelayanan Dan Kepercayaan Terhadap Minat Menabung Pada Pt Bank Tabungan Negara (Persero) Tbk. Cabang Semarang. *Keunis*, 8(1), 21. <https://doi.org/10.32497/keunis.v8i1.2132>
- Usman, R. (2014). *Aspek Hukum Perbankan Syariah di Indonesia* (T. dan Suryani (Ed.); Cet ke 2). Sinar Grafika.
- Wijaya, O. A., Andajani, E., & Rahayu, S. (2020). Menguji Determinan Individual Intention to Use pada Aplikasi Traveloka. *Journal of Business and Banking*, 10(1), 71. <https://doi.org/10.14414/jbb.v10i1.2230>