

KNOWLEDGE OF USURY, PERCEIVED EASE OF USE, PERCEIVED USEFULNESS AND RELIGIOSITY OF THE VOTING COMMUNITY BPR IN BUKITTINGGI CITY

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Abstract

This study aims to find out how much influence knowledge about usury, perceived ease of use, perceived usefulness and religiosity of urban people choose BPRS in Bukittinggi City. This form of research is quantitative correlational. The population in this study is BPRS customers in Bukittinggi City with a population of 26,695 customers. In this study, a sample of 162 respondent customers. Furthermore, the determination of sampling is carried out by purposive sampling method. The criteria used in this study are the Muslim community of Bukittinggi City and become BPRS customers in Bukittinggi City. The analysis of this study used WarpPLS 5.0. The results showed that the variable Knowledge About Riba had a significant positive effect on Choosing BPRS with a significant value of $0.01 < 0.05$. The variable Perceived Ease Of Use has a significant positive effect on Choosing BPRS with a significant value of $0.01 < 0.05$. Perceived of Usefulness has a positive insignificant effect on Choosing BPRS with a significant value of 0.10 which means >0.05 . and Religiosity has a positive and significant effect on Choosing BPRS with a significant value of $0.01 < 0.05$. The results showed that Knowledge of Riba contributed to choosing BPRS by 0.89 (89%). Perceived Ease Of Use has a contribution to Choosing BPRS of 0.79 (79%). Perceived of Usefulness has a contribution value of 0.02 (2%). Religiosity has a contribution to choosing BPRS of 0.70 (70%).

Keywords: *Riba's Knowledge, Perception of Ease, Expediency and Religiosity*

Abstrak

Penelitian ini bertujuan untuk mengetahui seberapa besar pengaruh pengetahuan tentang riba, perceived ease of use, perceived of usefulness dan religiusitas masyarakat perkotaan memilih BPRS di Kota Bukittinggi. Bentuk penelitian ini adalah kuantitatif korelasional. Populasi dalam penelitian ini adalah nasabah BPRS di Kota Bukittinggi dengan jumlah populasi sebanyak 26.695 nasabah. Penelitian ini diambil jumlah sampel sebanyak 162 nasabah responden. Penentuan pengambilan sampel dilakukan dengan metode purposive sampling. Kriteria digunakan dalam penelitian ini yaitu masyarakat Muslim Kota Bukittinggi dan menjadi nasabah BPRS di Kota Bukittinggi. Analisis penelitian ini menggunakan WarpPLS 5.0. Hasil penelitian menunjukkan bahwa variabel Pengetahuan Tentang Riba berpengaruh positif signifikan terhadap Memilih BPRS dengan nilai signifikan $0,01 < 0,05$. variabel Perceived Ease Of Use berpengaruh positif signifikan terhadap Memilih BPRS dengan nilai signifikan $0,01 < 0,05$. Perceived of Usefulness berpengaruh positif tidak signifikan terhadap Memilih BPRS dengan nilai signifikan 0.10 yang

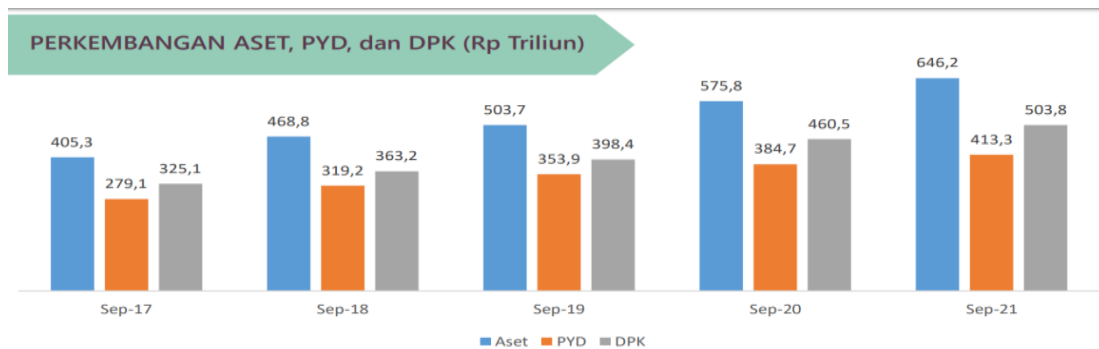
artinya >0.05 . dan Religiusitas berpengaruh positif dan signifikan terhadap Memilih BPRS dengan nilai signifikan $0,01 < 0,05$. Hasil penelitian menunjukkan bahwa Pengetahuan Tentang Riba memiliki kontribusi terhadap Memilih BPRS sebesar 0,89 (89%). Perceived Ease Of Use memiliki kontribusi terhadap Memilih BPRS sebesar 0,79 (79%). Perceived of Usefulness memiliki nilai kontribusi 0,02 (2%). Religiusitas memiliki kontribusi terhadap Memilih BPRS sebesar 0,70 (70%).

Kata Kunci: *Pengetahuan Riba, Persepsi Kemudahan, Kemanfaatan dan Religiusitas*

Introduction

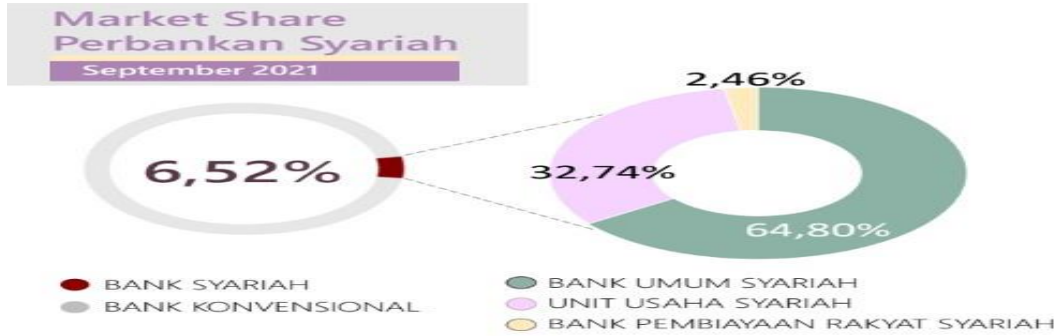
Sharia Bank in Indonesia is a manifestation of the inspiration of the majority Muslim community to have halal banking.(Rachmawati & Widana, 2019) The birth of Bank Muamalat in 1992 is an early indication of the development of Sharia institutions in Indonesia. in line with the enactment of Law No.7 of 1992 concerning banking, as amended by Law No.10 of 1998.(Handayani et al., 2019) (Al-Amin, Andespa & Bashir, 2022)Then it developed rapidly which was marked by increasing Islamic financial institutions, Islamic business and Islamic economics in Islamic universities.(Muhammad Zuhirsyan, 2018) (Al-Amin & Andespa, 2022)The development of Islamic banks in the last 5 years can be seen as follows:

Table 1
Development of Shariah Banking September 2021



Source: Screenshot OJK in September 2021.

Table 2
Market Share Perbankan Syariah September 2021



Source : Market Share OJK Pada September 2021.

Based on OJK data in the last 5 years as seen from the OJK snapshot in September 2021, Islamic banking has always increased. The market share of Islamic banking is 6.52% of the total national banking, with the portion of Islamic Commercial Banks 64.80%. Sharia Business Unit 32.74%, and BPRS 2.46%. However, Islamic banks have not been able to approach the development of conventional banks. Judging from the Market Share of Islamic banking 6.52% compared to 93.48 with conventional banks in general. This is not in line with Indonesia's market potential as a Muslim-majority country should be the capital for the growth of Islamic banking in a better direction. (Handayani et al., 2019)

Bukittinggi City is one of the cities in West Sumatra Province is very strong in appreciating Islam. (Amin & Taufiq, 2023) This can be seen from the Minangkabau philosophy of *Adat Basandi Sarak, Sarak Basandi Kitabullah* and the many study groups led by local Ulama, Da'i and Teachers. With a character that is in line with the principles of Islamic banking and elements that are against sharia does not occur in Minangkabau society. There is *a raso jo pareso* and a culture of shame when Minangkabau people make usury transactions and think about their effects with common sense and wary of deciding something that concerns the relationship between humans and also with God. This is a big capital for the development of Islamic banks in the city of Bukittinggi.

Islamic banks have actually been established in Bukittinggi City. But in terms of existence and existence, it is very slow to grow. This is a big question mark for Muslim economists and also Islamic economic activists. Given that Bukittinggi City has a large

market share potential and the majority of the population is Muslim, this should be a large capital to increase the growth of Islamic banks in Bukittinggi City.

Based on the above situation, we can conclude that there is no harmony between the theory proclaimed and the practice carried out, and cause inconsistent opinions in the people of Bukittinggi City in assessing Islamic banks. Nationally, the market share of Islamic banks in West Sumatra is relatively higher at 9.80%, but the figure is still very far from expected when the figure is compared to the percentage of the Muslim community of West Sumatra which is known as a religious religious religiosity community.

One of the banks based on Islamic sharia in Bukittinggi City is BPRS which collects funds from the community and distributes them back to the community, especially to MSME actors. The development of BPRS in Bukittinggi City in the last 5 years can be seen as follows:

Table 3
Number of customers at PT. BPRS Gadang hours 2018-2022

Year	Number of Customers	Increased
2018	18.706	0
2019	19.700	994
2020	20.044	344
2021	22.198	2.154
2022	26.695	4.497

Source : Data PT. BPRS Jam Gadang Kota Bukittinggi.

Based on data on the number of customers in the last 5 years, it can be seen that PT. BPRS Jam Gadang provides achievements that are always increasing. However, the increase is still very small considering the population of Bukittinggi City is the majority of Islam amounting to 97.89% of the total population of Bukittinggi City which reached 121,028 people.(Central Bureau of Statistics of Bukittinggi City, 2021)

Research on the factors of people choosing Islamic banks has actually been done by many researchers before. Like research conducted by Hesi Eka Puteri, Baginda Parsaulian and Heru Aulia Azman entitled *Potential demand for Islamic banking: examining the Islamic consumer behavior as driving factor 2022*, the results of his research suggest that the importance of Islamic religiosity in choosing Islamic Bank services, especially for several aspects such as understanding Islamic law and religious education in the family, Islamic lifestyle, and also religious beliefs.

Another research was conducted by Suprihati, et al. with the title *The Influence of Religiosity, Culture, Knowledge on People's Interest in Saving in Sharia Cooperatives*. The results of his research that religiosity does not have a significant effect on people's interest in saving in sharia cooperatives, culture has a significant effect on people's interest in saving in sharia cooperatives. Knowledge does not have a significant effect on people's interest in saving for sharia cooperatives. From the above phenomenon gap, it can be understood that not every empirical event is in accordance with existing theories. This condition is strengthened by *research gaps* from previous research which still have inconsistencies in the results of his research. The difference between this research and previous research is that previous research often uses knowledge variables. However, this research is more directed at Knowledge of Riba. Then related to respondents, previous research often used general public respondents. In this research, the object of research focuses on the Urban Muslim Community in Bukittinggi City.

Literatur Review

Understanding Marketing

Marketing is a managerial social process in which individuals and groups get what they need and want by creating, offering and freely exchanging valuable products or services with others. Marketing is often described as the art of selling products, but people are surprised to hear that the most important part of marketing is not sales. (Andespa, 2017) This means that marketing management develops strategies by planning and coordinating all these activities to achieve a marketing program that integrates successfully.

Consumer Interest

Consumer interest is the tendency of consumers to buy a brand or take actions related to purchases as measured by the level of likelihood of consumers making purchases. (Mahardika, 2019) Percy and Rossiter (1992) suggest that buying interest is a consumer's self-instruction to make a purchase of a product, plan, take relevant actions such as proposing (initiator) recommending (*influencer*), choosing and finally making a decision to make a purchase. According to Ferdinand (2006) buying interest can be identified through various indicators, namely: (Chotifah, 2018) Transactional interest, consumer tendencies to buy products or services. Reference interest is the tendency of consumers to refer or inform products or services to others. :(Slameto, 2004)

Purchase Results

The purchase decision according to Schiffman and Kanuk is the selection of two or more alternative purchasing decision options, meaning that if a person can make a decision, there must be several alternative choices. Buying decisions can lead to something chosen. Based on the above understanding, it is concluded that purchasing decision is a process where consumers choose and decide to use a product or service from several alternative products or services available based on certain considerations. (Ronaldo Mandali, Rahmiati, 2016), (Solihin, 2020) Buyer satisfaction or dissatisfaction with the product will affect subsequent behavior. Satisfied consumers will show a higher chance of buying the next time.

Consumer Behavior Model

Consumer behavior is the actions taken by individuals, groups and organizations concerned with selecting, buying and using goods or services to satisfy needs and wants. (Mubarok, 2016). The consumer behavior model developed by Assael that consumer decisions in purchasing are emphasized on 3 factors, namely: (Diany Astiti & Wisnu, 2021)

Knowledge of Usury

Etymologically, knowledge comes from English, namely Knowledge. In the Encyclopedia of Philosophy, knowledge is defined as justified true belief. While in terminology will be put forward several definitions of knowledge.(Indarti, 2020).

Knowledge Sources

Knowledge can be obtained from various sources that can provide understanding or experience. The sources of knowledge are as follows:(Bakhtiar, 2005), (Bakhtiar, 2005)

Understanding Riba

Divine religions view Riba as follows. Jews were forbidden to practice taking flowers. This prohibition is abundant in their scriptures in both the Old Testament and the Talmudic laws. Exodus chapter 22 verse 25 states, "If you lend money to one of my people, the poor among you, then do not act as a debt collector against him: do not charge interest on him." According to the Reverend St. Augustine argued that imposing interest on the poor was crueler than robbers robbing the rich. This is because both of them are robbing, one against the rich and the other against the poor.(Sarono, 2020) Riba etymologically is az-ziyadah which means excess or addition. Meanwhile, in terms of usury, it is an additional payment of the principal capital required for one of the two contracted persons.(Rozalinda, 2016) explained that the problem of riba has been resolved since decades ago, namely haram.(Sarono, 2020), (Rozalinda, 2016)

Miscellaneous Usury

Riba can be broadly grouped based on the opinions of many scholars of two kinds: Riba nasiah is the payment of more required by the person who lent. Riba fadhil is the exchange of similar goods with different amounts because the person who exchanges them requires it, such as the exchange of gold for gold, rice for rice, and so on.(Rozalinda, 2016)Based on Notoatmojo's opinion that there are several indicators of knowledge variables, which are as follows: (Rudi Haryono, 2022) The last stage is to conduct an evaluation to assess or justify an object or material.(Rudi Haryono, 2022)

Teory TAM (*Technology Acceptance Model*)

Based on Davis' theory explains that "*Technology Acceptance Model* (TAM) is a model to predict and explain how technology users receive and use technology related to user work". The TAM model is derived from psychological theory to explain the behavior of information technology users based on belief, attitude, intention and *user behavior relationship*. One factor that can influence is the user's perception of the usefulness and ease of use of information technology as an action in the context of information technology users.(Irawati et al., 2020), (Erlangga Andi Sukma, Musthofa Hadi, 2019) The importance of perceived usefulness and convenience balanced with customer trust in Sharia BPRS services in Bukittinggi City makes research in this field develop. (Erikuncoro, 2018).

Forms of TAM Theory

After being notified by Davis in 1986, the TAM model was often used and developed by other researchers. Therefore, its development has received many changes, for example research conducted by Venkatesh and Davis in 1996 (Davis & Venkatesh, 1996). This is similar to Chuttur's comments from 2009.(Chuttur, 2009) where the TAM model was changed to eliminate attitudes towards the use of variables. Gahtani conducted similar research that modified the TAM model by integrating factors (behavioral intentions to use) and actual system utilization.

Perception of convenience (*Perceived Ease Of Use*)

It can be interpreted that if someone believes that utilizing technology will not be difficult, which is known as the perception of ease of use. ("*is the extent to which a person believes that using a technology will be free of effort.*") In other words, if a person believes that a system is easy to use, he will use it. Consumer assessment in seeing a service can be seen from the perceived ease of use. Perceived ease of use of a service is one factor that is considered for consumers before buying a product. Perceived ease of use is defined by its usefulness and functionality, including durability, non-dependence on other products or components, exclusivity, and comfort.(Erikuncoro, 2018).(Erlangga Andi Sukma, Musthofa Hadi, 2019)

Perceived of Usefulness

Perceived usefulness is defined as the degree to which a person believes that using technology will improve his work. It is also one of the main determinants of attitudes towards use. Perceived usefulness is defined as the extent to which users believe that utilizing BPRS services will improve the performance of their activities. Therefore, according to Koufaris (2002) the perception of convenience consists of four indicators, namely: improving performance, increasing productivity, increasing effectiveness, and usefulness. (Erikuncoro, 2018)

Religiusitas

Religiosity is a person's attitude in adherence to his religion in carrying out his life in order to get happiness in the afterlife. And in various aspects of life be careful and pay attention to Islamic sharia and its haram. Religiosity is the belief, belief and passion that relates between man and his creator. This passion will be practiced in everyday life such as muamalah. (Andriani et al., 2021) . (Romdhoni & Sari, 2018) Glock and Stark Religiosity Indicators in Ancok and Fuad explain that there are five kinds of dimensions of religiosity or religious dimensions, namely: (Rudi Haryono, 2022) Ideological Dimension (Belief), Knowledge Dimension, Religious Practice Dimension, Experience Dimension and Appreciation / Consequence Dimension. (Rudi Haryono, 2022)

Research Methods

This research method uses a type of quantitative approach. Quantitative research methods can be interpreted as research methods based on the philosophy of postivism, used to examine certain populations or samples, data collection using research instruments, quantitative / statistical data analysis, with the aim of describing and testing hypotheses that have been determined (Sugiono, 2012). The research method used to answer the formulation of problems and hypotheses that have been formulated is correlation research. Correlational research is research that looks at the influence of variables or several variables with other variables (Sugiyono, 2014). In this study, we want to see the relationship between the variables of knowledge about usury, *perceived*

ease of use, perceived of usefulness and religiosity of people choosing BPRS in Bukittinggi City. The data that has been collected is then analyzed quantitatively using descriptive statistics so that it can be concluded that the formulated hypothesis is proven or not. This research requires the help of the Warp PLS software program.

Discussion

Measurement Model Analysis

In the research measurement model, there are several evaluations that must be tested, namely:

Table 4
Evaluation Criteria of Reflective Construct Measurement Models

Measurement Criteria	Parameter	Value Limitation
<i>Indicator Reliability</i>	<i>Loading Factor</i>	0.70 for <i>confirmatory reseach</i> , but 0.4-07 can still be considered for <i>exploratory research</i> .
<i>Internal Konsistency Reliability</i>	<i>Composite Reliability Cronbach Alpha</i>	0.7 for <i>composite reliability</i> requirements and <i>Cronbach Alpha</i> on <i>confirmatory research</i> . However 0.6-07 is still acceptable for <i>exploratory research</i> .
<i>Convergent Validity</i>	<i>Average Variance Extracted (AVE)</i>	Greater than 0.5 for <i>confirmatory</i> or <i>exploratory research</i>
<i>Discriminated Validity</i>	<i>Square Root Of AVE Correlation Between Constructs</i>	<i>Square Root Of AVE > Correlation Between Constructs</i>

Source: Fornel & Lacker (1981), Hair *et al.* (2013)

Table 5
Measurement Model Evaluation

Leave it variable	<i>Composite Reliability</i>	<i>Cronbach's Alpha coefficients</i>	BIRD
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X1	0.906	0.875	0.618
X2	0.956	0.944	0.784
X3	0.816	0.700	0.526
X4	0.904	0.857	0.702
And	0.933	0.907	0.738

Source: Primary Data Processed with WarpPLS 5.0 (2023)

Based on the table above, from the results of improving indicators on each variable, there are four variables, namely Knowledge of Riba, Perceived Ease Of Use, Perceived Of Usefulness And Religiosity People choose BPRS in Bukittingg City has a loading factor value located between 0.60 to 0.70 > 0.70, it is concluded that the loading factor value has been met.

Table 6
Discriminant Validity

Variable	(X1)	(X2)	(X3)	(X4)	(AND)
Knowledge of usury (X1)	(0.786)	0,776	0,151	0,945	0,924
Perceived Ease Of Use (X2)	0,776	(0.885)	0,161	0,559	0,889
Perceived of Usefulness (X3)	0,151	0,161	(0.726)	0,161	0,133
Religiosity (X4)	0,945	0,559	0,162	(0.838)	0,762
Selecting Results (Y)	0,924	0,889	0,133	0,762	(0.859)

Source: Primary Data Processed with WarpPLS 5.0 (2023)

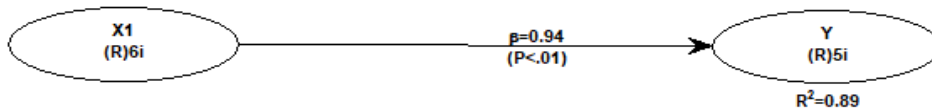
Based on the table above, it shows that the *discriminant validity* of each variable has been qualified, evidenced by the square root of AVE greater than the correlation coefficient between constructs in each column. The variable Knowledge About Riba (X1) can precisely measure the variable Knowledge About Riba (X1) meaning that the square

root of Knowledge About Usury (X1) of 0.786 is greater than the square root of Perceived Ease Of Use (X2) to Perceived of Usefulness (X3) of 0.776, greater than the square root of Perceived Usefulness (X3) of 0.151, greater than the square root of Religiosity (X4) of 0.559 and greater than the Voting Decision (Y) of 0.762. Perceived Ease Of Use (X2) has a square root value of (0.885) which means greater than the Perceived of Usefulness (X3) to the Choosing Decision (Y) of 0.161. Perceived of Usefulness (X3) has a square root value of (0.726) which means greater than Religiosity (X4) which is (0.161). Religiosity (X4) has a square root value of (0.838) which means greater than the Decision to Choose (Y) of (0.762). Choosing (Y) has a square root of (0.859) which means greater than the square root of Knowledge of Usury (X1) of 0.776, greater than the square root of Perceived Ease Of Use (X2) of 0.559, greater than Perceived of Usefulness (X3) of 0.133 greater than Religiosity (X4) of 0.762.

Structural Model Analysis

Evaluate structural models which include model fit tests and *R Squared*. In the model fit test, there are three test model indices, namely *average path coefficient* (APC), *Average R Square* (ARS), and *Average Variance inflation factor* (AVIF) with APC and ARS criteria accepted with p-value <0.05 and AVIF <5.

Figure 1
Direct Effect



Source: Primary Data Processed with WarpPLS 5.0 (2023)

From figure 1.1 above, it shows that the direct influence of Knowledge of Riba (X1) has a positive and significant effect on the Decision of the Community to Choose (Y) with a P-Value value of <0.01 which means <0.05 and R2 0.89 (89%).

Table 7
PLS Output for Direct Influence Model X1

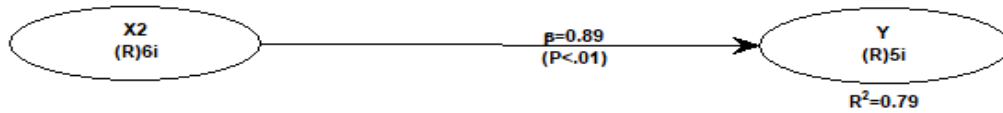
Criterion	Rule of Thumb	Direct Influence
Average Path Coefficients (APC)	Nilai p values < 0.05	0.945, P<0.001
Average R-squared (ARS)	Nilai p < 0.05	0.892, P<0.001
Average adjusted R-squared (AARS)	Nilai p < 0.05	0.891, P<0.001
Average block VIF (AVIF)	A value of <5 and ideally <=3.3	not available
Average full collinearity VIF (AFVIF)	A value of <5 and ideally <=3.3	6.844
Tenenhaus GoF (GoF)	Nilai small >=0.1, medium>=0.25,large >=0.36	0.778
Sympson's paradox ratio (SPR)	Rated >0.7 and ideally 1	1.000
R-squared contribution ratio (RSCR)	Value >=0.9 and ideally 1	1.000
Statistical suppression ratio (SSR)	Accepted if value >0.7	1.000
Nonlinear bivariate causality direction ratio (NLBCDR)	Accepted if value >=0.7	1.000

Source: Primary Data Processed with WarpPLS 5.0 (2023)

The output of table 4.12 above explains that the *Average path coefficient* (APC) has an index value of 0.945 with a p-value of <0.001. ARS has an index of 0.892 with a p-value of <0.001, AARS has an index of 0.891 with a p-value of <0.001, AFVIF of 4.844 has also been met because below 5, the Tenenhaus (Gof) value of 0.778 is included in the large category, the value of *Simpson's Paradox Ratio* (SPR) is greater than 0.7 which is 1000. *R-Squared Contribution Ratio*(RSCR) of 1,000 is greater than 0.9, the value of the *Statistical Suppression Ratio* (SSR) is greater than 0.7 which is 1,000 and the value

of Nonlinear Bivariate Causality Direction Ratio (NLBCDR) is greater than 0.7 which is 1,000 already meets the conditions to be continued to the next test.

Figure 2
Direct Effect



Source: Primary Data Processed with WarpPLS 5.0 (2023)

From figure 1.2 above, it shows that the direct influence of Perceived Ease Of Use (X2) has a positive and significant effect on the Decision of People to Choose (Y) with a P-Value value of <0.01 which means <0.05 and R^2 0.79 (79%).

Table 8
PLS Output for Direct Influence Model X2

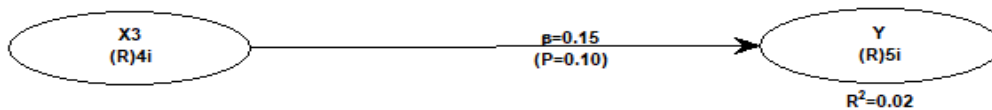
Criterion	Rule of Thumb	Direct Influence
Average Path Coefficients (APC)	Nilai p values < 0.05	0.890, $P<0.001$
Average R-squared (ARS)	Nilai p < 0.05	0.792, $P<0.001$
Average adjusted R-squared (AARS)	Nilai p < 0.05	0.791, $P<0.001$
Average block VIF (AVIF)	A value of <5 and ideally ≤ 3.3	not available
Average full collinearity VIF (AFVIF)	A value of <5 and ideally ≤ 3.3	4.761,
Tenenhaus GoF (GoF)	Nilai small ≥ 0.1 , medium ≥ 0.25 , large ≥ 0.36	0.776,
Sympson's paradox ratio (SPR)	Rated >0.7 and ideally 1	1.000
R-squared contribution ratio (RSCR)	Value ≥ 0.9 and ideally 1	1.000

Statistical suppression ratio (SSR)	Accepted if value >0.7	1.000
Nonlinear bivariate causality direction ratio (NLBCDR)	Accepted if value >=0.7	1.000

Source: Primary Data Processed with WarpPLS 5.0 (2023)

The output of table 4.13 above explains that the *Average path coefficient* (APC) has an index value of 0.890 with a p-value of <0.001. ARS has an index of 0.792 with a p-value of <0.001, AARS has an index of 0.791 with a p-value of <0.001, AFVIF of 4.761 has also been met because below 5, the Tenenhaus (Gof) value of 0.776 is included in the large category, the value of *Simpson's Paradox Ratio* (SPR) is greater than 0.7 which is 1000. *R-Squared Contribution Ratio* (RSCR) of 1,000 is greater than 0.9, the value of the *Statistical Suppression Ratio* (SSR) is greater than 0.7 which is 1,000 and the value of *Nonlinear Bivariate Causality Direction Ratio* (NLBCDR) is greater than 0.7 which is 1,000 already meets the conditions to proceed to the next test.

Figure 3
Direct Effect



Source: Primary Data Processed with WarpPLS 5.0 (2023)

From figure 1.3 above, it shows that the direct influence of Perceived of Usefulness (X3) has a positive but not significant effect on the Decision of the Community to Choose (Y) with a value of P-Value = 0.10 meaning >0.05 and R2 0.02 (2%).

Table 8
PLS Output for LansungX3 Influence Model

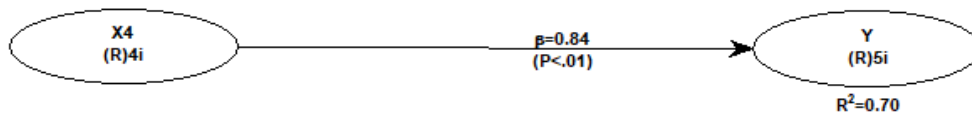
Criterion	Rule of Thumb	Direct Influence
Average Path Coefficients (APC)	Nilai p values < 0.05	0.149, P=0.048
Average R-squared (ARS)	Nilai p < 0.05	0.022, P=0.030
Average adjusted R-squared (AARS)	Nilai p < 0.05	0.016, P=0.035
Average block VIF (AVIF)	A value of <5 and ideally <=3.3	not available
Average full collinearity VIF (AFVIF)	A value of <5 and ideally <=3.3	1.018, acceptable if <=5, ideally <=3.3
Tenenhaus GoF (GoF)	Nilai small >=0.1, medium >=0.25, large >=0.36	0.118, small >=0.1, medium >=0.25, large >=0.36
Sympson's paradox ratio (SPR)	Rated >0.7 and ideally 1	1.000, acceptable if >=0.7, ideally=1
R-squared contribution ratio (RSCR)	Value >=0.9 and ideally 1	1.000, acceptable if >=0.9, ideally = 1
Statistical suppression ratio (SSR)	Accepted if value >0.7	1.000, acceptable if >=0.7
Nonlinear bivariate causality direction ratio (NLBCDR)	Accepted if value >=0.7	1.000, acceptable if >=0.7

Source: Primary Data Processed with WarpPLS 5.0 (2023)

The output of table 4.14 above explains that the *Average path coefficient* (APC) has an index value of 0.149 with a p-value of <0.048. ARS has an index of 0.022 with a p-value of <0.030, AARS has an index of 0.016 with a p-value of <0.035, AFVIF of 1.018 has also been met because below 5, Tenenhaus (Gof) value of 0.118 is *included in the large category*, the value of Simpson's Paradox Ratio (SPR) is greater than 0.7 which is

1000. the R-Squared Contribution Ratio (RSCR) value of 1,000 is greater than 0.9, the value The Statistical Suppression Ratio (SSR) greater than 0.7 which is 1,000 and the Nonlinear Bivariate Causality Direction Ratio (NLBCDR) value greater than 0.7 which is 1,000 already meet the conditions to proceed to the next test .

Figure 4
Direct Effect



Source: Primary Data Processed with WarpPLS 5.0 (2023)

From figure 1.4 above, it shows that the direct influence of Religiosity (X4) has a positive and significant effect on the Decision of the Choosing Community (Y) with a P-Value value of <0.01 which means <0.05 and R2 0.70 (70%).

Table 9
PLS Output for LansungX4 Influence Model

Criterion	Rule of Thumb	Direct Influence
Average Path Coefficients (APC)	Nilai p values < 0.05	0.837, P<0.001
Average R-squared (ARS)	Nilai p < 0.05	0.694, P<0.001
Average adjusted R-squared (AARS)	Nilai p < 0.05	0.699, P<0.001
Average block VIF (AVIF)	A value of <5 and ideally <=3.3	not available
Average full collinearity VIF (AFVIF)	A value of <5 and ideally <=3.3	2.378,acceptable if<=5,ideally<=3.3
Tenenhaus GoF (GoF)	Nilai small >=0.1, medium>=0.25,large >=0.36	0.704,small>=0.1,medium>=0.25, large >= 0.36

Sympson's paradox ratio (SPR)	Rated >0.7 and ideally 1	1.000, acceptable if ≥ 0.7 , ideally = 1
R-squared contribution ratio (RSCR)	Value ≥ 0.9 and ideally 1	1.000, acceptable if ≥ 0.9 , ideally = 1
Statistical suppression ratio (SSR)	Accepted if value >0.7	1.000, acceptable if ≥ 0.7
Nonlinear bivariate causality direction ratio (NLBCDR)	Accepted if value ≥ 0.7	1.000, acceptable if ≥ 0.7

Source: Primary Data Processed with WarpPLS 5.0 (2023)

The output of table 4.14 above explains that the *Average path coefficient* (APC) has an index value of 0.833 with a p-value of <0.001. ARS has an index of 0.694 with a p-value of <0.001, AARS has an index of 0.692 with a p-value of <0.001, AFVIF of 2.378 has also been met because it is below 5, the Tenenhaus (Gof) value of 0.704 is included in the large category, the value of *Simpson's Paradox Ratio* (SPR) is greater than 0.7 which is 1000 . *R-Squared Contribution Ratio*(RSCR) of 1,000 is greater than 0.9, the value of the *Statistical Suppression Ratio* (SSR) is greater than 0.7 which is 1,000 and the value of *Nonlinear Bivariate Causality Direction Ratio* (NLBCDR) is greater than 0.7 which is 1,000 already meets the conditions to be continued to the next test.

Table 10
R-Square Results

Variable	Nilai R-Square	Level of Influence
PTR \longrightarrow BPRS	0.89	Hard
LITTLE \longrightarrow BPRS	0.79	Hard
PU \longrightarrow BPRS	0.02	Easy
RLG \longrightarrow BPRS	0.70	Hard

Source: Primary Data Processed with WarpPLS 5.0 (2023)

From table 4.16 above, it can be seen that the variable Knowledge of Riba (PTR) has a Hard influence on Choosing BPRS by 89%, of which 11% is influenced by other

factors outside the study. As many as 79% of the *Perceived Ease Of Use* (PEU) variable has an influence on choosing BPRS, of which the other 21% is influenced by other factors outside the study. The *Perceived of Usefulness* (PU) variable has an influence on choosing BPRS by 2% where 98% is influenced by other factors outside the study and the religiosity variable has an influence on choosing BPRS by 70% where 30% is influenced by other factors outside the study.

The Influence of Knowledge of Riba on Choosing BPRS

Based on the test results using WarpPLS 5.0, it shows that knowledge of riba has a positive and significant effect on choosing BPRS for urban Muslim communities, this is indicated by a coefficient value of 0.94 and p-value of <0.001 and smaller than 0.05. Knowledge of Riba makes urban Muslim communities feel confident that choosing BPRS in Bukittinggi City can keep them away from the practice of usury.

The results of this study are in accordance with those conducted by Rudi Haryono who stated that there is a positive influence between knowledge variables on interest in saving at Islamic banks. With the results of this research, providing the widest possible information, education and other knowledge about Islamic banks to the public is a way that can be done to increase the number of BPRS customers. (Rudi Haryono, 2022) The results of this study show that the people of Bukittinggi City are interested in joining BPRS because they already know about BPRS both from their contracts, differences with conventional banks and other knowledge about BPRSyariah.

The Effect of *Perceived Ease Of Use* On Choosing BPRS

Based on the results of testing using Warp PLS 5.0, it shows that *Perceived Ease Of Use* has a positive and significant influence on choosing BPRS in urban Muslim communities, this is indicated by a coefficient value of 0.89 and P-value of <0.001 and smaller than 0.05. *Perceived Ease Of Use* makes urban Muslim communities feel confident that choosing BPRS in Bukittinggi City can provide convenience to them in carrying out activities related to the Sharia Institution.

The results of this study are contrary to those conducted by Muhammad Qoes Atieq, Eva Nurpiani who stated that ease of use does not have a positive and significant effect

on customer interest in using mobile banking. Respondents in this study focused on IAIN Islamic banking students Syekh Nurjati Cirebon who are a group that is already active in the use of technology so they do not mind the ease of use of mobile banking, this condition is reasonable because they already have a lot of knowledge. The continuous use of mobile banking will eliminate the difficulty in using it. So that the ease or difficulty in using mobile banking does not affect the interest and use of mobile banking.

The Effect of *Perceived Ease Of Use* On Choosing BPRS

Based on the test results using WarpPLS 5.0, it shows that *Perceived of Usefulness* has a positive insignificant effect on the Decision of Urban People to Choose BPRS in Bukittinggi City, this is indicated by a coefficient value of 0.15 and P-value = 0.10 which means >0.05 . *Perceived of Usefulness* has not been fully felt by respondents so that respondents have a perception that there are still few benefits obtained in using WA Banking at BPRS, thus it does not affect interest in using it.

The results of this study are contrary to those conducted by Muhammad Qoes Atieq, Eva Nurpiani who stated that the variable benefits have a positive and significant effect on customer interest in using mobile banking. The greater the benefits provided from using mobile banking, the greater the customer's interest in using mobile banking. Unlike what BPRS experienced in the city of Bukittinggi because the existing technology for customers is still at the WA banking stage whose usefulness is still low.

The Influence of *Religiosity* on Choosing BPRS

Based on the results of testing using WarpPLS 5.0, it shows that religiosity has a positive and significant effect on choosing BPRS in urban Muslim communities. This is indicated by a coefficient value of 0.84 and a P-value of <0.001 and less than 0.05. The stronger the religiosity and obedience of the community in practicing their religion. It will make the Muslim community feel confident and believe that choosing BPRS will bring them to a good and Halal financial institution and not contrary to their religion.

The results of this study are in accordance with those conducted by Muhammad Zuhirsyan and Nurlinda who stated that there is a positive and significant influence between the variables of Religiosity on public interest in choosing Islamic banks. The

presence of Islamic banks in Indonesia to find banking system solutions that are in accordance with the guidance and teachings of Islam. Of course, from this religiosity factor becomes one of the considerations for the community to transact with Islamic Banking. This is a form of obedience in carrying out Islam in Kaffah which cannot be separated from Islamic law. According to Allah's command in the Qur'an that to practice Islam must be comprehensive (Kaffah) in QS. Al-Baqarah : 208

O believers, enter you into Islam in its entirety, and do not follow the steps of Satan. Indeed, Satan is a real enemy to you.

Based on the results of the analysis above, it shows that there is an influence of knowledge about usury, *Perceived Ease Of Use* and religiosity together on the community choosing BPRS in Bukittinggi City. Indicated by the respective significant level smaller than 0.05 therefore states that there is a simultaneous independent variable effect on the dependent variable received. Meanwhile, the *Perceived of Usefulness* variable provides analysis results that show that X3 does not have a significant effect on people choosing BPRS in Bukittinggi City. This is based on a P-Value value of 0.10 which means a magnitude of 0.05. From the findings of the analysis of some of the variables above, it shows that the most dominant level influencing people to choose BPRS in Bukittinggi City is the variable Knowledge About Riba with a coefficient value of 0.94 or 94%.

Conclusion

Conclusion Based on the analysis and discussion of the Effect of Knowledge About Riba, on Urban People Choosing BPRS in Bukittinggi City as follows: Knowledge of Riba has a positive and significant effect on Urban People choosing BPRS in Bukittinggi City. This is indicated by a coefficient value of 0.94 and a P-value of <0.001. *Perceived Ease Of Use* has a positive and significant effect on choosing BPRS in urban Muslim communities in Bukittinggi City. this is indicated by a coefficient value of 0.89 and a P-value of <0.001. The *Perceived of Usefulness* variable has a positive insignificant effect on the decision of urban communities to choose BPRS in Bukittinggi City. This is indicated by a coefficient value of 0.15 and P-value = 0.10 which means >0.05. Religiosity has a positive and significant influence on choosing BPRS in urban Muslim

communities in Bukittinggi City. This is indicated by a coefficient value of 0.84 and a P-value of < 0.001 .

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