

The Influence of Perceived Ease of Use, Income, Promotion and Sharia Financial Literacy on Interest in Investing Through the BYOND by BSI Application in Jabodetabek

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Abstract

The rapid development of technology has brought convenience to various aspects of life, including in the practice of Islamic philanthropy. Although digitalization provides great opportunities in managing and distributing alms online, data shows that the use of mobile banking applications such as BYOND by BSI for alms is still low compared to other platforms such as Kitabisa. This phenomenon indicates a gap between the potential for digitalization and the level of community participation in alms online. Based on this phenomenon, this study was conducted to analyze the influence of perceptions of convenience, income, promotion, and Islamic financial literacy on interest in alms through the BYOND by BSI application in Jabodetabek. The research method uses a quantitative descriptive approach, with primary data sources. Data collection through distributing questionnaires to BSI customer respondents in Jakarta. The sampling method used is probability sampling with the simple random sampling method. The sample used in this study amounted to 120 respondents with data analysis techniques using the Partial Least Square (PLS) method supported by SmartPLS 4.0 software. Data testing was carried out using inner and outer models. The results of this study indicate that the variables of perception of convenience, income, promotion, and Islamic financial literacy each have a partial effect on the interest in donating through the BYOND by BSI application in Jabodetabek. This study can contribute positively to the preparation of strategies to increase interest in donating through the BYOND by BSI application.

Keywords: *interest, income, Islamic financial literacy, perceived ease of use, promotion.*

Pengaruh Persepsi Kemudahan, Pendapatan, Promosi, dan Literasi Keuangan Syariah Terhadap Minat Berinfak Melalui Aplikasi *BYOND by BSI* di Jabodetabek

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Abstrak

Pesatnya perkembangan teknologi telah menghadirkan kemudahan dalam berbagai aspek kehidupan, termasuk dalam praktik filantropi Islam. Meski digitalisasi memberikan peluang besar dalam pengelolaan dan penyaluran infak secara *online*, data menunjukkan bahwa pemanfaatan aplikasi *mobile banking* seperti *BYOND by BSI* untuk berinfak masih rendah dibandingkan platform lain seperti Kitabisa. Fenomena ini mengindikasikan adanya gap antara potensi digitalisasi dan tingkat partisipasi masyarakat dalam berinfak secara *online*. Berdasarkan fenomena tersebut, penelitian ini dilakukan untuk menganalisis pengaruh persepsi kemudahan, pendapatan, promosi, dan literasi keuangan syariah terhadap minat berinfak melalui aplikasi *BYOND by BSI* di Jabodetabek. Metode penelitian menggunakan pendekatan deskriptif kuantitatif, dengan sumber data primer. Pengumpulan data melalui penyebaran kuesioner kepada responden nasabah BSI di Jakarta. Metode pengambilan sampel yang digunakan adalah *probability sampling* dengan metode *simple random sampling*. Sampel yang digunakan penelitian ini berjumlah 120 responden dengan teknik analisis data menggunakan metode *Partial Least Square (PLS)* dengan dukungan *software SmartPLS 4.0*. Uji data dilakukan dengan menggunakan *inner* dan *outer model*. Hasil penelitian ini menunjukkan bahwa variabel persepsi kemudahan, pendapatan, promosi, dan literasi keuangan syariah masing-masing berpengaruh secara parsial terhadap minat berinfak melalui aplikasi *BYOND by BSI* di Jabodetabek. Penelitian ini dapat berkontribusi positif dalam penyusunan strategi peningkatan minat berinfak melalui aplikasi *BYOND by BSI*.

Kata kunci : literasi keuangan syariah, minat, pendapatan, persepsi kemudahan, promosi.