

RINGKASAN

Penelitian ini menggunakan pendekatan kuantitatif melalui metode survei terhadap nasabah Bank Syariah Indonesia di Kota Padang yang telah memanfaatkan fitur E-mas pada aplikasi BYOND by BSI. Penelitian bertujuan untuk menganalisis pengaruh persepsi kemudahan, persepsi keamanan digital, dan literasi keuangan syariah terhadap niat penggunaan layanan tersebut. Sampel penelitian ditentukan dengan teknik purposive sampling menggunakan rumus Cochran pada tingkat kesalahan 10%, sedangkan data dikumpulkan melalui kuesioner dan dianalisis menggunakan metode statistik untuk menguji pengaruh variabel secara parsial dan simultan. Hasil penelitian menunjukkan bahwa persepsi kemudahan, persepsi keamanan digital, dan literasi keuangan syariah berpengaruh positif dan signifikan terhadap niat penggunaan fitur E-mas.

Kata kunci: persepsi kemudahan, persepsi keamanan digital, literasi keuangan syariah, niat penggunaan, fitur E-mas.

SUMMARY

This study employs a quantitative approach using a survey method involving customers of Bank Syariah Indonesia in Padang City who have utilized the E-mas feature in the BYOND by BSI application. The objective of this research is to analyze the influence of perceived ease of use, perceived digital security, and Islamic financial literacy on the intention to use the service. The research sample was determined through purposive sampling, with the number of respondents calculated using the Cochran formula at a 10% margin of error. Data were collected through questionnaires and analyzed using statistical methods to examine the effect of the variables both partially and simultaneously. The results indicate that perceived ease of use, perceived digital security, and Islamic financial literacy have a positive and significant influence on the intention to use the E-mas feature.

Keywords: *perceived ease of use, perceived digital security, Islamic financial literacy, intention to use, E-mas feature.*