

The Effect of Perceptions of Profit Sharing, Islamic Financial Literacy, and E-Banking on Customer Interests in Using Bank Syariah Indonesia (BSI) Services Religiosity as a Moderating Variable

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Abstract

The increasing development of Islamic banks in Indonesia can be seen in the office network of Islamic banks, which increased by 3% from 2020 to 2021. Therefore, the purpose of this study is to explain the influence of perceptions of profit sharing, Islamic financial literacy, and the quality of e-banking services on customer interest in using BSI services, with religiosity as a moderating variable. The data in this study used primary data collected by a questionnaire that was distributed to 400 BSI customer respondents determined by the Slovin formula. The sampling technique used was accidental sampling. The analysis technique in this study uses moderating regression analysis (MRA) with the help of SPSS 25. The results of this study indicate that perceptions of profit sharing, Islamic financial literacy, and quality of e-banking services have a positive influence on customers' interest in using BSI services, either partially or simultaneously; religiosity is unable to moderate the influence of perceptions of profit sharing, Islamic financial literacy, and quality of e-banking services on interest in using BSI services. The suggestion for this research is that future researchers should add other variables that affect interest in using BSI services, such as trust, brand image, and product diversity, as independent variables and make promotion variables a moderating variable to obtain more comprehensive results. They also need to add samples with wider coverage areas. wider so that it is not dominant in students so that further research can provide a broader picture of the problem of this research and the level of generalization obtained can be higher. Not only that, readers are expected to add insight regarding Islamic financial literacy and understanding of the profit-sharing system implemented by Bank Syariah Indonesia so that they have an interest in using BSI services.

Keywords: *Perception of Profit Sharing, Islamic Financial Literacy, E-banking Service Quality, Interest, Religiosity*

Abstrak

Meningkatnya perkembangan Bank Syariah di Indonesia dilihat dari jaringan kantor Bank Syariah meningkat sebesar 3% dari tahun 2020 ke tahun 2021. Oleh karena itu, tujuan penelitian ini menjelaskan pengaruh persepsi bagi hasil, literasi keuangan syariah, kualitas layanan e-banking terhadap minat nasabah menggunakan jasa BSI dengan religiusitas sebagai variabel moderasi. Data pada penelitian ini menggunakan data primer yang dikumpulkan dengan kuesioner yang dibagikan kepada 400 responden nasabah BSI yang ditentukan dengan rumus slovin. Teknik pengambilan sampel menggunakan teknik accidental sampling. Teknik analisis dalam penelitian ini menggunakan Moderating Regression Analysis (MRA) dengan bantuan SPSS 25. Hasil penelitian ini menunjukkan persepsi bagi hasil, literasi keuangan syariah dan kualitas layanan e-banking memiliki pengaruh positif terhadap minat nasabah menggunakan jasa BSI baik secara parsial maupun simultan, religiusitas tidak mampu memoderasi pengaruh persepsi bagi hasil, literasi keuangan syariah dan kualitas layanan e-banking terhadap minat menggunakan jasa BSI. Saran penelitian ini adalah peneliti selanjutnya hendaknya menambahkan variabel-variabel lain yang mempengaruhi minat menggunakan jasa BSI seperti trust, brand image, keragaman produk sebagai variabel independen dan menjadikan variabel promosi sebagai variabel moderasi agar memperoleh hasil yang lebih menyeluruh serta perlu menambahkan sampel dengan cakupan wilayah yang lebih luas sehingga tidak dominan pada mahasiswa agar penelitian selanjutnya bisa memberikan gambaran yang lebih luas mengenai masalah penelitian ini serta tingkat generalisasi yang diperoleh dapat lebih tinggi. Tak hanya itu, bagi pembaca diharapkan menambah wawasan mengenai literasi keuangan syariah dan pemahaman mengenai

sistem bagi hasil yang diterapkan Bank Syariah Indonesia sehingga pembaca memiliki ketertarikan menggunakan jasa BSI.

Kata-kunci: *Persepsi Bagi Hasil, Literasi Keuangan Syariah, Kualitas Layanan E-banking, Minat, Religiusitas*

Article History
Received Date: March 27 th, 2023
Revised Date: May 28 th, 2023
Accepted Date: June 12 th, 2023

DOI: 10.21927/jesi.2023.13(2).225-244
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INTRODUCTION

The economic activity of a country is always related to the flow of money payments, including the State of Indonesia. One of the financial institutions that has the goal of improving a country's economy is banking. According to Article 1 Paragraph (2) of Law Number 10 of 1998 concerning Banking that "Banks are business entities that collect funds from the public in the form of savings and distribute them to the public in the form of credit and or other forms to improve the standard of living of the people. Lots" (Law No. 10 of 1998 concerning Amendments to Law Number 7 of 1992 concerning Banking, 1998).

Sharia banking was founded in Indonesia because some Muslim communities need an alternative banking system that is sound, reliable, and can fulfill people's wishes regarding services provided based on Islamic law and based on the Al-Quran and Hadith. The increasing market potential of Islamic Banks in Indonesia can be seen from the data Sharia Banking Statistics (SPS) of the Financial Services Authority (OJK), the number of Sharia Commercial Bank (BUS) offices in 2020 increased from 2,034 to 2,035 in 2021, the and

number of Sharia Business Unit offices in 2020 was 392 increased to 444 in 2021, and the number of Sharia People's Financing Bank (BPRS) offices in 2020 is 627 increasing to 659 in 2021 (Financial Services Authority, 2021).

It can be concluded that the office network of Islamic banks increased by 3% from the previous year so that it can be used as a foundation for obtaining customers for Islamic banks. The phenomenon of the development of Islamic bank office networks is inversely proportional to the growth of market share of Islamic banks. The low growth of the market share of Islamic banks is caused by the small number of people who have an interest in conducting transactions at Islamic banks.

This is evidenced by the comparison of the population of Islamic banks which are relatively small compared to conventional banks. According to data from the Financial Services Authority (OJK) for 2021, the market share ratio for conventional banks and Islamic banks is 93.48% versus 6.52%. (OJK, 2021), therefore public understanding related to the operational activities of Sharia banking is still relatively low so it still needs to be widely disseminated so that it is optimal (BPS, 2021).

Based on Islamic bank market share data which is still low, Islamic bank management needs to find out the factors that can influence the intention to use Islamic bank services. Based on the Theory of Planned Behavior, one's interest is influenced by background aspects. Aspects that become the background are personal, information, and social. First, the personal aspect is an individual's attitude or behavior regarding a perception such as the perception of profit sharing. Second, the information aspect is Islamic financial literacy and media facilities such as e-banking services. Third, social aspects such as religion (Ajzen, 1991).

This theory is supported by previous research, Zakaria stated that the factors that can influence interest in conducting Islamic bank service transactions are income, religiosity, information, reputation, knowledge, profit-sharing system, financial literacy, and disposable income (Zakaria, 2020). Inscription Research argues that there is an influence of knowledge and service variables on interest in becoming a customer at an Islamic bank (Prasasti, 2020). Viranti & Ginanjar also believes that the interest in using Islamic bank services is influenced by facilities, sharia-compliant products, quality services, easily accessible locations, promotions, and a variety of products. (Viranti & Ginanjar, 2015). Based on previous theory and research, it can be concluded that the factors that influence a person's interest consist of profit-sharing systems, Islamic financial literacy, quality of e-banking services, and religiosity.

Perceived profit sharing is one of the personal background factors that can influence one's interests and behavior according to the Theory of Planned Behavior (TPB) (Ajzen, 1991). Everyone has a different perception of profit sharing. Perception of profit sharing is a person's perception of the profit sharing system whether this system is based on Sharia law and principles and is fair to all parties without exception (Wahyuni, 2017). One's perception is very important because each person's perception of profit sharing can influence one's behavior.

This is in line with the results of Lestari's research on the perception that profit sharing influences the intention to save at Bank BNI Syariah KCP Palembang (Lestari, 2020). This finding is supported by research which suggests that the perception of profit-sharing influences interest in making transactions at Islamic banks (Wahyuni, 2017). This research is contrary to other research that the effect of profit sharing does not affect the interest in making transactions at Islamic banks (Andriani & Halmawati, 2019). Based on inconsistent previous research, further research is needed.

Islamic financial literacy is one of the background information factors in the form of knowledge that can influence one's interests and behavior according to the Theory of Planned Behavior (TPB) (Ajzen, 1991). Therefore, the community needs an understanding of financial literacy about Islamic banking which can be obtained from formal or informal education such as seminars, educational and training activities, and talk shows to arouse one's interest in making transactions at Islamic banks. Islamic

financial literacy is an insight into Islamic values that are owned by individuals in managing and using their assets to achieve balanced prosperity (BI, 2021). According to Fauzi & Muniawaty's research on Islamic financial literacy, it influences interest in making transactions at Islamic banks (Fauzi & Murniawaty, 2020).

This research is in line with research which argues that Islamic financial literacy greatly influences the decisions of the Muslim population in using the services of Islamic banks in DIY (Candida & Sholeh, 2018). This research contradicts the research put forward by Hakim that there is no effect of Islamic financial literacy on the decision to become a customer of an Islamic bank (Hakim, 2020). Based on inconsistent previous research, further research is needed. The quality of e-banking services is one of the background information factors in the form of media that can influence a person's interests and behavior according to the Theory of Planned Behavior (TPB) (Ajzen, 1991).

In Islamic Bank Indonesia regulations concerning the Application of Risk Management in the Use of Information Technology by Commercial Banks Number: 9/15/PBI/2007 it is stated that "Banking Services Through Electronic Media or hereinafter referred to as Electronic Banking are services that enable Bank customers to obtain information, communicate, conduct banking transactions through electronic media, including ATMs, phone banking, electronic fund transfers, internet banking, mobile phones (Bank Indonesia, 2007).

According to Yeni's research results, the variable quality of mobile banking services

influences the interest of customers of the Bengkulu Branch of Bank Syariah Mandiri (Yeni, 2015). This research is supported by other research which states that the variable quality of mobile banking services has an effect on customer loyalty to state-owned banks in Makassar (Akob & Sukarno, 2022). There are differences in the results with previous studies, that the quality of al-hikmah mobile services does not affect the decision to save daily at BMT Al-Hikmah Mayong Branch (Rizki, 2022). Regarding the variable perception of profit sharing, Islamic financial literacy, and the inconsistent quality of e-banking services, a moderating variable is needed to clarify the relationship between the independent variables and the dependent variable.

The moderating variable has a function as a variable that can influence the strength or weakness of the relationship between the dependent variable and the independent variable (Garaika & Darmanah, 2019). The results of previous studies stated that religiosity affects the intention to become a customer in an Islamic bank (Fauzi & Murniawaty, 2020). Azzahra research reveals that proven religiosity can strengthen knowledge and disposable income toward saving preferences in Islamic banks (Azzahra, 2016). Based on previous studies stating that religiosity has a positive influence and can be proven to be a moderating variable, the authors propose religiosity to be a moderating variable to know the effect of the independent variable on the dependent variable.

This is also supported by the statement that Indonesia is referred to as a country that has

strong religious guidelines so religiosity is something that cannot be separated from the activities of religious adherents, especially Muslims. Religiosity is something that exists in individuals who have different understandings of carrying out religious teachings and encourages these individuals to be involved in actions related to religion. (Nugroho & Nurkhin, 2019). Not only that, the religiosity factor becomes a driving factor for loyalty to occur in making transactions at Islamic banks for customers and the religiosity factor becomes a support for interest in making transactions at Islamic banks for prospective customers. (Suhartanto et al., 2018).

BSI is a merged bank from BRIsyariah, Bank Syariah Mandiri, and BNI Syariah on January 27 2021 through letter No. SR-3/PB.1/2021 issued by OJK (BSI, 2021). Researchers used the BSI customer research object because BSI has relatively good achievements, it can be seen from the total assets and the number of customers which continues to increase in the sense that it is a bank that has relatively good service to customers. The number of Bank Syariah Indonesia customers in 2023 is 17.78 million customers throughout Indonesia and the total assets of BSI are IDR 305.73 trillion, an increase of 15.24%(BSI, 2023). Seen on the bank's website, BSI provides information related to e-banking that there has been an increase in total customers using BSI Mobile, namely 4.81 million, an increase of 39%. (BSI, 2023)

Findings about the determinants of using Islamic banking services have been studied

by many previous researchers with various objects and locations. This research is very interesting to re-examine the determinants of customer interest in using the services of Bank Syariah Indonesia (BSI) because until now conventional banks have had a higher market share than Islamic banks. Not only that, but there are also different previous research results so the researcher wants to re-examine the results of previous research obtained with the support of existing phenomena and the addition of several variables, namely the perception of profit sharing, Islamic financial literacy, and the quality of e-banking services and religiosity as a moderating variable.

Theory of Planned Behavior

Theory of Reasoned Action (TRA) or the theory of reasoned action developed into the theory of planned behavior (Theory of Planned Behavior or TPB) developed by Ajzen. TPB focuses on the intention (interest) that a person has that can influence human behavior first (Ajzen, 1991). Aspects of background are aspects that can affect an individual, including influencing the interests of the individual. Aspects that become the background are personal, information, and social. The first aspect that can affect a person's interest is the personal aspect. The personal aspect is an individual's attitude or behavior regarding a perception, character, intelligence, and experience. Second, the information aspect is knowledge, media tools, and interventions. Third, social aspects such as education, a person's gender, income, beliefs, religion, and age.

Sharia Enterprise Theory

Sharia Enterprise Theory upholds justice and provides benefits for the natural environment and humans including stockholders, stakeholders, and society (Prasasti, 2020). Sharia Enterprise Theory has the principle that the most important responsibility is given by His creatures to Allah (vertical accountability) which is then extended to accountability given to humans and nature (horizontal accountability) (Pramiana & Anisah, 2018). Sharia Enterprise Theory is involved in this research because Sharia Enterprise Theory explains that individuals will have more interest in objects that have practiced Islamic teachings.

Research on the determinants of using Islamic banking services has been investigated by many previous researchers with various objects and locations. Based on the results of previous studies, there is research that states that the service quality variable does not affect the intention to save in Islamic banking, the religiosity variable and the trust variable affect the intention to save in Islamic banking (Prabowo, 2019). This research is reinforced by research which states that the variables of Islamic financial literacy and religiosity influence the interest to become customers in Islamic banking (Fauzi & Murniawaty, 2020).

Contrary to the findings which suggest that perceived service quality influences interest in re-saving at BNI Syariah Semarang (Kanzu & Soesanto, 2016). Previous findings regarding the quality of e-banking services on the interest in using Islamic banking services are still inconsistent, meaning that some are influential

and some are not. This research is very interesting to re-examine the determinants of interest in using the services of Indonesian Islamic Banks because until now the market share of conventional banks is higher than that of Islamic banks and there are differences in the results of previous studies.

RESEARCH METHOD

Researchers conducted research with the aim of obtaining data on perceptions of profit sharing, Islamic financial literacy, and quality of e-banking services on customer interest in using Bank Syariah Indonesia (BSI) services with religiosity as a moderating variable. The approach used in this research is quantitative. The data in this study used primary data collected by a questionnaire that was distributed to 400 BSI customer respondents determined by the Slovin formula. The sampling technique used an accidental sampling technique. The analysis technique in this study used Moderating Regression Analysis (MRA) with the help of SPSS 25. Data was collected by distributing questionnaires to respondents. This study uses a 5-point Likert scale in measuring respondents' opinions, including Strongly Disagree (STS), Disagree (TS), Doubtful (RG), Agree (S), and Strongly Agree (SS).

Operational definition

Dependent Variable (Dependent)

Interest in using Islamic banking services is that there is an interest and desire that is embedded in a person which triggers that person to implement activities related to raising funds,

channeling funds, or performing other banking traffic services based on Sharia principles without any coercion from any party and followed by feelings. like.

Independent Variable (Independent)

Perceived profit sharing is a person's perception of a profit-sharing system where this profit sharing is based on Islamic law, can get more profit, and is fair to all parties without exception. Islamic financial literacy is the ability of individuals to make decisions about managing their finances based on a knowledge base owned according to Islamic law. E-banking services are bank services using electronics to make it easier for customers to obtain information, communicate, and carry out banking transactions such as payments, transfers, etc.

Moderation Variable

The moderating variable in this study is religiosity. Religiosity is the level of obedience and belief possessed by individuals regarding the religious teachings they believe in and are involved in actions related to religion to seek happiness in the life of the world and the hereafter. There are three independent variables, one moderating variable, and one dependent variable in this study.

Perceived profit sharing, Islamic financial literacy, and quality of e-banking services are the independent variables, the moderating variable is religiosity and the dependent variable is the interest in using the services of Bank Syariah Indonesia. In general, this study examines the influence of perceptions

of profit sharing, Islamic financial literacy, and quality of e-banking services, and religiosity as a moderating variable on interest in using the services of Bank Syariah Indonesia (BSI). Following the explanation described above as well as the findings and previous studies that are still related to this research.

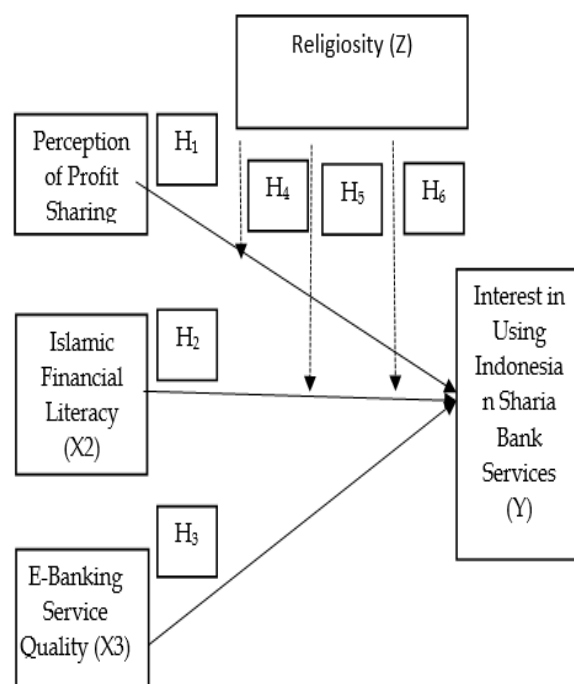


Figure 1. Research Model

Information: \longrightarrow
 Independent variable and dependent variable
 \dashrightarrow

Research Hypothesis

Ha1 = There is a positive influence on the perception of profit sharing on the interest in using Bank Syariah Indonesia services for Bank Syariah Indonesia customers.

Ha2 = There is a positive effect of Islamic financial literacy on the interest in using the services of Bank Syariah Indonesia for Bank Syariah Indonesia customers.

Ha3 = There is a positive influence on the quality of e-banking services on the interest in using Bank Syariah Indonesia services for Bank Syariah Indonesia customers.

Ha4 = Religiosity moderates the influence of perceptions of profit sharing on the interest in using Bank Syariah Indonesia services for Bank Syariah Indonesia customers.

Ha5 = Religiosity moderates the effect of Islamic financial literacy on the interest in using Bank Syariah Indonesia services for Bank Syariah Indonesia customers.

Ha6 = Religiosity moderates the effect of e-banking service quality on the interest in using Bank Syariah Indonesia services for Bank Syariah Indonesia customers.

RESULTS AND DISCUSSION

Normality Test

Table 1. Normality Test Results

	Unstandardized Residual
N	412
Asymp. Sig. (2-tailed)	.054c

Source: Primary data processing, 2023

From Table 1, it can be concluded that based on the One-Sample Kolmogorov-Smirnov Test table it states a significant value of $0.054 > 0.05$ so that the data in this finding are considered normal.

Multikolinieritas Test

Table 2. Multicollinearity Test Results

Model	Collinearity Statistics	
	Tolerance	VIF
1 (Constant)		
Perception of Profit Sharing	.604	1.656
Islamic Financial Literacy	.394	2.535
E-Banking	.391	2.559
Religiusitas	.377	2.652

Source: Primary data processing, 2023

From Table 2, it can be concluded that the tolerance value reveals that there are no independent variables that have a tolerance value < 0.1 and no VIF value > 10 so that the regression model does not occur multicollinearity between independent variables.

Heteroskedastisitas Test

Table 3. Heteroscedasticity Test Results

Model	Sig.
1 (Constant)	
Perception of Profit Sharing	.257
Islamic Financial Literacy	.838
E-Banking	.108
Religiusitas	.301

Source: Primary data processing, 2023

Based on the significant value of the variables above > 0.05 , it can be concluded that there are no symptoms of heteroscedasticity in the regression model.

Moderated Regression Analysis (MRA) Test

Table 4. Results of Data Analysis

X and Y's relationship	β	T	Sig.	Conclusion
X1*Z	0,000	0,027	0,979	Not significant
X2*Z	0,003	1,803	0,072	Not significant
X3*Z	-	-	0,796	Not significant
	0,001	0,258		
R2 Equality 1				0,536
R2 Equality 2				0,698

Source: Primary data processing, 2023

It is known that the significance value of the interaction variable between perceptions of profit sharing and religiosity is 0.979 (> 0.05) meaning that the religiosity variable is not able to moderate the effect of the perception variable on profit sharing on the interest variable of customers using the services of Bank Syariah Indonesia. It is known that the significance value of the interaction variable between Islamic financial literacy and religiosity is 0.072 (> 0.05) meaning that the religiosity variable is not able to moderate the influence of the Islamic financial literacy variable on the variable of customer interest in using the services of Bank Syariah Indonesia. It is known that the significance value of the interaction variable between e-banking service quality and religiosity is 0.796 (> 0.05) meaning that the religiosity variable is not able to moderate the influence of the e-banking service quality variable on the variable of customer interest in using Bank Syariah Indonesia services.

Based on the analysis above, it can be concluded that the religiosity variable (without including the interaction variable) has an effect on the interest variable, but the moderating variable (religiosity) cannot strengthen or weaken the influence of the variable perception of profit sharing, Islamic financial literacy, and the quality of e-banking services on interest. Analysis of the R2 data in Equation 2 shows that the Adjusted R Square of 0.698 is greater than the Adjusted R Square of Equation 1 which shows 0.536 so it can be concluded that the contribution of the influence of the variable perception of profit sharing, Islamic financial literacy, and the quality of e-banking services to the variable of customer interest in using services of Bank Syariah Indonesia after the religiosity variable of 69.8%.

DISCUSSION

Judging from the test results, the variable perception of profit sharing influences customers' interest in using BSI services, as evidenced by the t value of the variable perception of profit sharing = 4.659 which is greater than t table = 1.966 and the significant value of the perception variable profit sharing is worth $0.000 < 0.05$ which shows that Ha1 "there is a positive influence on the perception of profit sharing on customer interest in using the services of Bank Syariah Indonesia" is proven to be true and accepted. Based on the data obtained, it is known that the perception of profit sharing can have an effect because individuals feel that the profit-sharing system at BSI is following Islamic principles, and is more

profitable and fair for all parties. This is supported by previous studies such as Lestari's research that the variable perception of profit sharing influences the intention to save at BNI Syariah KCP Palembang (Lestari, 2020). This finding is also in line with Wahyuni's research that the perception of profit sharing influences the intention to use Islamic bank services (Wahyuni, 2017).

Perceived profit sharing is related to background factors, including personal factors. In Theory of Planned Behavior (TPB), the perception of profit sharing is one of the background factors, TPB can influence one's interests and behavior. For example, if someone has a good perception of a profit-sharing system based on Sharia principles, it can affect interest in using the services of Islamic banks (Anggraeni, 2021). There is an inconsistency between some of the results of previous studies regarding the perception variable of profit sharing influencing the intention to save at Bank BNI Syariah KCP Palembang (Lestari, 2020). This finding is supported by research which suggests that the perception of profit-sharing influences interest in making transactions at Islamic banks (Wahyuni, 2017). These studies are contrary to other studies that the effect of profit sharing does not affect the interest in making transactions at Islamic banks (Andriani & Halmawati, 2019). Based on inconsistent previous research, further research is needed.

The Influence of Islamic Financial Literacy on Customer Interests in Using the Services of Indonesian

Sharia Banks Judging from the results of the study, the Islamic financial literacy variable has an effect on customers' interest in using BSI services, as evidenced by the t value of the Islamic financial literacy variable = 4.500 greater than t table = 1.966 and the significant value of the Islamic financial literacy variable is 0.000 <0.05 shows that Ha2 "there is a positive effect of Islamic financial literacy on customers' interest in using the services of Bank Syariah Indonesia" is proven to be true and accepted. Islamic financial literacy can influence individual behavior in managing finances following Islamic principles so that when individuals are given a choice, these individuals will entrust their finances to banks whose operations are based on Islamic principles, namely BSI. Islamic financial literacy affects individuals if they have good Islamic financial literacy so that these individuals can also make good decisions because these individuals already know about Islamic finance knowledge, its products, and the systems used.

This is also in line with the Theory of Planned Behavior (TPB) that Islamic financial literacy is related to background factors, including the information factor. In the Theory of Planned Behavior (TPB) Islamic financial literacy is one of the background information factors in the form of knowledge that can influence one's interests and behavior so that it can be concluded that when someone has high Islamic financial literacy, it can increase interest in using BSI services. This research is supported by previous studies, namely Fauzi & Muniawaty regarding Islamic financial literacy influencing interest in becoming a customer of Islamic

banks (Fauzi & Murniawaty, 2020). This research is in line with research which argues that Islamic financial literacy influences the decisions of the Muslim population in using the services of Islamic banks in DIY (Candida & Sholeh, 2018).

Perception is the selection, arrangement, and interpretation carried out by individuals regarding the acquisition of information that they receive in describing something. In Theory of Planned Behavior (TPB) suggests that individual perceived behavioral control is one of the personal background factors that can influence individual interests (Anggraeni, 2021). Motivated people will be better prepared to act because someone can act if influenced by their perception of certain conditions. The perception of profit sharing is the response given by someone about the implementation of the profit-sharing system in Islamic banking (Husna, 2021). This profit sharing can be between institutions and customers collecting funds or institutions with recipients of money or funds. This profit sharing system has a system used by Islamic banks, namely the profit sharing ratio. The profit sharing ratio is the most important cause when determining the profit sharing ratio of Islamic banking because the profit sharing ratio is the main factor at the beginning of the contract and is agreed upon by two parties including the customer and the bank (Sugara, 2019).

The higher one's perception of profit sharing and the higher the profit sharing ratio, the clearer the profit sharing provisions will make customers interested in using the services

of Bank Syariah Indonesia. Profit sharing can have a positive effect on customers using the services of Bank Syariah Indonesia because customers believe that the greater the ratio, the greater the profit that will be obtained and Islamic banks can maximize profit sharing and not make customers lose. If the level of profit sharing increases, there will be more customer interest in using the services of Bank Syariah Indonesia and customers will have a perception of good profit sharing. (I. W. Nugroho, 2021).

The Effect of E-Banking Service Quality on Customer Interests in Using Indonesian Sharia Bank Services

Judging from the test results, the e-banking service quality variable has an influence on customer interest in using BSI services, as evidenced by the t value of the e-banking service quality variable = 8.860 which is greater than t table = 1.966 and the significant value of the e-banking service quality variable is the value of $0.000 < 0.05$ which indicates that H_{a3} "there is a positive effect of e-banking service quality on customer interest in using Bank Syariah Indonesia services" is proven correct and accepted. One factor that can influence someone to have an interest in Islamic bank services is the quality of e-banking services. In optimizing services, Islamic banks provide services that are easy to reach by digitizing services in the form of e-banking. E-banking services are influential because individuals feel that the BSI e-banking system is considered to make it easier for customers (Sari et al., 2023)

This is also in line with Yeni's research which states that the variable quality of mobile banking services influences customer interest in Bank Syariah Mandiri Bengkulu Branch (Yeni, 2015). This research is supported by other research which states that the variable quality of mobile banking services affects customer loyalty to state-owned banks in Makassar (Akob & Sukarno, 2022). This is also following the Theory of Planned Behavior (TPB) that the quality of e-banking services according to the Theory of Planned Behavior (TPB) is one of the background factors (information) in the form of media that can influence one's interests and behavior. The services provided by Islamic banking in the form of e-banking services are getting better and easier for customers, so the level of customer interest in using Islamic banking services will increase.

Religiosity Moderates the Effect of Perceptions of Profit Sharing on Customer Interests in Using Bank Syariah Indonesia's Services

The significant value of (perceived profit-sharing religiosity explains a value of 0.979, which means a significant value > 0.05 . This shows that Ha4 "Religiosity moderates the effect of perceptions of profit sharing on customers' interest in using Bank Syariah Indonesia services" is proven to be rejected. The results of this study state that high or low levels of religiosity owned by customers are not able to moderate perceptions of profit sharing with an interest in using BSI services. Interest rates in conventional banks are mutually beneficial and

also due to the different levels of individual religiosity. Therefore, it can be concluded that whether or not the religiosity variable is present or not can strengthen or weaken the influence of perceptions of profit sharing on interest in using BSI services.

This statement supported by marketing theory, one of which is the marketing mix theory that product or brand selection is not from a person's religious perspective, a person can have an interest in a product or service if it is supported by the product or service considered to have a strategy, tactic, and values that are classified as good. (Kartajaya, 2002). The results of this study are in line with other studies which suggest that the religiosity variable does not moderate the relationship between profit sharing and the decision to become mudharabah savings customer at BPRS Lantabur Tebuireng, Sidoarjo Branch (Aini, 2022).

In the Financial Services Authority Regulation Number 76/POJK.07/2016 concerning Increasing Financial Literacy and Inclusion in the Financial Services Sector for Consumers and/or the Public it explains "Financial Literacy is knowledge, skills, and beliefs, which affect attitudes and behavior to improve the quality decision-making decisions and financial management to achieve prosperity and financial Services Authority Regulation Number 76/POJK.07/2016 Concerning Increasing Financial Literacy and Inclusion in the Financial Services Sector for Consumers and/or Society, 2016). In Theory of Planned Behavior (TPB) suggests that financial literacy possessed by individuals is one of the

background factors in the form of information that can influence individual interests so it can be said that if financial literacy is owned by individuals, then they can control interest in using bank services. sharia (Anggraeni, 2021).

There is an inconsistency between some of the results of previous research, namely Fauzi & Muniawaty's research on Islamic financial literacy that influences interest in making transactions at Islamic banks (Fauzi & Murniawaty, 2020). This research is in line with research which suggests knowledge, service quality, and Islamic financial literacy greatly influence the decisions of the Muslim population in using the services of Islamic banks in DIY. (Handida & Sholeh, 2018). This research contradicts the research put forward by Hakim that there is no effect of Islamic financial literacy on the decision to become a customer of an Islamic bank (Hakim, 2020). Based on inconsistent previous research, further research is needed.

The community can be helped by the existence of an Islamic financial literacy program held by BSI such as education and training program activities such as "Go Digital" for MSMEs throughout Indonesia in increasing their competencies to face the digitalization era, HarMoney Life (updated talk show with the topic of young people's finances) and solutions), and Gen-Sy (a new generation who believe that the real balance of life in Islamic finance)(BSI, 2021). Therefore, the public can understand Islamic banking, for example understanding the advantages of using Islamic banking services, obtaining knowledge about products, profit-

sharing systems, Islamic bank contracts, and Islamic services, as well as about the operational activities of Islamic banks. The wider the literacy that exists in an individual, the more it can influence the individual's interest in using Islamic banking services so it can be concluded that the wider the level of individual Islamic financial literacy, the greater the determination and certainty of respondents in using Islamic banking services.

Religiosity Moderates the Effect of Islamic Financial Literacy on Customer Interests in Using the Services of Indonesian Sharia Banks

The significant value of Sharia financial literacy religiosity explains a value of 0.072, which means a significant value > 0.05 . This shows that Ha5. Religiosity moderates the effect of Islamic financial literacy on customers' interest in using Bank Syariah Indonesia services" is proven to be rejected. The results of this study describe that the religiosity possessed by customers is not able to influence understanding, ability, and application related to Islamic financial literacy owned by these customers to have an interest in making transactions at BSI because the level of religiosity possessed by individuals is not the same as one another.

Just as someone who has high Islamic financial literacy still cannot implement his literacy because the level of religiosity that each person has is different. This statement is supported by marketing theory, one of which is the marketing mix theory that product or brand

selection is not from a person's religious perspective, a person can have an interest in a product or service if it is supported by the product or service considered to have a strategy, tactic, and values that are classified as good (Kartajaya, 2002).

It can be concluded that in this study the level of Islamic financial literacy cannot be encouraged to increase or decrease only by the presence of the religiosity variable. This is in line with research which suggests that religiosity cannot moderate the effect of knowledge on the intention to save in Islamic banks (Prasasti, 2020). This research is supported by research which suggests that the role of religiosity cannot strengthen or weaken Islamic financial literacy in the decision to save in Islamic banks (Thohari & Hakim, 2021).

There is an inconsistency between some of the results of previous research, namely Yeni's research which suggests that the variable quality of mobile banking services influences customer interest in Bank Syariah Mandiri Bengkulu Branch (Yeni, 2015). This research is supported by other research which states that the variable quality of mobile banking services affects customer loyalty to state-owned banks in Makassar (Akob & Sukarno, 2022). There are differences in the results with previous research, this research results that the quality variable of e-banking does not affect customer loyalty (Wijaya, 2019). This is in line with Rizki's research that the quality of al-hikmah mobile services does not affect the decision to save daily at BMT Al-Hikmah Mayong Branch (Rizki,

2022). Based on inconsistent previous research, further research is needed.

If the quality of e-banking services performed by Islamic banking is getting better and making it easier for customers, the level of interest in using Islamic banking services will also be even greater (Khoirini, 2018). This can reveal that the quality of e-banking services and interest has a positive influence. The perception of the benefits of using e-banking on the perception of BRI customers when making transactions easily is very influential so the greater the benefits obtained by a customer so it can have the convenience effect for customers when making transactions using e-banking (Yani et al., 2018). It can be concluded that if there is the ease of use of e-banking, then customer interest in using Islamic banking services will also increase.

Religiosity Moderates the Quality of E-Banking Services on Customer Interests Using Bank Syariah Indonesia Services

The significant value of e-banking service quality religiosity explains a value of 0.796, which means a significant value > 0.05 . This shows that H_{a6} . Religiosity moderates the effect of e-banking service quality on customers' interest in using Bank Syariah Indonesia services" is proven to be rejected. The results of the study suggest that religiosity cannot moderate the effect of e-banking service quality on interest in using BSI. This statement is supported by marketing theory, one of which is the marketing mix theory that product or brand selection is not from a person's religious

perspective, a person can have an interest in a product or service if it is supported by the product or service considered to have a strategy, tactic, and values that are classified as good. (Kartajaya, 2002).

This is in line with previous research which resulted in religiosity not affecting the decision to choose an Islamic bank (Zuhirsyan & Nurlinda, 2021). Service is the main factor for bank success in ensuring that customers choose Islamic banks, but religiosity cannot moderate the quality of e-banking services on interest. High or low levels of religiosity are not a driving factor for improving the quality of e-banking services. Understanding and religious attitude that is high and obedient is not an indicator that customers will have an interest in using BSI, even though the service quality is quite good because one's religiosity changes, sometimes obeying God's commands, sometimes following individual ego.

The use of technology is also not related to the level of religiosity because e-banking services are not only available at Islamic banks, but e-banking services are also available at conventional banks. The results of this study conclude that good service must be carried out regardless of the religious quality of people. This is in line with research conducted by Inscription that religiosity cannot moderate the effect of service on interest in saving at Islamic banks (Prasasti, 2020). Religiosity can be realized in various human lives. Religious activities are not only about worship but also about carrying out other activities that are supported by supernatural powers. Religiosity appears in the

individual and religiosity can trigger the individual to do things that have been ordered in religion. If individuals have a high level of religiosity so they tend to choose anything including economic activities following Sharia principles ordered in religion (Prasasti, 2020).

The customers Bank Syariah Indonesia are the majority of Muslims who embrace Islam. BSI customers also have knowledge and insight into Sharia banking. In addition, Bank Syariah Indonesia also holds many Islamic education and training programs that BSI customers can participate in such as "Go Digital" for MSMEs throughout Indonesia in increasing their competencies to face the digitalization era, HarMoney Life (talk show on financial topics), updated youth and solutions), and Gen-Sy (a new generation who believes that the real balance of life is in Islamic finance) to deepen Islamic financial literacy to increase their religiosity.

Previous research explaining the impact of Islamic financial literacy on the intention to use Islamic banking services is still inconsistent, therefore a factor is needed that can strengthen this influence, namely the religiosity factor. Sharia enterprise theory is something that is important and what underlies every concept is the creator of the universe and its contents, namely Allah SWT. Therefore, all good deeds must solely desire the pleasure of Allah. Customer religiosity has an influence on their interest in Islamic banking services at Bank Syariah Mandiri (Damayanti, 2016). Damayanti's findings are supported by Azzahra's research. Religiosity being a moderate variable can clarify

the impact of literacy on preferences for using Islamic banking services (Azzahra, 2016). Following this elaboration, the conclusion is that Islam teaches economic activities to implement Islamic principles. Therefore, if the level of individual religiosity is broad, it will clarify the impact of Islamic financial literacy on interest in using the services of Indonesian Islamic Banks

Sharia enterprise theory describes that Allah SWT is the main goal of the return of the universe and humans. Humans are required to obey all of Allah's commands based on Islamic law to create prosperity for nature and humans. Individuals will be more interested in using banking services if the services provided apply Islamic law and make it easy for individuals. Islamic banks are financial institutions whose operational activities use Islamic law. Previous research on the quality of e-banking services on interest in using Islamic banking services is still inconsistent, meaning that some have influence and those do not have influence, so a religiosity factor is needed to strengthen this influence. Religiosity influences the interest of Bandung State Polytechnic students when using Islamic banking services (Triuspitorini, 2019). Therefore, religiosity can strengthen the effect of e-banking service quality on students' interest in using Islamic banking services.

CONCLUSION

Based on the results of research conducted by researchers, it can be concluded that the perception of profit sharing has a positive effect on customers' interest in using BSI services. Islamic financial literacy has a

positive effect on customer interest in using BSI services. The quality of e-banking services has a positive effect on customer interest in using BSI services. Religiosity is not able to moderate the effect of perceptions of profit sharing on customers' interest in using BSI services. Religiosity is not able to moderate the effect of Islamic financial literacy on customers' interest in using BSI services. Religiosity is not able to moderate the effect of e-banking service quality on customers' interest in using BSI services.

For Bank Syariah Indonesia (BSI), the results of this research can be a reference in improving the quality of e-banking services. For future researchers, this research can be an additional reference that examines interest in using Islamic banking services. The variables of perception of profit sharing, Islamic financial literacy, and quality of e-banking services on customer interest in using BSI services with religiosity as a moderating variable are only able to contribute 69.8% while the remaining 30.2% is explained by other factors. This states that there are still other factors that can affect interest. The author hopes that further researchers examine other factors that can influence interest. For readers, the research results obtained by researchers are expected to add insight into Islamic financial literacy and understanding of the profit-sharing system implemented by Bank Syariah Indonesia so that readers have an interest in using BSI services.

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