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# The Influence of Digital Literacy, Security and Brand Image Through the Customer Interest of Using the Muamalat DIN Application (Case Study at Bank Muamalat Sub Branch Boyolali)

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**ABSTRACT**

The aims of this study are to see whether or not digital literacy, security, and brand image are affected by customer interest in using Muamalat DIN. This research is based on the use of the Muamalat DIN application issued by Bank Muamalat which is few about only around 37% of all customers in a Sub Branch. This type of research is quantitative research with a SEM-PLS approach and the primary data is the data used in this study which was obtained from the distribution of questionnaires and online to customers of Bank Muamalat Sub Branch Boyolali. The sample of this study was taken using *a* simple random sampling technique and the Taro Yamane formula was used to calculate the number of samples used. The results of the study show that digital literacy does not have a significant effect on customer interest in using Muamalat DIN at Bank Muamalat Sub Branch Boyolali. Meanwhile, security and brand image have a significant effect on customer interest in using Muamalat DIN at Bank Muamalat Sub Branch Boyolali.

**ABSTRAK**

Tujuan dilakukannya penelitian ini ialah guna melihat ada atau tidak adanya pengaruh literasi digital, keamanan, dan *brand image* terhadap minat nasabah menggunakan Muamalat DIN di Bank Muamlat KCP Boyolali. Penelitian ini didasari dari pemakai aplikasi Muamalat DIN di Bank Muamalat KCP Boyolali yang tergolong cukup rendah hanya sekitar 37% dari keseluruhan nasabah. Jenis penelitian ini adalah penelitian kuantitatif dengan pendekatan SEM-PLS dan data primer merupakan data yang digunakan dalam penelitian ini yang didapatkan dari penyebaran kuesioner angket serta secara online pada nasabah Bank Muamalat KCP Boyolali. Sampel penelitian ini diambil menggunakan teknik *simple random sampling* serta rumus Taro Yamane digunakan untuk menghitung jumlah sampel yang digunakan. Hasil penelitian menunjukan bahwa literasi digital tidak berpengaruh signifikan terhadap minat nasabah menggunakan Muamalat DIN di Bank Muamalat KCP Boyolali. Sedangkan keamanan dan *brand image* berpengaruh signifikan terhadap minat nasabah menggunakan Muamalat DIN di Bank Muamalat KCP Boyolali.

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## INTRODUCTION

The massif development of information technology is a form of scientific progress owned by humans (B.Furewati, 2024). In this digital era, information technology has developed in every part of life, including education, economy, health, and entertainment (Destiny, 2021). Everyone in this era certainly has smartphone which is connected to the internet which makes life easier. Currently, the technology that is increasingly developing is digital banking financial applications or mobile banking (Samsul, Muslimin, dan Jafar 2022).

As the pioneer of the first Islamic bank in Indonesia, Bank Muamalat will certainly continue to improve in terms of its services, so that the existence of Bank Muamalat as an Islamic bank is not left behind other Islamic banks (Riza, Hakim, dan Eliana 2021). Bank Muamalat in 2019 inaugurated a digital financial application feature called Muamalat DIN (digital islamic network) (Ervina, Warti, dan Yanti 2023). The existence of Muamalat DIN can make it easier for customers and employees of Bank Muamalat to carry out various financial transactions that are usually carried out directly at Bank Muamalat offices (Safitri dan Tambunan 2023). This Muamalat DIN service feature also offers various online payment services such as deposits, transfers, credit purchases, electricity token purchases, education payments and many more features in Muamalat DIN (Khoiroh dan Latifah 2023).

Bank Muamalat is the first pioneer of Islamic banking in Indonesia, ideally Bank Muamalat should be the top holder of Islamic banking in Indonesia. However, in real conditions, Bank Muamalat is still far behind Bank BSI. Where Bank BSI is an Islamic bank that was just inaugurated in 2021. From the number of customers of BSI bank itself as of June 2024, there are 20.5 million customers (Bankbsi.co.id 2024). Meanwhile, the number of Bank Muamalat customers in 2022 is 1.5 million. This shows a significant gap between the two banks (Antaranews.com 2022).

**Table 1.** BUS and UUS Assets Quarter 1 of 2024

| No | Nama bank | Aset kuartal I/2024 | Aset kuartal I/2023 | yoy |
|---|---|---|---|---|
| 1 | BSI | Rp357,9 triliun | Rp313,25 triliun | 14,25% |
| 2 | Bank Muamalat | Rp64,92 triliun | Rp61,59 triliun | 5,41% |
| 3 | UUS CIMB Niaga | Rp64,59 triliun | Rp64,23 triliun | 0,57% |
| 4 | UUS BTN | Rp54,84 triliun | Rp46,51 triliun | 17,9% |
| 5 | UUS Maybank Indonesia | Rp41,21 triliun | Rp39,6 triliun | 4,06% |

Source: Business Finance. Com

In terms of assets, the two banks also have a significant difference, BSI's assets in the first quarter of 2024 amounted to 357.9 trillion while Bank Muamalat was only 64.92 trillion. This shows that Bank Muamalat is still far behind BSI which is a new Islamic bank in Indonesia. And the public's thinking about Bank Syariah Indonesia is better because of government-owned banks (BUMN) so that private Islamic banks are eliminated, one of which is Bank Muamalat. Although the products and services offered by Bank Muamalat are as attractive as Muamalat DIN mobile banking, but the poor public interest is useless for the development of Bank Muamalat.

**Table 2.** Data on the Number of Customers of Bank Muamalat Sub Branch Boyolali 2024

| Year | Number of Customers | Muamalat DIN Users |
|---|---|---|
| 2022 | 1,542 people | 590 prople |
| 2023 | 2,167 people | 837 people |
| 2024 | 2,599 people | 953 people |

Source: Bank Muamalat Sub Branch Boyolali, 2024

Based on the data sources above, it shows that the interest in using the Muamalat DIN application in the community is still lacking. In fact, only about 37% of Muamalat DIN users out of 2,599 total active customers of Bank Muamalat Sub Branch Boyolali.

Digital knowledge at this time must be developed by the entire community, because the level of understanding of digital literacy is high, the level of utilization of technology that a person has is getting better and the understanding of digital content will also be good and correct (Samsul et al. 2022). And the security factor in the digital financial system must be emphasized and open, because security in the digital context is very important for the trust of customers (Suryani dan Koranti 2022). Understanding the brand image is also important for financial institutions, because a good brand image will make customers' interest in using the products and services provided (Juan dan Indrawati 2023).

To identify these phenomena and problems, the researcher used digital literacy, security, and brand image factors as independent variables in this study. Because digital literacy, security, and brand image at this time are very important in determining people's interest in choosing or using a product or service. Of these three variables, it is used to determine the influence on interest as a dependent variable.

The same research that has been done (Yulianingsih, Sawitri, dan Fikri 2023) Obtaining findings of digital literacy variables has a significant influence on customer interest in using mobile banking Bank BSI. Other studies conducted (Amanda dan Hidayat 2023) and (Pambudi et al. 2023) shows that security has a significant influence on customer interest in using mobile banking Islamic banks. Then the study conducted (Rahayu dan Fitriani 2023) showed that brand image has a significant influence on customer interest in using Muamalat DIN at Bank Muamalat Sub Branch Ponorogo.

There are some similarities in a previous study such as in the variables used, but there are also gaps between the studies that have been carried out such as the place of research, problems in the research, and there are no other studies that use the variables of digital literacy, security, and brand image together. So, the researcher is interested in conducting a study with the title "The Influence of Digital Literacy, Security, and Brand Image on Customer Interest in Using Muamalat DIN at Bank Muamalat Sub Branch Boyolali".

## RESEARCH METHOD

This type of research is quantitative research, so that data in the form of numbers is more dominant in this study (Sugiono 2016). The results of this study are presented with a display such as tables, graphs, or images that will later be equipped with explanations. The independent variables that will be carried out in this study are digital literacy, security, brand image, as well as the variable of customer interest using the Muamalat DIN application as a dependent variable. So that the data in the form of numbers is more dominant in this study.

The research data used in this study is primary data, which was obtained through the distribution of questionnaires to customers of Bank Muamalat Sub Branch Boyolali who use the Muamalat DIN application both directly to customers at Bank Muamalat offices and online using google forms. With the likert scale in choosing the answer with point 1 is very disagreeing to point 5 which shows strongly agreeing (Arrizki, Lubis, dan Lestari 2023).

Bank Muamalat Sub Branch Boyolali customers are 2,599 people were used as the population in this study. From the total population, samples were taken by technique simple random sampling, where sampling is carried out randomly without considering certain provisions. The Taro Yamane formula was used to determine the number of samples and from the calculation of the formula the results of 96 respondents were obtained. Data analysis techniques Partial Least Square (PLS) is used to answer the assumptions of this study. There are two stages of testing in the research model Partial Least Square (PLS), i.e. Outer model and Inner Model (Abdillah dan Hartono 2015).

## RESULT AND DISCUSSION

### Convergence Validity Test

The purpose of the convergence validity test is to see and find out the correlation value between the components of the identifier whether these variables are valid. The validity value of each indicator is marked if the correlation value is above 0.60.

**Table 3.** Result of the Score Outer Loading Factor

| Digital Literacy (X1) | Security (X2) | Brand Image (X3) | Interest (Y) |
|---|---|---|---|
| 0.727 | 0.773 | 0.749 | 0.794 |
| 0.812 | 0.750 | 0.741 | 0.886 |
| 0.743 | 0.743 | 0.733 | 0.800 |
| 0.748 | 0.732 | 0.720 | 0.715 |
| 0.726 | 0.744 | 0.765 | 0.818 |
| 0.795 | 0.780 | 0.741 | 0.735 |

The table above shows that each question indicator of all variables shows a value of > 0.60 so that each question indicator shows valid data and passes the convergence validity test.

### Discrimination Validity Test

The discrimination validity test was used to assess the validity of the construct from the results of *the* Average Variance Extraced (AVE) value. If the AVE value has a value above 0.50, the construct can be said to be valid.

**Table 4.** Value Average Variaen Extraced

| Variable | Average Variance Extraced |
|---|---|
| **Digital Literacy (X1)** | 0.550 |
| **Security (x2)** | 0.568 |
| **Brand Image (X3)** | 0.577 |
| **Interest (Y)** | 0.629 |

From the table above, all variables already have an Average Variance Extraced (AVE) value of > 0.50, and it can be interpreted that all variables are qualified and valid.

**Composite Reliability Test**

In the variable composite test, there are two criteria to measure whether the research is reliable or not, namely by looking at the results of the Composite Reability and Cronbach Alpha. Reliable research instruments are marked if the value of Composite Reability and Cronbach Alpha more than 0.70.

**Table 5.** Test Results Composite Reability dan Cronbach's Alpha

| Variable | Cronbach Alpha | Composite Reability |
|---|---|---|
| **Digital Literacy (X1)** | 0.854 | 0.891 |
| **Security (x2)** | 0.850 | 0.888 |
| **Brand Image (X3)** | 0.837 | 0.880 |
| **Interest (Y)** | 0.882 | 0.910 |

Grade results Cronbach's Alpha and Composite Reability The table above shows that all variables have met the requirements and are reliable. Because of the results of the numbers Cronbach's Alpha and Composite Reabiliy All variables have a value of > 0.50 so it can be said that all variables have good reliability and each variable is reliable.

**Model Struktural Test (Inner Model)**

The purpose of the structural model test is to show the existence or absence of a relationship between variables in a study. In the structural model test, there are two test steps, namely the R-Square test and the path coefficient or t-values test.

**R Square**

Value R-Square It is used to see how much the relationship between exogenous variables and endogenous variables in a study.

**Table 6.** R-Square Value

| Variable | R Square |
|---|---|
| **Interest (Y)** | 0.545 |

The table above shows the results of R-Square interest in using Muamalat DIN of 0.545 so it is said that the variables of digital literacy, security, and brand image can explain the influence on interest by 54.5%. As well as other factors of 45.5% are influenced by different variables that are not used as models in this study.

**Path Coefficient or T-Values.**

The path coefficient test or T-Values is also called a hypothesis test. From the results of this path coefficient test, it can be shown that there is an influence or not between independent variables (exogenous) and bound variables (endogenous). To find out the assumptions of this study are accepted or not observable from the table Path Coefficient from T Statistics and P Values. It is said that the assumption of the study is accepted if the T Values < 0.05 and the T Statistics value > T Table.

**Table 7.** Hypothesis Test Results (Path Coefficient)

| Model | Origilal Sample (O) | Sample Mean (M) | Standard Deviation (STDEV) | T Statistics (O/STDEV) | P Values |
|---|---|---|---|---|---|

| | | | | | |
|---|---|---|---|---|---|
| **Digital Literacy -> Interest** | -0.156 | -0.135 | 0.099 | 1.571 | 0.117 |
| **Security > Interest** | 0.324 | 0.315 | 0.108 | 3.014 | 0.003 |
| **Brand Image -> Interest** | 0.574 | 0.580 | 0.094 | 6.129 | 0.000 |

**The Influence of Digital Literacy on Customer Interest in Using Muamalat DIN at Bank Muamalat Sub Branch Boyolali**

From the results of the test score Path Coefficient which has been carried out in Table 6 shows a T Statistics value of 1,571 < T Table 1,985 and a significance value of 0.117 > 0.05, so it can be interpreted that the hypothesis is rejected so that digital literacy does not have a significant influence on customer interest in using Muamalat DIN at Bank Muamalat Sub Branch Boyolali. The findings of this study are contrary to the findings of the research carried out by (Yulianingsih et al. 2023) explained that digital literacy has a positive and significant effect on interest in using Mobile Banking Bank Syariah Indonesia.

The digital marketing factor of Bank Syariah Indonesia may be better and more aggressive than Bank Muamalat so that the results of the study are different from previous studies. The better a person's understanding of digital literacy, the more confident and confident a person is in using digital service products. However, in this study, the level of digital literacy has no effect on interest in using Muamalat DIN. This is because Bank Muamalat Sub Branch Boyolali customers are more dominant in looking for other information and they do not look for information about Mobile Banking Muamalat DIN for digital transactions and they choose to make transactions directly through tellers.

**The Effect of Security on Customer Interest in Using Muamalat DIN at Bank Muamalat Sub Branch Boyolali**

The results of the hypothesis test that have been carried out and the results are contained in table 6 show the T Statistics value of 3,014 > T Table 1,985 and the significance value is 0.003 < 0.05, From the results show that the hypothesis is accepted and the security variable has a positive and significant influence on customer interest in using Muamalat DIN at Bank Muamalat Sub Branch Boyolali. The findings of this study are in line with previous studies conducted by (Pambudi et al. 2023) that security has a significant effect on interest in using Mobile Banking Bank Syariah Indonesia.

The high level of security and guaranteed of a digital financial application makes customers confident and interested in using Muamalat DIN in making financial transactions. The confidentiality of Bank Muamalat is also a driving factor for customers to use Muamalat DIN because customers believe that Bank Muamalat is able to maintain personal data and balances in Muamalat DIN. Independent transactions using Muamalat DIN at smartphone It is also an attraction for customers because they feel safe and confidential because they make transactions themselves.

**The Influence of Brand Image on Customer Interest in Using Muamalat DIN at Bank Muamalat Sub Branch Boyolali**

The results of the research output contained in table 6 show that the T Statistics value is 6,129 > T Table 1,985 and the significance value is 0.000 < 0.05, From the findings show that the hypothesis is accepted and the security variable has a positive and significant influence on customer interest in using Muamalat DIN at Bank Muamalat Sub Branch Boyolali. The results of this study are in line with the previous study conducted by (Rahayu dan Fitriani 2023) that brand image has a significant effect on customer interest in using Muamalat DIN.

The brand image of a bank is the most important factor in convincing customers to continue to trust the products and services offered by a banking company. This opinion is proven in this study that the brand image indicator has the highest statistical test value. This means that Bank Muamalat customers in using the Muamalat DIN application consider the strength of the association, the advantages of the association and the uniqueness of the association owned by Bank Muamalat. Building a good brand image is the first step for the company to introduce its products and services to customers, so that they trust and are interested in the products and services offered by the company. A good brand image of Bank Muamalat encourages customers to use Muamalat DIN and customers have a perception that using Muamalat DIN provides good benefits for customers.

## CONCLUSION

From the findings and discussion of the study, there are several conclusions of this study, namely, digital literacy does not have a significant effect on customer requests to use Muamalat DIN at Bank Muamalat Sub Branch Boyolali, this indicates that the level of digital literacy of a customer does not affect their interest in using Muamalat DIN. Meanwhile, security and brand image have a significant influence on customer interest in using Muamalat DIN at Bank Muamalat Sub Branch Boyolali. Security factors and brand image of an app *Mobile Banking* It is important for customers to trust using the application. So that in transacting using Muamalat DIN, customers have a sense of security and Muamalat DIN provides benefits for its users.

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