DIGITISATION'S IMPACT ON ISLAMIC FINANCIAL INSTITUTIONS: WEBSITE-BASED FINANCING SYSTEM SERVICES

DAMPAK DIGITALISASI PADA LEMBAGA KEUANGAN SYARIAH: LAYANAN SISTEM PEMBIAYAAN BERBASIS WEBSITE

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Abstract

This study will examine the effect of efficiency, reliability, privacy, fulfilment, responsiveness, and compliance on members' interest in applying for website-based financing products at BMT Amanah Ummah (AUM) Sukoharjo Central Java, Indonesia. This research is quantitative; the data come from a questionnaire distributed to all sharia financing customers at BMT AUM, and the data is analysed using multiple regression statistical techniques. The study's results prove that efficiency positively and significantly affects members' interest in submitting website-based online financing products at the BMT AUM. Reliability, privacy, and fulfilment do not affect members' interest in applying for a website-based online financing product at BMT AUM. Responsiveness has a positive but insignificant effect on members' interest in applying for website-based online financing products at BMT AUM. Compliance positively and significantly affects members' interest in applying for website-based online financing products at BMT AUM.

Keywords: digitisation; website; financing system services; Islamic financial institutions

Abstrak

Penelitian ini akan mengkaji pengaruh efisiensi, reliabilitas, privasi, pemenuhan, responsivitas, dan kepatuhan terhadap minat anggota dalam mengajukan produk pembiayaan berbasis website di BMT Amanah Ummah (AUM) Sukoharjo Jawa Tengah, Indonesia. Penelitian ini bersifat kuantitatif; data berasal dari kuesioner yang didistribusikan kepada seluruh nasabah pembiayaan syariah di BMT AUM, dan data tersebut dianalisis menggunakan teknik statistik regresi berganda. Hasil studi membuktikan bahwa efisiensi secara positif dan signifikan mempengaruhi minat anggota dalam mengirimkan produk pembiayaan online berbasis website di AUM BMT. Keandalan, privasi, dan pemenuhan tidak mempengaruhi minat anggota untuk

mengajukan produk pembiayaan online berbasis website di BMT AUM. Responsivitas memiliki efek positif namun tidak signifikan terhadap minat anggota dalam mengajukan produk pembiayaan online berbasis website di BMT AUM. Kepatuhan secara positif dan signifikan mempengaruhi minat anggota dalam mengajukan produk pembiayaan online berbasis website di BMT AUM.

Kata kunci: *digitalisasi; situs web; layanan sistem pembiayaan; lembaga keuangan syariah*

A. Introduction

The financial services sector contributes to economic growth and development through financial resource allocation, investment opportunities, and risk management (Kjaer et al., 2019). Numerous financial institutions in Indonesia, including conventional and Islamic institutions, are thriving, as seen by the increasing number of Islamic financial institutions (Mawarni & Iqbal Fasa, 2021; Nadira & Susianto, 2020). Financial institutions are engaged in a commercial competition to raise awareness about their activities' environmental impact and improve their services (Ding et al., 2017). With increased economic activity, SMEs require an institution or institution that acts as an intermediary, bringing parties with extra cash together with others in need of funds (Nadira & Susianto, 2020).

Following the banking sector's conversion to sharia-based systems, emergent institutions increasingly convert to sharia-based systems (Suryadi & Putri, 2018). BMT, a microfinance institution, is one of them. It plays a significant role in developing lower-middle-income enterprises (Fatimah & Hendratmi, 2020). The Sharia Financial Services Cooperative (KJKS), abbreviated as BMT, is a medium-small microenterprise incorporated under collaborative law by the Ministry of Cooperatives and SMEs (Suryadi & Putri, 2018). Diverse industrial sectors that evolve in lockstep with technological advancements can positively impact a country-as seen by the industrial revolution 4.0 across all business circles and contribute significantly to economic growth (Ghobakhloo, 2020).

Every financial organisation has difficulty as digital information evolves (Okorie et al., 2018). Adopting technologies that enable the Internet of Things (IoT) and services are how Industry 4.0 is defined (Ben Saied et al., 2013). Fundamentally blended business and engineering processes create adaptable, efficient, and environmentally friendly solutions that are low in cost and high in quality (Kayikci, 2018). Over the next decade,

the most potent drivers of innovation will be technology, information, and communication (ICT) (Albach et al., 2015).

The digitisation process includes the involvement of insight systems that can take digital data and culminate in changes that result in digital transformation (Gobble, 2018). The digital revolution is accelerating (Nurhayati & Ardianingsih, 2021). Almost everyone uses devices connected to the internet that give various forms of information based on their current needs (Paulus-Rohmer et al., 2016). Digital services frequently replace traditional goods using value capture strategies, posing implementation issues (Vendrell-Herrero et al., 2017).

The economic impact of digitalisation has resulted in the birth of pioneering new enterprises and the demise of established ones. As a result, digitalisation is one of the most complex topics in the modern period (Schmidt et al., 2016). The digitalisation of fast-paced sectors is becoming more prevalent in today's efficient and inventive business world (Borowiecki & Navarrete, 2017). This significant possibility enables the organisation to access, store, and handle a specific quantity of internal and external data (Schniederjans et al., 2020). The utilisation of technology is a novel phenomenon since it alters the amount of connectivity, accelerates the deployment of new digital capabilities, and accelerates customer acceptance of technology (Kohnke, 2017).

Modern technology enables businesses to scale much more quickly in response to demand (W. P. P. Handayani & Harsono, 2016), resulting in an unprecedented technology platform to support customer decisions (Paik et al., 2017). A financial institution must continuously improve its services and make them more convenient for its customers (Marlina & Bimo, 2018; Wildanu & Rahmayanti, 2020). One of them leaves a favourable impression on its customers regarding the services and products. A digital technology system does not rely on human or manual labour. Computer-based automatic operating systems and computer-readable formats have used it, and analogue systems have used numbers to represent information (Mawarni & Iqbal Fasa, 2021).

The public has a limited understanding of financing, with alternative financing defined as bringing financial resources to individuals through the connection of borrowers and fund owners (Bilan et al., 2019). The public's lack of awareness of digital literacy is a problem for financial institutions in developing innovative and appealing innovations that pique interest in a product (Sharmila, 2019). With the advent of new technologies, a

clear transition from the analogue to the digital world has occurred, and internet users are becoming an increasingly important element of society's requirements (Gąsiorkiewicz et al., 2020). BMT Amanah Ummah is one of the financial institutions in the Sukoharjo regency that is up to date with the times.

KSPPS BMT Amanah Ummah offers members access to digital services via mobile phones or smartphones connected to an internet network. The application process for financing can be completed in minutes from any location, and the organisation's website allows members to apply for loans and grants. The term for today's era is digitisation, and by completing the form on the website, we are entering an exciting period (Sukardi, 2021; Vergara & Ferruz Agudo, 2021; Yunaningsih et al., 2021). Previously, clients had to visit an office to submit financing items, but now they can apply for loans online via the BMT website.

Although websites can deliver text, photos, sounds, or animated graphics, they are often static and incapable of processing data (Yunita, 2020). In contrast to digital apps, website-based financial services retain some of their unique features. Before its digitisation, the public was unaware of or remained unfamiliar with BMT's Amanah Ummah site-based finance services. The researchers are interested in determining how the digitisation system influences consumer decisions.

B. Theoretical Framework
Development Digitalization of Transformation Digital

The term "digitalisation" refers to digital technology and data to improve business and revenue and create a digital culture. In practice, digital data are the primary support for the whole process (Dregger et al., 2016). If in the digital stage, the company can change business processes to increase efficiency, productivity, and profitability. A practical example is uploading data or information to the cloud and sharing it with colleagues to be accessed, viewed simultaneously, and then analysed for business goals (Yunaningsih et al., 2021). All companies, large or small, need to transform to stay relevant amid the changing business environment and the development of digitalisation (Arner et al., 2019; Iman, 2019). Companies can no longer maintain traditional or old-fashioned business models (Fatimah & Hendratmi, 2020). Business leaders must

determine how to provide better customer services by leveraging technological developments and digitalisation.

Analogue information is converted into digital form (numeric or binary format) as part of digitisation, encompassing political, business, trade, industrial, and social media (Kwok et al., 2018; Okorie et al., 2018). The term "digitalisation" refers to the process of converting analogue signals (such as light and sound) into digital signals (such as numbers) (Wildanu & Rahmayanti, 2020). Digitalisation is a process caused by technological changes in the industry. This process has enabled many phenomena known as handling the internet of things, industrial internet, industrial 4.0, big data, M2M, blockchain, cryptocurrencies, and others (Alam et al., 2021; Nicoletti, 2017; Oseni & Ali, 2019; Sukardi, 2021; Wilson, 2017). A joint misconception discussion is that digitisation, on its basis, means using IT sophistication to enable and take advantage of digital technology and data (Pasaribu & Widjadja, 2020).

Understanding of service quality vs service in the Islamic View

Quality is a combination of traits and characteristics that determines the extent to which output can meet customer requirements (Putra & Herianingrum, 2015; Sun et al., 2017). Customers determine and assess to what extent these attributes and characteristics meet their needs (Lupiyoadi, 2013). Quality is the totality and characteristics of a product or service that depend on satisfying expressed or implied needs (Rafidah, 2014; Razak & Finnora, 2017). Quality is an intangible activity or profit provided by a company to satisfy the needs of its consumers (Jafari, 2017; Rahayu & Saodin, 2021). Quality is a noteworthy feature of the nature of products to satisfy consumer desires (Darmawan & Ridlwan, 2018).

Quality of service is a way of working with companies that strive to make continuous quality improvements to the processes, products, and services produced (Marlina & Bimo, 2018). According to Tjiptono (2007), quality service is an effort to meet consumers' needs and desires and the presenter's accuracy in balancing what consumers expect. According to Sigit P & Oktafani (2014), quality service has initiated the level of excellence expected and controlled over the level of excellence to meet the wishes of consumers or customers (Marlina & Bimo, 2018). According to Utami (2010), service quality is a complex construct that has received the most attention in marketing (Putra & Herianingrum, 2015). Quality is comprehensive as an advantage or a privilege.

It can be defined as the delivery of relatively preferential services to consumer expectations, meaning that quality of service is a consumer perspective in the long run and is a cognitive evaluation of service transfer (Sa'adah & Munir, 2020).

According to Kartajaya & Sula (2006), grouping several values of Islam that are appropriate for Syariah financial institutions in providing services (Darmawan & Ridlwan, 2018), namely: professional (*Fathanah*), courtesy (*Tabligh*), honest (*Siddiq*), and trust. In producing quality service, the company expected to measure the services provided to its customers through a measurement scale (Lupiyoadi, 2013). The quality of internet service is realised by developing of E-Servqual scale consisting of seven dimensions (Marliyah et al., 2021; Rahayu & Saodin, 2021; M. F. Saputra & Antonio, 2021). The seven dimensions are divided into two scales, namely, E-SQual (E-Core-Service Quality Scale) and E-RecS-QUAL (E-Recovery-Service Quality Scale) (Rahayu & Saodin, 2021). ES-Qual covers all stages of customer interaction with the website. The E-Squal and E-Recs-Qual methods can be applied to reliably measure the perception of service quality at the level of personal satisfaction when using a particular service (Zawiyah, 2019). E-S-Qual, or E-Service Quality, is a comprehensive and integrative service quality model, as its related dimensions fully meet the need to evaluate the quality of electronic services (Yuliana et al., 2019). Electronic service quality has five dimensions: efficiency, reliability, fulfilment, privacy (security), and responsiveness (Lari et al., 2020).

TAM (Technology Acceptance Model)

Based on Davis's theory explains that "the Technology Acceptance Model (TAM) is a model that predicts and explains how technology users view and interpret technologies related to user work (Irawati et al., 2020). The Technology Acceptance Model (TAM) shows two specific beliefs: the perceived ease of using technology and the perceived benefits of determining one's behavioural intentions (W. P. P. Handayani & Harsono, 2016). TAM was developed from psychological theories that explain the behaviour of computer users based on belief, attitude (attitude), desire (intention), and user behaviours relationship (user behaviour relationship). TAM aims to explain and estimate users' acceptance of an information system (Nurfiyah et al., 2019; P. A. G. Permana, 2018).

TAM provides a theoretical foundation for determining the factors influencing technology acceptance in a company. TAM describes the causal relationship between beliefs (the benefits and ease of use of an information system) and the user's actual behaviour, purpose, and use of an information system. The Technology Acceptance Model's (TAM) advantages include its reliability, excellent measurement characteristics, simplicity, and empirical strength (W. P. P. Handayani & Harsono, 2016). Davis' TAM model has two significant constructs added to the TRA (Theory of Reasoned Action) model (Atal et al., 2020). The two primary constructs added are perceived ease of use and perceived usefulness. TAM explained that two significant constructs determine user acceptance of information technology systems. The following five primary TAM constructs will not be modified: perceived ease of use, perceived usefulness, attitude toward use, behavioural intention to use, and actual system use (H. Permana & Djatmiko, 2018; P. A. G. Permana, 2018).

Customer Decision

According to experts (Kurhayadi et al., 2020), some decision-making definitions result from their firm attitude toward solutions. A decision is a clear answer to a statement or question. Decisions must be able to respond to planning-related discussions. Decisions can also take significantly different actions from the original plan (Kurhayadi et al., 2020). Decisions are a part of the legal situation. If the facts are correct, the people involved, supervisors and executors, will all comply with the order. Although authority is still exercised, it is the legal authority of the situation (Kurhayadi et al., 2020). A decision is a result, not a thought process about a question or question, to answer the question of what to do to address the problem by selecting alternatives. Decision-making is the systematic selection of the best alternative from a set of alternatives to follow up on (use) to solve problems (Kurhayadi et al., 2020). Based on the above understanding, it was concluded that a decision is a problem solving as a law of the situation carried out by selecting one alternative from several alternatives. Based on the previous, it is possible to conclude that a process systematically selects the best alternatives from a set of alternatives to be followed up on (used) to solve problems.

Relevant Research Results

Previous research aims to take previous research to obtain comparative materials to the next stage. Therefore, the researchers in this library study list some of the relevant previous research, namely as follows:

Table 1. Relevant Research Results

Authors	Method	Research Results
(Trisnawati & Fahmi, 2017)	This research uses descriptive and verification methods and develops methods e-SERVQUAL consists of efficiency, fulfilment, reliability, and privacy.	E-SERVQUAL variables have a 55.7 per cent impact on customer satisfaction, with the remaining 44.3 per cent influenced by factors other than e-SERVQUAL variables.
(Marlina & Bimo, 2018)	This study uses descriptive approaches. That includes tangibles, reliability, responsiveness, assurance, and empathy.	Using digital banking in BTN Shariah has a beneficial impact on customer satisfaction.
(P. A. G. Permana, 2018)	Questionnaires are a data collection tool in quantitative research. Purposive sampling is the sampling technique used in this non-probability study.	This study found that e-service quality aspects such as efficiency, system availability, fulfilment, privacy, and responsiveness influence customer satisfaction, whereas remuneration and interaction do not.
(Zawiyah, 2019)	Descriptive research employing the E-S-Qual and E-Recs-Qual methodologies are acceptable and trustworthy	In simultaneous test results, the six variables significantly affected customer satisfaction with an F value of 29,139. In the coefficient of determination (R^2)

	for evaluating service quality perception and individual satisfaction when using a specific service.	test, the variation of independent variables used in the model explained 65.3% of the variation of the dependent variable.
(Raza et al., 2020)	Quantitative approaches are applied using structured questionnaires and models. Theoretically tested with the partial least square structured equation model (PLS-SEM).	All dimensions have a positive and statistically significant impact on satisfaction Client happiness has a substantial and beneficial impact on customer loyalty. The findings show that service quality is critical in all societies.
(Baber, 2019)	Statistical data is analysed through various tests, such as reliability analysis, correlation, and regression analysis using SPSS 25.0. Primary data e-SQ.	Demonstrate that efficient & reliable services, fulfilment, security/trust, and Sharia compliance information have a significant relationship with the performance of Islamic banks.
(Marliyah et al., 2021)	Structural Equation Modelling Partial Least Square (SEM-PLS).	The relationship between e-service quality and customer satisfaction is both positive and significant. The value of significant 1.96, t-table 13.230, and Hypotheses was accepted in this study.

The object of the study distinguishes it from previous research, and the researcher was the first to investigate using data collection techniques in this study, namely survey methods via questionnaires with Likert scales. Non-probability sampling techniques use

the Cochran formula to determine the sample size. The participants in this study were members of the BMT Amanah Ummah.

Hypothesis Development

H_1: Efficiency does not affect a member's interest.

H_2: Reliability affects members' interest.

H_3: Fulfilment affects member's interest.

H_4: Privacy affects members' interest.

H_5: Responsiveness influences member interest.

H_6: Compliance influences member interest.

C. Research Methods

The type of research used in this study uses quantitative approaches with descriptive methods (Creswell, 2014). The population is BMT Amanah Ummah Sukoharjo customers, who made the financing application. Therefore, samples taken from the population must be entirely representative. The number of respondents was limited to 100 to facilitate research. This study employs a non-probability sampling technique (Sugiyono, 2017). The data used in the study are the data used in this preliminary study. Data include the quality of website-based services, including efficiency, reliability, fulfilment, privacy, responsiveness, and community decisions to apply for financing through the BMT Amanah Ummah website. The data source was the question form in the questionnaire distributed to the public.

This study's data collection technique is an online questionnaire (Kale et al., 2019; Kohnke, 2017). Respondents simply click on the link given, and then the respondent can answer the given question by clicking on one of the answers. Spreading questionnaires is a data collection technique that can be done by providing questions or statements in writing to be answered by respondents of BMT Amanah Ummah Member, which aims to measure the influence of digitisation on the service system in BMT Amanah Ummah so that researchers obtain data on the respondent's answers. The Likert scale measured with an interval scale of 1-5 from intensely disagreeable to enormously agreeable (Rai et al., 2019).

A research variable is an attribute, trait, or value of a person, object, or activity with certain variations set by the researcher to study and draw conclusions (Sugiyono, 2017). The independent variables in the study were efficiency (X1), reliability (X2), fulfilment (X3), privacy (X4), responsiveness (X5), and compliance (X6). The dependent variable in this study is members' interest to use a website-based financing service system. In quantitative research, data analysis activities include processing, performing calculations to describe data, and testing hypotheses using statistical tests (Creswell, 2014, 2015). This study employs multiple linear regression to analyse data (Garson, 2016).

D. Results and Analysis

Demographics

The characteristics of respondents who are interested in using online financing submission services through the BMT Amanah Ummah website based on gender and occupation can be seen in the table below:

Table 2. Characteristics of respondents

Demographics	Frequency	%
Gender		
Men	8	19,05%
Women	34	80,95%
Total	**42**	**100%**
Occupation		
Teacher	13	30,95%
Labourer	3	7,15%
Entrepreneurs	18	42,85%
Barista	1	2,38%
Housewife	3	7,15%
Private sector employee	4	9,52%
Total	**42**	**100%**

Source: Google Form questionnaire, 2022.

Based on table 2 above, the highest percentage of respondents based on gender is women, with as many as 34 respondents or 80.95% of the total respondents selected. Male respondents comprised eight respondents or 19.05% of the total selected respondents. The respondents were more women than men because when distributing questionnaires, they were very enthusiastic or reluctant to fill out the questionnaires given by the researchers, and the majority were women.

In terms of occupations, respondents who work as entrepreneurs are the most, as many as 18 respondents or 42.85%, followed by respondents who work as teachers, as many as 13 respondents (30.95%), respondents who work as private employees, as many as four respondents (9, 52%), respondents who work as labourers and housewives, as many as three people (7.15%), and the least respondents. They work as baristas as one person (2.38%).

Testing and Data Analysis Results

Validity Test Results

The validity test is used to measure the validity of the question items in each questionnaire from the variables of efficiency, reliability, fulfilment, privacy, responsiveness, compliance, and interest in using the website in submitting online financing. To measure the level of validation of each item in the questionnaire, we will compare the *calculated r* with the *r table* at a significant rate of 5%. The number of respondents is 42 members, obtained *r table* of 0.304. The results of the validity test of the 21 research questionnaire items are as follows:

Table 3. Validity Test Results

No	Variable	*Calculated R*	*R table*	Noted
1	Efficiency (X1)			
	EF1	0,803	0,304	Valid
	EF2	0,704	0,304	Valid
	EF3	0,622	0,304	Valid
2.	Reliability (X2)			
	REL1	0,782	0,304	Valid
	REL2	0,590	0,304	Valid
	REL3	0,562	0,304	Valid
3.	Privacy (X3)			
	PRV1	0,785	0,304	Valid
	PRV2	0,786	0,304	Valid
	PRV3	0,846	0,304	Valid
4.	Fulffiment (X4)			
	FUL1	0,894	0,304	Valid
	FUL2	0,865	0,304	Valid
5.	Responsiveness (X5)			
	RESP1	0,740	0,304	Valid
	RESP2	0,780	0,304	Valid
	REPS3	0,849	0,304	Valid
6.	Compliance (X6)			
	CO1	0,969	0,304	Valid
	CO2	0,971	0,304	Valid

	CO3	0,953	0,304	Valid
7.	Member Interest (Y)			
	Y1	0,845	0,304	Valid
	Y2	0,859	0,304	Valid
	Y3	0,759	0,304	Valid
	Y4	0,764	0,304	Valid

Source: Data processed, 2022.

The data above shows that the calculated r-value for all indicators tested is positive and more significant than the r-table. The basis for making valid item decisions is done by comparing the value of the *Corrected Item Total Correlation* with a significance level of 5% with the number of respondents 42, which is obtained *r table* 0.304. The validity test results show that the *calculated r > r table* at the significance level (α) = 5% so that 100% of the questions can be studied.

Reliability Test Results

A reliability test is used to see whether the questionnaire used is consistent. The reliability test in this study was carried out by calculating each variable instrument's *Cronbach's Alpha* coefficient. The variable instrument is reliable if the *Cronbach's Alpha* value exceeds 0.60. If it is less than 0.60, it is categorised as poor reliability.

Table 4. Reliability Test Results

Variable	*Cronbach's Alpha*	Critical Value	Note
Efficiency (X1)	0,651	0,60	Reliable
Reliability (X2)	0,966	0,60	Reliable
Privacy (X3)	0,730	0,60	Reliable
Fulfilment (X4)	0,705	0,60	Reliable
Responsiveness (X5)	0,697	0,60	Reliable
Compliance (X6)	0,961	0,60	Reliable
Member Interest (Y)	0,820	0,60	Reliable

Source: Data processed, 2022.

Table 4 shows that all the values of the efficiency, reliability, privacy, fulfilment, responsiveness, compliance, and interest variables are more significant than 0.60, so it can be stated that the questionnaire used in the research is reliable or can be trusted as a data collection tool.

Classical Assumption Test

Normality Test

The normality test was conducted to see whether the residual values were normally distributed, which aimed to test one of the basic assumptions of multiple regression analysis, namely that the independent and dependent variables must be normally distributed or close to normal. The method of testing the normal distribution of the data is carried out using the *Kolmogorov-Smirnov* test technique by looking at the significance value of the variable. If the significance value is more significant than 0.05 at the *alpha* = 5% significance level, it indicates a normal distribution. Based on the results of the normality test with *Kolmogorov* in table 5, it is known that the significance value is 0.999 > 0.05. So, it can be concluded that the variables are normally distributed.

Table 5. Normality Test

One-Sample Kolmogorov-Smirnov Test		
		Unstandardised Residual
N		42
Normal Parameters,b	Mean	,0000000
	Std. Deviation	1,44924283
Most Extreme Differences	Absolute	,059
	Positive	,043
	Negative	-,059
Kolmogorov-Smirnov Z		,383
Asymp. Sig. (2-tailed)		,999

Source: Data processed, 2022.

Multicollinearity Test

The multicollinearity test aims to test whether the regression model found a correlation between the independent variables (independent). A good regression model should not correlate with the independent variables. The tolerance value and the Variance Inflation Factor (VIF) is used to measure the correlation in the multicollinearity test. If the *tolerance* value is > 0.1 and the *VIF* value is < 10, then there is no multicollinearity. Based on the test results in table 6, all values at the *tolerance* value> 0.1 and all variables at the *VIF* value <10. So, it can be concluded that all variables in this study do not occur in multicollinearity.

Table 6. Multicollinearity Test

| Model		Unstandardised Coefficients		Standardised Coefficients	T	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	-,050	1,947		-,026	,980		
	Efficiency (X1)	,402	,129	,284	3,118	,004	,609	1,642
	Reliability (X2)	-,057	,076	-,064	-,759	,453	,713	1,402
	Privacy (X3)	,080	,093	,073	,855	,398	,688	1,453
	Fulfilment (X4)	-,140	,217	-,065	-,645	,523	,496	2,018
	Responsiveness (X5)	,373	,147	,306	2,541	,016	,349	2,863
	Compliance (X6)	,482	,126	,490	3,815	,001	,306	3,268

a. Dependent Variable: Interest (Y)

Source: Data processed, 2022.

Heteroscedasticity Test

The heteroscedasticity test is used to test whether there is an inequality of residual variation from one observer to another in the regression model. In this study, the heteroscedasticity test was carried out by looking at the scatterplot graph. If the points spread randomly and do not gather in one place on the scatterplot graph, it can be concluded that there is no heteroscedasticity problem. Based on Figure 2, the scatterplot points spread randomly and do not gather in one place, so it can be concluded that there are no symptoms of heteroscedasticity in the regression model used in this research.

Figure 2. Scatterplot Graph
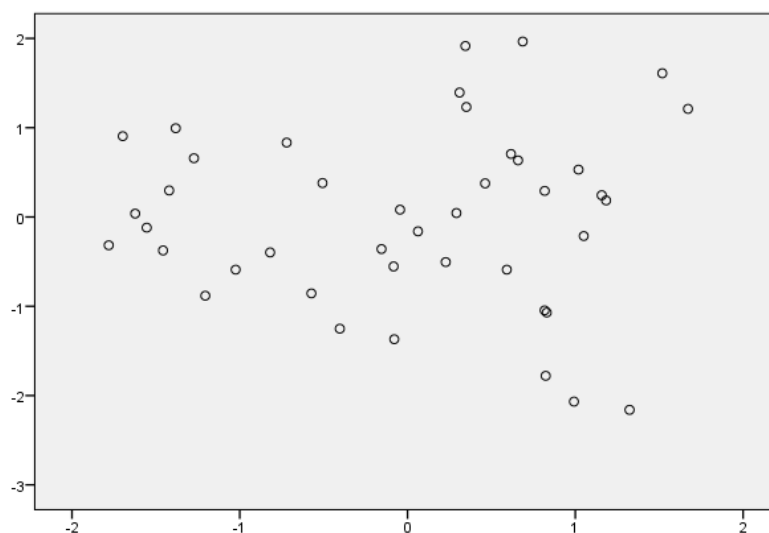
Source: Data processed, 2022

Multiple Linear Regression Test

Multiple regression testing is used to determine the effect of the independent variables, namely efficiency, reliability, privacy, fulfilment, responsiveness, and compliance on the dependent variable, namely the decision to apply for financing through the website. The results of the multiple regression analysis are:

Table 7. Multiple Linear Regression Test

Model		Unstandardised Coefficients		Standardised Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-,050	1,947		-,026	,980
	Efficiency (X1)	,402	,129	,284	3,118	,004
	Reliability (X2)	-,057	,076	-,064	-,759	,453
	Privacy (X3)	,080	,093	,073	,855	,398
	Fulffiment (X4)	-,140	,217	-,065	-,645	,523
	Responsiveness (X5)	,373	,147	,306	2,541	,016
	Compliance (X6)	,482	,126	,490	3,815	,001

a. Dependent Variable: Interest (Y)

Source: Data processed, 2022.

Based on the test results in table 7 above, the regression equation in this study is as follows:

$$Y = a + b_1 X_1 + b_2 X_2 + b_3 X_3 + b_4 X_4 + b_5 X_5 + b_6 X_6 + e$$
$$Y = -{,}050 + 0{,}402\,X_1 + -057\,X_2 + 0{,}080\,X_3 + -0{,}140\,X_4 + 0{,}373\,X_5 + 0{,}482\,X_6 + e$$

Simultaneous Test (F-test)

The F test is used to determine whether the independent variables used in the model have a simultaneous effect on the dependent variable. If the significance of the *calculated F* is less than 0.05, *Ho* is rejected, which means that the independent variable simultaneously affects the dependent variable. N = number of samples; k = number of dependent and independent variables. df1 = k-1 =7-1=6, for df2 = n – k = (42-7) =35. Then the value of *f table* = 2.37 is obtained. Can be seen in the following table:

Table 8. Simultaneous Test (F Test)

ANOVA					
Model	Sum of Squares	df	Mean Square	F	Sig.
1 Regression	400,864	6	66,811	27,155	,000[b]
Residual	86,112	35	2,460		
Total	486,976	41			

Source: Data processed, 2022

Based on table 8, the calculated F is 27.155, while the F table value is 2.37 with a significance value of 0.000 <0.05. based on these results, it can be stated that the variables of efficiency, reliability, privacy, fulfilment, responsiveness, and compliance affect the members' interests. So, this shows that the proposed hypothesis is accepted (proven).

Coefficient of Determination Test (R^{2})

The coefficient of determination is used to measure how far the regression model's ability to explain the variation of the dependent variable is. The small value of *Adjusted R2* means that the ability of the independent variables to explain the variation of the dependent variable is very limited. If the value is close to 1, then the independent variables provide almost all the information needed to predict the variation of the dependent variable. The results of the coefficient of determination test (R2) are shown in the following table:

Table 9. Coefficient of Determination Test (R^{2})

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,907[a]	,823	,793	1,56855

Source: Data processed, 2022.

The *adjusted R2* test results are 0.793, which means that the magnitude of the effect of the efficiency, reliability, privacy, fulfilment, responsiveness, and compliance variables on members' interest in submitting online financing products through the BMT Amanah Ummah website is 79.3%, while the remaining 20.7% influenced by other factors not included in this study.

Hypothesis Test (t-test)

A hypothesis test (t-test) is used to determine whether the independent variables individually (partial) affect the dependent variable. This decision is made based on the comparison of the significant value of the calculated t value of each regression coefficient with a predetermined significance level, namely with a confidence level of 95% or (α = 0.05); N = number of samples; k = the number of dependent and independent variables, df = n-k = (42-7) = 35, then the t table value is 2.030. The results of the t-test in this study are as follows:

Table 10. Hypothesis Test (t-test)

Model		Unstandardised Coefficients		Standardised Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-,050	1,947		-,026	,980
	Efficiency (X1)	,402	,129	,284	3,118	,004
	Reliability (X2)	-,057	,076	-,064	-,759	,453
	Privacy (X3)	,080	,093	,073	,855	,398
	Fulffiment (X4)	-,140	,217	-,065	-,645	,523
	Responsiveness (X5)	,373	,147	,306	2,541	,016
	Compliance (X6)	,482	,126	,490	3,815	,001

a. Dependent Variable: Interest (Y)

Source: Data processed, 2022.

The results of the t-test can be explained as follows:

1. Efficiency variable

   The results show that *calculated t* 3.118 > t *table* 2.030 or 0.004 < 0.05 means H_1 is accepted. This study means that efficiency significantly affects members' interest in applying for online financing through the website.

   H_1: Efficiency has a significant effect on members' interest in applying for online financing through the website.

2. Reliability Variable

   The results show that *calculated t* -0.759 < t *table* 2.030 or 0.453 > 0.05, which means H_2 is rejected. This study means that reliability has no significant effect on members' interest in applying for online financing through the website.

H₂: Reliability does not affect members' interest in applying for online financing through the website.

3. Privacy Variable

The results show that *calculated t* $0.855 < t\ table$ 2.030 or $0.398 > 0.05$, which means H₃ is rejected. This study means that privacy has no significant effect on members' interest in applying for online financing through the website.

H₃: Privacy does not affect members' interest in applying for online financing through the website.

4. Fulfilment Variable

The results show that *calculated t* $-0.645 < t\ table$ 2.030 or $0.523 > 0.05$, which means H₄ is rejected. This study means that Fulfilment has no significant effect on members' interest in applying for online financing through the website.

H₄: Fulfilment does not affect members' interest in applying for online financing through the website.

5. Responsiveness Variable

The results show that *calculated t* $2.541 > t\ table$ 2.030 or $0.016 > 0.05$ means H₅ is accepted. This study means that responsiveness significantly affects members' interest in applying for online financing through the website.

H₅: Responsiveness has an effect but is not significant on members' interest in applying for online financing through the website.

6. Compliance Variable

The results show that *calculated t* $3.815 > t\ table$ 2.030 or $0.001 < 0.05$ means H₆ is accepted. This study means that compliance significantly affects members' interest in applying for online financing through the website.

H₆: Compliance has a significant effect on members' interest in applying for online financing through the website.

Discussion

Efficiency Towards Member Interest in Proposing Website-Based Online Financing Products at BMT Amanah Ummah

The results of this study stated that efficiency had a positive and significant effect on members' interest in submitting website-based online financing products at BMT Amanah Ummah accepted. This research is in line with research conducted by (Trisnawati & Fahmi, 2017) which states that the efficiency variable has a positive and significant effect on customer satisfaction. The purpose of technology was created to help someone facilitate the activities carried out, and someone will tend to choose things that are easy to do. Therefore, BMT Amanah Ummah follows the times, namely the digitisation system regarding the submission of online financing products, which is carried out only through the website. This is evidenced by members of the BMT Amanah Ummah who already know the BMT Amanah Ummah website and knows the website has an online financing product submission service which is very easy.

Reliability Towards Members' Interest in Applying for Website-Based Online Financing Products at BMT Amanah Ummah

The results of this study stated that reliability had no significant effect on members' interest in applying for online financing through the website. It can be said that the BMT Amanah Ummah website has not been able to provide accuracy in services to members. Technically, website services related to online financing applications have not fully controlled member requests, and the features displayed on the website are also incomplete, making them less attractive to members. So, it is necessary to form a new strategy by improving fast, precise and accurate services so that members are interested in using them. These results align with research (Andrayani & Solekah, 2021). The results of this study state that the reliability variable has no significant effect on customer satisfaction.

Privacy Towards Members' Interest in Applying for Website-Based Online Financing Products at BMT Amanah Ummah

The results of this study state that privacy has no significant effect on members' interest in applying for online financing through the website. It can be said that the BMT Amanah Ummah website has not been able to show members that the data sent by

members through the website has not been fully protected, and members do not trust it. It is reinforced by several members asking whether the data sent through the website can be guaranteed or not. This finding is supported by research results (Yuliana et al., 2019) which state that the privacy variable has no significant (partial) effect on customer satisfaction with EMOS application users.

Fulfilment Towards Members' Interest in Submitting Website-Based Online Financing Products at BMT Amanah Ummah

The results of this study stated that fulfilment had no significant effect on members' interest in applying for online financing through the website. It can be said that the Fulfilments variable on the BMT Amanah Ummah website has not met the needs of members, even though submitting an online financing product through the website is only done through a smartphone and can be done anywhere. This result is different from the finding (Baber, 2019), which states that the fulfilment variable has a significant (partial) effect on the performance of Islamic banks in Malaysia.

Responsiveness Towards Members' Interest in Submitting Website-Based Online Financing Products at BMT Amanah Ummah

The results of this study indicate that responsiveness has an effect but is not significant in the interest of members to apply for online financing through the website. It can be said that the Responsiveness variable of the BMT Amanah Ummah website related to online financing applications through the website can be done quickly and responsively so that it does not bother members having to come directly to the office. Because on the website, there is also a number that can be contacted, a customer service number, when members find it difficult to contact the existing Customer Service. This finding is supported by the results of research (H. Permana et al., 2018), which states that the responsiveness variable has a significant (partial) effect on customer satisfaction.

Compliance Towards Members' Interest in Applying for Website-Based Online Financing Products at BMT Amanah Ummah

This study's results state that compliance significantly affects members' interest in applying for online financing through the website. This shows that sharia compliance helps members of BMT Amanah Ummah to know various products based on Islamic law.

The members have a sense of empathy or obedience to the member's religion, especially Islam. Members also take advantage of the products and services provided through the website, demonstrating BMT Amanah Ummah's commitment to sharia regulations. This finding is supported by research results (Othman & Owen, 2012), which state that the compliance dimension has an average scale of 3.95 because 93% of them said that it is important for the Kuwait Finance House (KFH) to implement the principles of Islamic law. Showed a high percentage of interest at 91 per cent, while 73% said it was important that KFH not pay or take interest on deposits and loans.

E. Conclusion

The findings of this study state that; efficiency and compliance have a positive and significant effect on members' interest in applying for Website-Based Online Financing Products at BMT Amanah Ummah. Reliability, privacy, and fulfilment do not affect members' interest in applying for Website-Based Online Financing Products at BMT Amanah Ummah. In contrast, responsiveness has a positive but not significant effect on the interest of members in submitting Website-Based Online Financing Products at BMT Amanah Ummah.

There are several limitations in this study, among others; it only uses variables from the E-Serqual dimension to find out the Influence of Member Interests on Product Services for Website-Based Digitization System Financing at BMT Amanah Ummah Sukoharjo. The variables are efficiency, reliability, fulfilment, privacy, responsiveness, and compliance. The number of respondents in this study only amounted to 42 because they were taken from the population who had accessed the BMT Amanah Ummah website related to online financing applications, totalling only 70 members. For further research, it is expected to increase the number of samples used so that the results obtained can be maximal and comprehensive.

In the end, some suggestions may be useful for the BMT and similar research. The suggestions that I can convey are as follows: On the BMT Amanah Ummah, the introduction and prospects for the existence of a website can be improved, which can be accessed anytime, anywhere. For future research, it is possible to add or replace variables that have not been used in this study, and the number of respondents used can be more than 42 so that the results obtained are more accurate.

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