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The Influence of Product Knowledge and E-Banking Technology on the Interest of Muslim Communities in Using BSI Services at Luwuk Branch, Banggai Regency

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***Abstract**: This study aims to analyze the influence of product knowledge and e-banking technology on the interest of Muslim communities in using the services of Bank Syariah Indonesia (BSI) at the Luwuk Branch, Banggai Regency. Islamic banking has experienced significant development in Indonesia, although public utilization remains relatively low despite the country's large Muslim population. Product understanding and technological development are considered important factors influencing customer decisions in selecting Islamic banking services. This study employed a quantitative approach using an explanatory survey design. Data were collected through structured questionnaires distributed to 50 respondents who were customers of BSI Luwuk Branch using incidental sampling techniques. Data analysis included validity and reliability testing, classical assumption tests, multiple linear regression analysis, partial hypothesis testing (t-test), and simultaneous testing (F-test) using SPSS version 25. The findings indicate that product knowledge has a positive and significant influence on customer interest with a t-value of 8.998 and a significance value of 0.000. E-banking technology also demonstrated a positive and significant influence with a t-value of 4.650 and a significance value of 0.000. Simultaneous analysis revealed that both variables significantly influence customer interest with an F-value of 99.524 and a significance value of 0.000. Product knowledge and digital banking services play important roles in increasing the adoption of Islamic banking services in regional communities.*
***Keywords:** Islamic Banking, Product Knowledge, E-Banking Technology, Customer Interest, Muslim Communities.*

INTRODUCTION

Islamic banking has become an important component of the financial system in many countries with predominantly Muslim populations. The emergence of Islamic financial institutions reflects the increasing demand for banking systems that operate according to Islamic principles and values. Islamic banking differs from conventional banking because its operations are based on Sharia principles that prohibit riba (interest), maysir (gambling), gharar (uncertainty), and bathil transactions. The operational system of Islamic banking emphasizes fairness, transparency, profit-sharing mechanisms, and ethical financial practices that align with Islamic teachings (Yudiana, 2014).

Indonesia possesses substantial potential for the development of Islamic banking due to its demographic characteristics. Data from the Financial Services Authority indicate that

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Indonesia has the largest Muslim population in the world, reaching approximately 87.15% of the total population or more than 251 million people in 2024 (Financial Services Authority, 2025). Such demographic conditions should create favorable opportunities for the growth of Islamic financial institutions and increase public interest in utilizing Sharia banking products and services. The existence of a large Muslim population theoretically should support the expansion of Islamic banking market penetration.

Actual conditions show a different situation. The Islamic banking market share in Indonesia remained relatively small at only 7.72% by the end of 2024 despite the country's substantial Muslim population. This situation reflects a gap between demographic potential and the actual adoption of Islamic banking services. A large Muslim population does not automatically guarantee a high level of public participation in Islamic banking activities. The limited market share suggests that several factors continue to influence customers' decisions regarding the use of Islamic financial services.

This phenomenon raises questions regarding the factors contributing to the low adoption rate of Islamic banking products. Religious identity alone does not necessarily determine financial behavior and decision-making. Muslim communities may recognize the importance of Islamic principles in financial transactions while continuing to rely on conventional banking services for practical reasons. Previous studies indicate that customer decisions in selecting banking services are influenced by numerous aspects including knowledge, perceptions, convenience, trust, accessibility, and technological advancement (Metawa & Almossawi, 1998).

The condition found at the national level also appears within regional areas, including Banggai Regency. Banggai Regency has a Muslim population reaching approximately 88.93%, creating considerable potential for Islamic banking development. Public interest in utilizing Islamic banking services remains relatively low despite the large Muslim population in the region. Such conditions indicate that demographic potential alone may not be sufficient to encourage the adoption of Islamic financial services.

Several factors may explain this situation. Conventional banking institutions have operated for a longer period and possess stronger customer familiarity and market penetration. Public perceptions regarding Islamic banking also continue to present challenges. Some individuals still perceive Islamic banking products as similar to conventional financial products. Profit-sharing systems are frequently considered equivalent to interest-based systems. Limited understanding of Sharia banking principles creates confusion and uncertainty among potential customers. This situation eventually influences customer interest in selecting Islamic financial institutions.

Knowledge has an important role in influencing human behavior and decision-making processes. Notoatmodjo (2010) explains that knowledge functions as the foundation for developing attitudes and behavioral responses. Individuals who possess adequate knowledge regarding a product generally develop stronger confidence in making decisions concerning that product. Product knowledge refers to the extent to which individuals understand product characteristics, functions, advantages, and benefits. Within Islamic banking, product knowledge includes understanding various contracts and financing systems such as mudharabah, murabahah, musyarakah, and ijarah, along with understanding the principles distinguishing Islamic banking from conventional systems.

Product knowledge becomes highly relevant within Islamic banking because many financial concepts used by Islamic institutions differ from those commonly found in conventional banking systems. Customers who possess limited understanding may experience uncertainty regarding the benefits and operational systems of Islamic financial products. Adequate knowledge can reduce confusion and improve customer confidence. Positive perceptions toward Islamic banking products may emerge when individuals understand the principles and advantages associated with those products.

Technological development also creates significant changes within the banking sector. The digital transformation occurring within financial services has altered the way customers interact with banking institutions. Banking activities that previously required physical visits to bank offices can now be conducted through digital platforms and mobile applications. Technological advancement has encouraged banking institutions to provide electronic services that improve convenience and efficiency for customers.

E-banking technology has become one of the major innovations within modern banking systems. Electronic banking services allow customers to perform various financial transactions without limitations related to location and time. Services such as internet banking, mobile banking, digital payments, and electronic fund transfers create flexibility and efficiency in banking activities. Customers increasingly prefer services that simplify financial transactions and reduce time requirements.

Sumarwan (2017) explains that technological advancement significantly influences consumer behavior in the digital era. Customers increasingly evaluate banking institutions based on convenience, accessibility, security, and service quality provided through digital platforms. Positive experiences related to technology use create stronger customer satisfaction and influence behavioral intentions. Digital banking services also become important factors in maintaining competitiveness within the financial sector.

Bank Syariah Indonesia (BSI), as one of the largest Islamic banking institutions in Indonesia, has continuously developed digital banking services through BSI Mobile and various electronic banking facilities. The availability of digital services provides opportunities for increasing customer accessibility and improving service experiences. Customers can conduct transactions such as transfers, payments, account monitoring, zakat payments, and other financial activities through digital platforms. Customer perceptions regarding technological convenience and reliability may influence their interest in using Islamic banking services.

Previous studies have identified positive relationships between knowledge, technological factors, and customer interest in Islamic banking adoption. Purnama (2018) found that product knowledge contributes positively to customer interest in Islamic banking products. Yani (2020) reported that technological acceptance significantly influences customer intentions in banking transactions. Existing studies generally focused on urban areas and broader populations. Limited research has specifically examined Muslim communities within regional areas such as Banggai Regency.

This study focuses on Muslim communities in Banggai Regency because the region represents a unique context characterized by a large Muslim population and relatively low Islamic banking utilization. Understanding the factors influencing customer interest in this region may provide useful information regarding Islamic banking development strategies in regional areas.

The purpose of this study is to analyze the influence of product knowledge and e-banking technology on Muslim communities' interest in using the services of Bank Syariah Indonesia (BSI) Luwuk Branch, Banggai Regency. The findings are expected to contribute to the development of Islamic banking marketing strategies and provide practical recommendations for improving customer interest and expanding Islamic banking market penetration in regional communities.

METHODS

This study employed a quantitative approach using an explanatory survey design to examine the influence of product knowledge and e-banking technology on the interest of Muslim communities in using the services of Bank Syariah Indonesia (BSI) at the Luwuk Branch, Banggai Regency. A quantitative method was selected because this study aimed to measure the relationships between variables and determine the magnitude of influence among variables through statistical analysis. Quantitative research allows researchers to objectively test hypotheses and provide empirical evidence regarding the relationships among the observed variables (Sugiyono, 2015).

The research was conducted at Bank Syariah Indonesia (BSI) Luwuk Branch, Banggai Regency, Indonesia, from May to July 2025. The location was selected because Banggai Regency has a predominantly Muslim population with considerable potential for Islamic banking development, while public utilization of Islamic banking services remains relatively limited.

The population of this study consisted of Muslim communities in Luwuk City who are customers of BSI Luwuk Branch. The sampling process employed a non-probability sampling technique using incidental sampling. This technique allows researchers to select respondents who were encountered directly during the data collection period and met the criteria established by the study. Respondents who were willing to participate and had experience using BSI services were included in the sample. The study involved 50 respondents, and all distributed questionnaires were returned completely, resulting in a response rate of 100%.

Primary data were collected through structured questionnaires distributed directly to respondents. Interviews and observations were also conducted to support and strengthen the information obtained through questionnaires. Secondary data were obtained from books, journals, previous studies, official reports of Bank Syariah Indonesia, publications from the Financial Services Authority (OJK), and other relevant documents.

The study consisted of two independent variables and one dependent variable. Product Knowledge (X_1) and E-Banking Technology (X_2) functioned as independent variables, while Interest of Muslim Communities in Using BSI Services (Y) served as the dependent variable. Product knowledge refers to respondents' understanding regarding Islamic banking products, including product features, benefits, and Sharia principles. E-banking technology refers to respondents' perceptions regarding convenience, security, reliability, and accessibility of digital banking services. Interest refers to respondents' intentions and willingness to use BSI services.

The questionnaire used a five-point Likert scale ranging from Strongly Agree (5), Agree (4), Neutral (3), Disagree (2), and Strongly Disagree (1). The Likert scale was employed because it provides a systematic approach to measuring respondents' perceptions and attitudes (Kotler & Keller, 2016).

The research instruments underwent validity and reliability testing before the data analysis process. Validity testing was conducted to determine whether the questionnaire items accurately measured the intended variables. Reliability testing was performed using Cronbach's Alpha coefficient. Variables with Cronbach's Alpha values greater than 0.60 were considered reliable (Ghozali, 2017).

Several classical assumption tests were conducted before regression analysis, including normality, multicollinearity, and heteroscedasticity tests. The normality test examined whether the data distribution followed a normal pattern. The multicollinearity test identified possible correlations among independent variables through Variance Inflation Factor (VIF) and tolerance values. The heteroscedasticity test determined whether residual variance remained constant across observations.

Data analysis was performed using multiple linear regression analysis with Statistical Package for Social Sciences (SPSS) version 25. Hypothesis testing involved partial testing (t-test) and simultaneous testing (F-test) using a significance level of 5% ($\alpha = 0.05$). The regression model applied in this study is expressed as follows:

$Y=a+b1X1+b2X2+e$

Where:

Y = Interest of Muslim Communities in Using BSI Services
a = Constant
b_1 = Regression coefficient of Product Knowledge

b_2 = Regression coefficient of E-Banking Technology
X_1 = Product Knowledge
X_2 = E-Banking Technology
e = Error term

RESULTS AND DISCUSSION

Respondent Characteristics

This study involved 50 Muslim respondents who are customers of Bank Syariah Indonesia (BSI) Luwuk Branch, Banggai Regency. Respondent characteristics were analyzed to provide an overview of the demographic profile of the participants.

The findings indicate that the majority of respondents were male, representing 62% of the total sample, while female respondents accounted for 38%. The age distribution shows that respondents aged 18–29 years constituted the largest group at 50%, followed by respondents aged 30–39 years, while older age groups represented smaller proportions. This result suggests that the majority of BSI customers involved in this study were relatively young individuals.

Educational background analysis revealed that most respondents had completed senior high school education (48%), followed by respondents with undergraduate educational backgrounds and other educational levels. Occupational data indicate that staff or honorary employees constituted the largest category at 46% of respondents. The duration of becoming BSI customers shows that 62% had been customers for less than one year.

These characteristics indicate that the study sample was dominated by young customers who had relatively limited experience using Islamic banking services. This condition reflects the increasing interest of younger communities toward Islamic financial institutions and digital banking services.

Validity and Reliability Test Results

Instrument testing was conducted before performing further statistical analysis to ensure that the questionnaire accurately measured the intended variables and produced consistent results.

The validity test results indicate that all questionnaire items for Product Knowledge (X_1), E-Banking Technology (X_2), and Interest of Muslim Communities (Y) were valid because the calculated correlation values exceeded the critical value of the correlation table

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(r-count > r-table = 0.230). These findings indicate that all questionnaire items successfully measured their respective constructs.

Reliability testing was performed using Cronbach's Alpha coefficient. The results demonstrate that all variables exceeded the minimum reliability requirement of 0.60.

Variable	Cronbach's Alpha	Interpretation
Product Knowledge	0.781	Reliable
E-Banking Technology	0.843	Reliable
Interest	0.763	Reliable

Table 1. Reliability Test Results

The results indicate that the research instrument possesses good internal consistency and can be used for subsequent statistical analysis.

Classical Assumption Test Results

Several classical assumption tests were conducted before performing multiple regression analysis.

Normality Test

The normality test using Normal Probability Plot (P-P Plot) showed that the plotted data points were distributed around the diagonal line and followed the expected pattern. This result indicates that the data were normally distributed.

Multicollinearity Test

The multicollinearity test results indicate tolerance values greater than 0.10 and Variance Inflation Factor (VIF) values below 10.

Variable	Tolerance	VIF
Product Knowledge	0.324	3.090
E-Banking Technology	0.324	3.090

Table 2. *Multicollinearity Test Results*

These findings indicate that no multicollinearity problems existed among the independent variables.

Heteroscedasticity Test

The scatterplot analysis showed randomly distributed points without any specific pattern. This result indicates that heteroscedasticity problems were not detected in the regression model. The findings suggest that the data fulfilled all assumptions required for multiple linear regression analysis.

Descriptive Statistical Analysis

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Descriptive statistical analysis was conducted to examine respondents' perceptions regarding Product Knowledge, E-Banking Technology, and Interest in Using BSI Services.

Variable	N	Minimum	Maximum	Mean	Standard Deviation
Product Knowledge	50	12	19	15.92	2.108
E-Banking Technology	50	12	18	16.02	2.085
Interest	50	12	19	15.58	1.970

Table 3. *Descriptive Statistical Results*

The average values for all variables exceeded 15, indicating that respondents generally provided positive responses toward Islamic banking products and digital banking services.

Multiple Linear Regression Analysis

Multiple linear regression analysis was conducted to determine the influence of Product Knowledge and E-Banking Technology on the Interest of Muslim Communities in Using BSI Services. The regression analysis produced the following equation: $Y=2.642+0.943X1+0.528X2+e$

The regression coefficients indicate that Product Knowledge and E-Banking Technology positively influence customer interest. The Product Knowledge coefficient (0.943) suggests that an increase of one unit in Product Knowledge increases customer interest by 0.943 units, assuming other variables remain constant. The E-Banking Technology coefficient (0.528) indicates that a one-unit increase in E-Banking Technology increases customer interest by 0.528 units. The larger coefficient value for Product Knowledge indicates that this variable exerts a stronger influence on customer interest compared with E-Banking Technology.

Hypothesis Testing

Partial Test (t-test)

The t-test results indicate that both independent variables significantly influence customer interest.

Variable	t-value	Significance	Result
Product Knowledge	8.998	0.000	Significant
E-Banking Technology	4.650	0.000	Significant

Table 4. *Partial Test Results*

Product Knowledge significantly influences customer interest because the significance value is below 0.05. E-Banking Technology also significantly affects customer interest.

Simultaneous Test (F-test)

The simultaneous test results are presented below.

F-value	Significance
99.524	0.000

Table 5. *Simultaneous Test Results*

The significance value below 0.05 indicates that Product Knowledge and E-Banking Technology simultaneously influence the Interest of Muslim Communities in Using BSI Services. These findings demonstrate that increasing customer understanding of Islamic banking products and improving digital banking quality contribute significantly to increasing customer interest in using BSI services.

Discussion

The findings of this study demonstrate that product knowledge has a positive and significant influence on the interest of Muslim communities in using Bank Syariah Indonesia (BSI) services. The statistical analysis revealed that product knowledge produced a t-value of 8.998 with a significance value of 0.000, indicating that product knowledge contributes substantially to shaping customer interest in Islamic banking services. This result suggests that an individual's understanding of Islamic banking products affects attitudes and behavioral intentions regarding the use of Sharia-compliant financial institutions.

Knowledge functions as an essential component in the process of consumer decision-making. Individuals who possess adequate knowledge concerning products and services generally have greater confidence in selecting and utilizing those products. Consumers tend to avoid uncertainty and prefer products that provide clear information and understandable benefits. Product knowledge within Islamic banking includes understanding the operational principles of Islamic finance, knowledge regarding profit-sharing systems, awareness of Sharia contracts such as mudharabah, murabahah, musyarakah, and ijarah, as well as understanding the differences between Islamic and conventional banking systems.

This finding supports the theory proposed by Notoatmodjo (2010), who explained that knowledge serves as the basis for forming attitudes and behavioral responses. Knowledge influences individual perceptions and eventually shapes actions and decisions. Individuals who understand the characteristics and benefits of a particular product tend to demonstrate stronger motivation to utilize that product. The respondents involved in this

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study indicated that Islamic banking products attract their interest because they align with Islamic teachings and operate without involving riba practices.

Consumer behavior theory also provides support for these findings. Engel et al. (1995) argued that consumer decisions are influenced by information processing activities that include recognizing needs, gathering information, evaluating alternatives, making decisions, and evaluating post-purchase experiences. Product knowledge strengthens individuals' ability to evaluate alternatives effectively and reduces uncertainty during the decision-making process. Customers who understand the principles of Islamic banking may perceive greater value and advantages associated with Sharia products.

The results indicate that educational efforts related to Islamic banking products remain important, particularly in regional communities where Islamic financial literacy levels may still be relatively low. Public understanding regarding Islamic banking concepts often varies across different social and educational backgrounds. Several communities still perceive Islamic banking products as similar to conventional financial products because of limited understanding regarding Sharia contracts and operational mechanisms. Such conditions may reduce customer confidence and affect the intention to use Islamic financial services.

Educational activities can improve customer understanding and strengthen public awareness regarding Islamic banking benefits. Financial literacy programs, seminars, digital campaigns, and collaboration with educational institutions and religious communities may increase understanding regarding Islamic financial products. Improved knowledge may eventually increase public trust and strengthen customer interest toward Islamic banking institutions.

The findings also indicate that e-banking technology positively and significantly influences Muslim communities' interest in using BSI services. The statistical analysis generated a t-value of 4.650 with a significance value of 0.000, indicating that technological factors contribute meaningfully to customer interest. Respondents perceived digital banking services as useful tools that simplify financial transactions and improve service accessibility.

Technological advancement has transformed the banking sector substantially over the last decade. Traditional banking systems previously depended heavily on face-to-face interaction between customers and financial institutions. Digital transformation has introduced more efficient approaches to delivering financial services through electronic platforms and mobile applications. Banking services can now be accessed anytime and from various locations without requiring customers to visit bank offices physically.

BSI Mobile and other electronic banking services provide several features that support customer activities, including balance inquiries, online transfers, digital payments, QR code transactions, zakat payments, and other financial services. These features increase convenience and flexibility in performing banking transactions. Customers increasingly value service efficiency and accessibility in their financial activities.

This result supports Sumarwan (2017), who argued that technological development significantly influences consumer behavior in the digital era. Customers increasingly expect products and services that provide convenience, efficiency, and reliability. Technology becomes an important determinant of customer satisfaction and service evaluation.

The findings can also be interpreted through the Technology Acceptance Model (TAM). The TAM framework suggests that technology adoption is influenced by perceived usefulness and perceived ease of use. Customers who perceive technological systems as useful and easy to operate tend to demonstrate stronger intentions to adopt and continue using those systems. Positive perceptions regarding e-banking services contribute to stronger customer confidence and behavioral intentions.

Digital banking services have become increasingly important because customer expectations toward banking institutions continue to evolve. Customers evaluate financial institutions not only through financial products but also through service quality and technological performance. User-friendly applications, secure transaction systems, fast response times, and comprehensive service features influence customer experiences and perceptions toward banking institutions.

The simultaneous effect of product knowledge and e-banking technology identified in this study indicates that both variables jointly contribute significantly to customer interest. The F-test result of 99.524 with a significance value of 0.000 confirms that the combined influence of knowledge and technological factors significantly affects customer intentions to use Islamic banking services.

Customer decisions regarding banking services are influenced by multiple dimensions rather than a single factor. Religious awareness alone may not fully explain customer behavior toward Islamic banking adoption. Practical considerations, service accessibility, technological convenience, and understanding of financial products also contribute to customer preferences and decision-making processes.

The findings strengthen previous studies conducted by Purnama (2018) and Yani (2020), which reported that knowledge and technology positively influence customer intentions in Islamic banking services. Product knowledge creates confidence and trust, while technological services improve customer experiences and convenience. The interaction between these factors creates stronger motivation for customers to adopt Islamic banking products.

The practical implications of this study indicate that Islamic banking institutions should continuously improve customer education programs and technological innovation strategies. Educational activities related to Islamic banking products should become a strategic priority for increasing customer understanding and awareness. Banks may strengthen collaboration with educational institutions, religious organizations, and community groups to expand financial literacy initiatives.

Technological development also requires continuous improvement to meet customer expectations and maintain competitiveness in the banking industry. Investment in digital infrastructure and user-friendly technological systems can strengthen customer satisfaction and increase customer interest.

The findings demonstrate that the adoption of Islamic banking services requires an integrated approach involving educational and technological strategies. Product knowledge creates awareness and confidence, while technological quality enhances customer experiences and service convenience. Islamic banking institutions that successfully integrate these aspects may increase customer adoption and support sustainable growth within the Islamic financial sector.

CONCLUSION

The findings of this study indicate that product knowledge and e-banking technology significantly influence the interest of Muslim communities in using Bank Syariah

Indonesia (BSI) services at the Luwuk Branch, Banggai Regency. Product knowledge emerged as the dominant factor affecting customer interest, demonstrating that respondents with better understanding of Islamic banking principles, product features, and Sharia-based financial concepts tend to exhibit stronger intentions to use Islamic banking services. Understanding financial products reduces uncertainty and increases customer confidence in selecting banking institutions that align with personal beliefs and financial needs. Respondents who understand the differences between Islamic and conventional banking systems show greater willingness to engage with Islamic financial products and services.

The study also confirms the importance of technological development within Islamic banking services. E-banking technology contributes positively to customer interest through convenience, accessibility, security, and efficiency in conducting financial transactions. Digital services such as mobile banking and electronic transaction facilities improve customer experiences and support broader accessibility to Islamic banking services. The combined influence of product knowledge and technological services suggests that customer decisions are not determined solely by religious considerations but are also influenced by practical and technological factors. These findings imply that Islamic banking institutions should strengthen financial literacy initiatives while continuously improving digital service quality and innovation. Educational programs, public awareness campaigns, and user-friendly digital systems may support increased public trust and broader adoption of Islamic banking services, particularly in regional communities where market potential remains substantial.

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