Research Paper

The Effect of The Pandemic of Covid-19 On Changes in Behaviour of Transactions Using Digital Banking at Customers of Bank Syariah Indonesia KCP Padang Bulan Medan

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ABSTRACT

The purpose of this study aims to determine the effect of customer transaction behaviour on using digital banking during the Covid-19 Pandemic, where the impact of transaction behaviour is assessed based on the influence of Perception of Trust, Perception of security, Perception of convenience, and Perception of benefits on the use of Digital Banking with Availability of Features as a variable moderation. The population used in this study were customers of PT Bank Syariah Indonesia (Bank BSI) KCP Padang Bulan Medan. The research sample based on multivariate analysis was 102 respondents. The method of data analysis in this study is the Instrument Test, Classical Assumption Test, Hypothesis Test in the form of a Determination Coefficient Test (R2 Test), Individual Parameter Significant Test (t-test), and Multiple Linear Regression Test, and the last is to perform Moderation Test in the form of Moderated Regression Analysis. The research data was processed using the Statistical Package for Social Science (SPSS) 23 program. The results of this study indicate that Perception of security does not affect the use of digital banking. After Moderation with the Availability of Features, the Perception of trust and the Perception of security still does not influence the use of digital banking during the Covid-19 Pandemic. However, things are different in the Perception of convenience and the Perception of benefit, which affects the usage of digital banking¸ as well. After moderation with the Availability of Features, the Perception of convenience and benefits also affects the use of digital banking during the Covid-19 Pandemic.

Keywords: Perception of trust, Perception of security, Perception of convenience, Perception of benefits, Feature Availability, Digital Banking¸ Covid-19 Pandemic.

INTRODUCTION

In recent years the Covid-19 Pandemic has become a serious problem experienced by the world community, including Indonesia, which has also felt a significant impact of the occurrence of the Covid-19 Pandemic. One sector that experienced a significant effect was the banking sector. The banking sector is experiencing risks and new challenges due to the Covid-19 pandemic, which disrupts economic activity and the current situation of banking processes.

This will undoubtedly affect all banking activities, both in terms of employees and bank customers who will feel the change in the impact of the Covid-19 situation, where this requires special attention and treatment in dealing with problems and new situations that the banking sector must face. Due to Covid-19, direct service processes and routine banking activities have also experienced setbacks and situations that tend to be out of control.

So that the Covid-19 pandemic has provided space for mobile-based payments, whereas cellular-based prices have become a

necessity due to the background of the Covid-19 pandemic, and this is based on two factors. First, mobile-based costs can act as an instrument to promote social distancing policies. Second, most banking services offer online platforms, forcing consumers to explore online payment options (Sreelakshmi, 2020).

Such as a survey on customer habits during the Covid-19 pandemic conducted by the MarkPlus Industry Roundtable for the Banking Sector (2020), with a study of 111 samples. MarkPlus Senior Business Analyst Andi Magie Fitrahnurlia said that the survey results found that online communication before Covid-19 reached 62 per cent of respondents. However, during the Covid-19 period, it decreased to 53 per cent. Likewise, visits to the bank's official website fell from 60 per cent to 57 per cent. Call Centers also reduced from 52 per cent to 45 per cent. However, communication on bank social media with customers has increased from 32 per cent to 36 per cent. There has also been an increase in touch via chatbots from 18 per cent to 23 per cent. But funds transfers have decreased from 68 per cent to 53 per cent. In fact, what has increased are customers who top up e-wallets such as Dana, OVO, and other e-wallets, which have risen from 38 per cent to 40 per cent.

From the survey results, customers also have hopes and expectations for banking. Customers hope they can open a digital banking account with a rate of 42 per cent. This includes credit application applications, with survey results from 35 per cent of customers expecting it. In other words, customers' use of digital banking is highly likely during the Covid-19 pandemic. Because by using digital banking, customers can carry out banking activities effectively and more efficiently. With these various benefits, customers can reduce the risk of exposure to Covid-19, and the digitisation process can also be carried out correctly.

Digital banking and Covid-19 will change customer behaviour in all banking transactions. The impact of the Covid-19 outbreak has weakened the efficiency and capacity of banks, especially debtors. Poor debtor performance can increase credit risk and influence banking and financial stability (Disemadi & Shaleh, 2020). This pandemic divides bank operational risk into two parts. That risks are for customers and risks for banks, such as closure and reduced profits (Fauziah et al. 2020).

Based on this, banking activities through digital banking are expected to maintain the stability of the bank's performance system. Banking activities carried out by customers also remain within the expected standard of stability. So that one of the benefits that customers can use is a non-cash financial system, which is expected to provide benefits and convenience in making transactions. The increase in non-cash transactions occurred because the public assessed the effectiveness and efficiency of conducting these transactions. Apart from the Covid-19 pandemic, digital payment applications are increasingly being used, especially in the banking sector. This also happens through digital channels that provide fast, easy, and efficient banking services. (Effendi & RS, 2020).

On the Antaranews website, it was stated that Bank Indonesia (BI) recorded the value of digital banking transactions in 2021, reaching 39,841 trillion, growing 45.64 per cent compared to the previous year, which in 2021 was also part of the Covid-19 incident. In 2021, Bank Indonesia will also implement an improvement process to accelerate economic recovery and form a comprehensive digital economic and financial ecosystem.

Of course, in line with the changing behaviour of customers increasingly inclined to use digital banking, the use of Automated Teller Machines (ATMs) is also decreasing. Even though it was in the year before Covid-19, digital banking has also received a positive response from the public. But after Covid-19, the role of digital banking has become increasingly popular and in demand by many. It can be

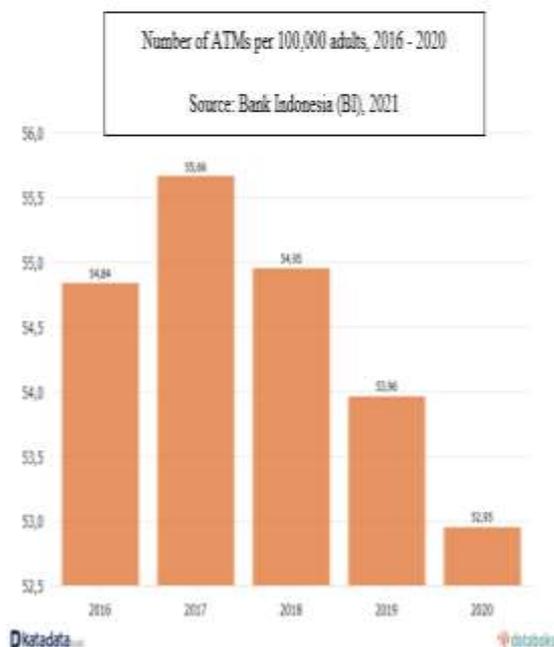seen based on the results of the description below:

Figure 1. Number of ATMs in 2016-2020

In that year, the number of ATMs was recorded at 55.66 per 100,000 adults. Three years later, the number of ATMs continued to decline. ATMs were recorded at 54.95 per 100,000 adults in 2018, 53.96 in 2019, and 52.95 in 2020. According to the Indonesian Payment System Association (ASPI), one of the reasons for the decline in the number of ATMs was people's lifestyle adjustments in the era of digitalisation and because of Covid-19, which has forced the public to use digital banking to reduce all activities and mobility out of the house.

PT Bank Syariah Indonesia (BSI) on the Bank BSI website (2022) revealed that Bank BSI's digital application had been named the best digital banking for the category of sharia commercial banks. The award given by the Infobank Digital Brand Awards 2022 is an appreciation for BSI's hard work in developing a digital-based sharia banking industry in Indonesia. In working on BSI Mobile digital channels and E-Channel. As of December 2021, BSI Mobile's cumulative transactions reached 124.54 million, growing by around 169% YoY. The total distribution of financing reached IDR 171.29 trillion, an increase of approximately 9.32% YoY from the previous year, which amounted to IDR 156.70 trillion. In detail, consumer financing reached IDR 82.33 trillion, an increase of around 19.99% YoY from the previous IDR 68.61 trillion. They were followed by gold mortgage financing, which grew 12.92% YoY. Meanwhile, microfinancing grew by 12.77%, and commercial funding grew by 6.86%. In terms of financing quality, BSI recorded an improved Net NPF of 0.87% in December 2021.

The role of Bank BSI, which has become the best bank in digitalisation, can be seen in the services and digital systems offered by the Bank to customers, one of which is Bank BSI KCP Padang Bulan Medan. KCP Padang Bulan Medan announced an increase in the composition of digital banking usage during the pandemic. This is inversely proportional to the reduced use of ATMs and direct services at Bank Syariah Indonesia offices (BSI, 2021).

This can be proven through the increased digital capability of PT Bank Syariah Indonesia (BSI). Judging from the transaction volume of the BSI digital channel, which grew significantly during the second quarter of 2021. As of June 2021, the transaction value of the BSI digital channel has exceeded IDR 95.13 trillion. This was driven by the number of mobile banking users exceeding 2.5 million.

The study in this research will examine how the influence of the Covid-19 pandemic has on changes in transaction behaviour using digital banking for customers of the Indonesian Sharia Bank KCP Padang Bulan Medan, where changes in customer behaviour are assessed from several perceptions, namely perceptions of trust, perceptions of security, perceptions of convenience, perceptions of benefits, and the moderating effect is evaluated from the availability of digital banking features.

LITERATURE REVIEW
Digital Banking
According to Veena (2022), today, the

banking industry is entering the world of digital platforms and providing services and products that are easy to use, namely with the help of various types of digital media such as debit/credit cards, internet banking, mobile banking, online transactions, and others. The banking sector in digitisation or digital banking system combines two worlds: customer experience and digital operating model. Where banks provide digital platforms to customers, and customers will experience a technological invasion in their banking life.

Digital Banking includes systems that enable individual and business customers to access accounts, make transactions or obtain information on bank products or services through private or public networks. Customers can access via computers, smartphones, ATMs, and branchless digital banking. Current technological advances provide opportunities for the financial and banking industry to increase competition and expand their market share using digital banking (Widayanti, 2018).

Digital banking is designed to improve service quality more efficiently and effectively to its customers by providing digital banking applications. There are three main factors in digital banking transformation (Ira, 2020):

1. Gradually, piles of paper will be abandoned as the main banking process and adopt a new, more innovative way, where previously, when making transactions, used up much paper. Now, digital transformation will change bank work patterns to be more efficient and effective.

2. Banking needs to pay attention to customers' needs and change the customer experience to become more automated and modern.

3. Instilling a new culture within the company, improvements can be made, starting from applying the open office concept to create a collaborative feel and how employees wear smart casual to stimulate a dynamic and open-minded work style. The Bank is also designing a training series to prepare employees to work with agility covering topics around technology, social media, digital marketing, and information technology security.

Indicators of digital banking, namely:
1. Satisfaction after using digital banking.
2. Recommend the use of digital banking.
3. Desire to use digital banking.
4. Will continue to use digital banking services in the future.

Perception of Trust
According to Jogiyanto (2019), Trust is an individual's assessment after obtaining, processing, and collecting information, which will produce various judgments and assumptions. The level of trust is the ability of the manufacturer or service provider to guarantee the security and confidentiality of the instruments used by consumers to make their users trust.

According to Jogiyanto (2019), individual beliefs in information technology are formed from three factors, namely institutional, social, and personal factors. To create a feeling of trust in another party, trust must be built from scratch and requires a process to generate that trust. Therefore, the company needs to give confidence to the users.

Trust is also formed from customer loyalty towards the Bank because, with dedication, a customer will trust every banking activity that is carried out, both offline and online. This is in line with research conducted by Al-Sharafi et al. (2018), who showed that trust positively influences customer behavioural intentions to adopt online banking services. Imam (2019), namely the customer trust factor is the factor that most influences customer loyalty.

Gita & Juliarsa (2021) also revealed in their research that the Perception of trust positively affects an interest in using

mobile banking. This is also in line with the study conducted by Esmaeili (2021), which shows that the trust factor has the most significant impact on customer loyalty. Research conducted by Usman (2021) states that customer trust has a positive and significant effect simultaneously on the use of mobile banking.

Indicators of Perception Trust are:
1. Trustworthy.
2. Prioritizing the interests of customers.
3. Maintain a good reputation and high commitment.
4. Security system.
5. Trust the information provided.
6. As well as attention to customer conditions.

Perception of Security

Security is an essential factor in generating a positive response from customers. Because the perception of security is an important thing that must be owned in digital data operations, where the data used digitally is essential and must be guaranteed confidentiality, so that more digital banking can guarantee the security of the system and its use, of course, the positive response from customers to the bank will also increase. This is also supported by Melanie and M. Taufiq's (2020) research, which explains that internet banking can be trusted if a bank has a multilevel and tested security system that is safe from crime. Because with good security, it will provide peace of mind for customers in using digital banking and carrying out all banking activities with a guaranteed sense of security.

Akhter et al. (2020) stated that the Perception of security is a significant predictor that impacts the behavioural intention of banking customers to use mobile banking. In his research, Salim (2021) noted that safer and better-quality technology positively helps build trust among users who will utilise electronic banking services. Mahardika & Achmad (2021), in their research, stated that there was a significant positive effect between security and interest in using Financial Technology (Fintech). Based on the previous research above, the perception of security will increase positive vibes among the public towards the banking digitalisation process.

Indicators of Perception of Security are:
1. Do not worry about providing information.
2. Trust that information is protected.
3. Trust that money security in electronic devices is guaranteed at the transaction time.

Perception of Convenience

Digitalisation provides convenience in minimising activities and turning manual procedures into an effective and efficient system. So the perception of ease is essential in increasing customers' positive behaviour in digital banking. According to Yasa & Wahyun (2018), the Perception of convenience h positively affects an interest in using E-Banking; in other words, the ease of digital banking applications greatly encourages the percentage of customers using it. Such as situations that make manual banking activities challenging to carry out, so digital banking is a solution for people to carry out banking activities easily.

Research conducted by Primary et al. (2019) also shows that ease of use positively affects customers using digital banking applications; Rahayu (2019) also conducted research with the same results, that perception of ease of use has a significant positive impact on interest in using mobile banking. Because basically, digitisation is a summary of manual processes that simplify a process. Kavitha (2021) obtained similar results that the perception of ease of use has a significant effect on the use of internet banking. Msweli's research (2020) also states that a significant influence can be considered the perception ease of using the mobile

banking application, where the user's perception value is in the form of the comfort of an elderly user. Ugwuanyi (2020) also stated that the perception of ease of use directly predicted customer satisfaction with banking technology. Indicators of Perception of convenience are:

1. Time efficiency.
2. The ability to make transactions.
3. Ease of operation.
4. Flexible

Perception of Benefits

Digital banking certainly provides many benefits for customers because, through a digital process, customers can carry out banking activities anywhere and at any time. According to Jogiyanto (2019), Perception of benefit is the extent to which a person believes that using technology will improve his job performance. This can be interpreted that the perception of benefits is a person's subjective view of the benefits obtained by using a service. This is in line with Margaretha & Setianegara's (2020) research, which showed that the Perception of benefits is the most significant variable influencing customers' interest in mobile banking.

Akhter et al. (2020) also stated that the perception of benefits is a significant predictor that impacts the behavioural intention of banking customers to use mobile banking. In their research, Ramli et al. (2021) show that Perception of benefits and perception value have a positive and significant effect on the intention to use the mobile banking system. Verdina (2021) also revealed the same thing, that the perception of benefits has the most influence on the use of Internet Banking. Because with digital banking, customers who have busy routines will be increasingly assisted and increase positive behaviour towards customers due to efficiency in the banking process through digital banking. Indicators of Perception of benefits are:

1. Simplify payment transactions.
2. Speed up payment transactions.
3. Provide additional benefits when completing transactions.
4. Provide a sense of security when making payment transactions.
5. Increase efficiency in making payment transactions

Availability Of Features

In this study, feature availability is used as a moderating variable. Mbama (2018) 'Functional Quality' determines the effectiveness of digital banking. Therefore, banks must consider interactivity and accessibility features when designing digital banking. Speed of digital banking services, banks can deploy services faster than branches to a broader audience, and customers can access services simultaneously, which is a great feature to exploit more. All the above attributes are essential considerations to help banks offer good things for customer experience using digital banking features and demonstrate their impact on digital banking marketing. The availability of good features can help acquire and retain customers, develop digital banking designs, provide better customer insights, and make customers choose the best service.

In digital banking, features mean any things customers can do using digital banking. According to research conducted by Williams, most customers say the availability of features will affect their decision to switch. A quarter of digital banking users have changed to new or improved features. Indicators of Feature Availability are:

1. Easy access to information about products and services.
2. Diversity of transaction services.
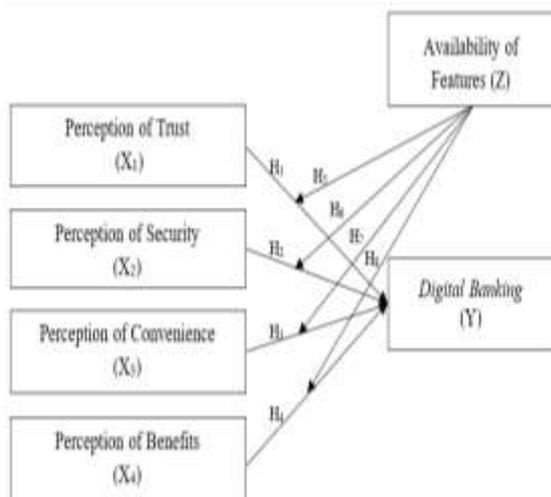3. Diversity of features.
4. Product innovation.

Framework

Figure 1. Framework

H1: The perception of trust positively affects the Use of Digital Banking.

H2: Perception of security positively affects the Use of Digital Banking.

H3: Perception of convenience positively affects the Use of Digital Banking.

H4: Perception of benefits positively affects the Use of Digital Banking.

H5: Availability of Features as a Moderating Variable Can Strengthen or Weaken the Perception of Trust in the Use of Digital Banking.

H6: Availability of Features as a Moderating Variable Can Strengthen or Weaken Security Perceptions of the Use of Digital Banking.

H7: Availability of Features as a Moderating Variable Can Strengthen or Weaken Perception Ease of Using Digital Banking.

H8: Availability of Features as a Moderating Variable Can Strengthen or Weaken Perception of benefits of Using Digital Banking.

MATERIALS & METHODS

This research is causal. This design helps analyse the relationship between one variable and another or how one variable affects other variables. The independent variables used in this study were the Perception of trust(X1), Perception of Safety (X2), Perception of convenience (X3), and Perception of benefits (X4) as independent variables. Meanwhile, Digital Banking is the dependent variable, and Feature Availability is the moderating variable.

The population is a generalisation area consisting of objects or subjects, specific quantities and characteristics determined by researchers to study and then draw conclusions (Handayani, 2020). The population used in this study is PT Bank Syariah Indonesia (Bank BSI) KCP Padang Bulan Medan customers, where the number of customers consists of 19,000-20,000 people. This is under data received directly from PT Bank Syariah Indonesia (Bank BSI) KCP Padang Bulan Medan, located at Komplek Metrolink A. 20-21, Jl. Ah. Nasution, Kel. Pangkalan Mansyur, Kec. Medan Johor, Medan City, North Sumatra.

According to Handayani (2020), Sampling is the process of selecting several elements from the population under study to be sampled and understanding the various characteristics or characteristics of the subjects being sampled, which can later be generalised from the population elements. In this study, the authors used a sampling technique with multivariate analysis. According to Wijaya & Budiman (2018) , multivariate analysis is a type of statistical analysis used to analyse data consisting of many independent and dependent variables. The multivariate analysis in this study was based on the large number of samples determined as much as twenty-five times the number of independent variables (Handayani, 2020).

The independent variables in this study consist of four variables: perception of trust, Perception of security, Perception of convenience, and Perception of benefits. If formulated by the multivariate, it consists of 102 (one hundred and two) customer respondents of PT Bank Syariah Indonesia (Bank BSI) KCP Medan Moon Field.

Respondents will be given several answer choices through a five-point Likert scale

in answering the question items contained in the questionnaire. These choices are represented by a Likert scale of 1-5. One means "strongly disagree", two means "disagree", three means "neutral", four means "agree", and five means "strongly agree". A five-point Likert scale can be an answer choice for respondents who have yet to determine the direction of their answers (more agree or disagree) (Hertanto, 2017).

The research data was processed using the Statistical Package for Social Science (SPSS) 23 program. To make it easier to process and analyse data.

RESULT
Instrument Test
1. Validity Test

Table 1. Validity Test Results

Indicator	r-count	r-table	Description
X1.1	0,755	0,1946	Valid
X1.2	0,698	0,1946	Valid
X1.3	0,765	0,1946	Valid
X1.4	0,728	0,1946	Valid
X1.5	0,738	0,1946	Valid
X1.6	0,810	0,1946	Valid
X2.1	0,718	0,1946	Valid
X2.2	0,705	0,1946	Valid
X2.3	0,761	0,1946	Valid
X3.1	0,693	0,1946	Valid
X3.2	0,763	0,1946	Valid
X3.3	0,784	0,1946	Valid
X3.4	0,758	0,1946	Valid
X4.1	0,781	0,1946	Valid
X4.2	0,778	0,1946	Valid
X4.3	0,734	0,1946	Valid
X4.4	0,776	0,1946	Valid
X4.5	0,795	0,1946	Valid
X4.6	0,859	0,1946	Valid
Z1	0,815	0,1946	Valid
Z2	0,822	0,1946	Valid
Z3	0,841	0,1946	Valid
Z4	0,773	0,1946	Valid
Y1	0,771	0,1946	Valid
Y2	0,800	0,1946	Valid
Y3	0,774	0,1946	Valid
Y4	0,721	0,1946	Valid

Source: SPSS 23 Test Results

Validity testing is conducted to determine whether a questionnaire is valid for each variable. Where the results of the validity test that has been carried out in this study are shown in the table above.

Based on the validity test, they were using SPSS 23, with 4 Independent Variables, namely Trust (X1), Security (X2), Convenience (X3), Benefits (X4), Then Moderating Variable, namely Feature Availability (Z), and Dependent Variable namely Digital Banking (Y), with 102 Respondents. Then the validity test results

stated that the questionnaire had valid criteria. With details df = N-2, where N is the number of respondents, namely df = 102-2 = 100 with α = 0.05, then the value of r table = 0.1946. So that the results obtained from the validity test are r count $\geq$ r table so that all questionnaires meet valid criteria.

2. Reliability Test
Reliability is the level of precision or accuracy of an instrument. The reliability test was carried out on question items that were declared valid. A variable is said to be reliable or reliable if the answers to questions are always consistent. In this study, reliability can be measured using Cronbach's Alpha method. Where the results of the reliability test that has been carried out in this study are shown in the following table:

Table 2. Reliability Test Results

Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
,976	,976	27

Source: SPSS 23 Test Results

Based on the reliability test results above, Cronbach's Alpha value is 0.976 with 27 question items overall, which means that the value is greater than the r table, which is 0.1946. If based on Cronbach's Alpha scale, it is included in the Cronbach's Alpha value criteria of 0.81 -1.00, it is very reliable. So that the more reliable an instrument is, the better it is for researchers to use in their research.

Classic assumption test
1. Normality test
This study uses the Kolmogorov-Smirnov test as a normality test for residuals. The basis for decision-making is to look at the probability numbers as follows:
✓ If sig or p-value > 0.05, the normal assumption is fulfilled.

✓ If sig or p-value < 0.05, the normal assumption is not met.

Table 3. Normality Test Results
One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual
N		102
Normal Parameters[a,b]	Mean	,0000000
	Std. Deviation	,27313086
Most Extreme Differences	Absolute	,277
	Positive	,273
	Negative	-,277
Test Statistic		,277
Asymp. Sig. (2-tailed)		,137[c]

a. Test distribution is Normal.
b. Calculated from data.
c. Lilliefors Significance Correction.
Source: SPSS 23 Test Results

Based on the test results using the Kolmogorov-Smirnov test as a normality test for residuals. So, it can be concluded that if the sig or p-value > 0.05, namely the sig value of 0.137, is greater than 0.05, then the standard assumptions are met.

2. Multicollinearity Test

Table 4. Multicollinearity Test Result

Model		Collinearity Statistics		Description
		Tolerance	VIF	
1	(Constant)			
	Trust_	,431	2,318	Multicollinearity Free
	Security_	,468	2,138	Multicollinearity Free
	convenience_	,405	2,467	Multicollinearity Free
	Benefit_	,398	2,510	Multicollinearity Free

Source: SPSS 23 Test Results

A multicollinearity test was conducted to determine whether the independent variables are correlated, which can be seen through the VIF value. A good regression model is a regression model that has no multicollinearity. If the tolerance value is >0.10 or VIF <10, there is no multicollinearity.
Based on the test results, the tolerance value is > 0.10 or greater than 0.10; namely, the Trust variable (X1) is worth 0.431, the

Security variable (X2) is worth 0.468, and the Ease variable (X3) is worth 0.405. The Benefit Variable (X4) is worth 0.398. Whereas VIF gets a value of <10 or less than 10, namely, the Trust variable (X1) is worth 2.318, the Security variable (X2) is worth 2.138, the Convenience variable (X3) is worth 2.467, the Benefit variable (X4) is worth 2.510. Based on these results, it can be stated that in the regression model, there is no multicollinearity.

3. Heteroscedasticity Test
The heteroscedasticity test aims to test whether there is an inequality of variance in the regression model from one observation to another. A good regression model should have something other than heteroscedasticity.

Table 5. Heteroscedasticity Test Results
Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	1,048	,233		4,500	,119
	Trust	,097	,061	,207	1,598	,113
	Security	,121	,051	,292	2,348	,121
	convenience	,119	,073	,216	1,621	,108
	Benefit	,295	,065	,609	4,524	,117

a. Dependent Variable: Abs_Res
Source: SPSS 23 Test Results

Based on the above results using the Glejser test, which is a test carried out by regressing the residual absolute value to the independent variable. The regression model is said not to contain heteroscedasticity if the significance probability is above 5% or > 0.05 and vice versa. So from these results, it was found that the Trust variable (X1) had a sig value of 0.113, the Security variable (X2) had a sig value of 0.121, the Ease variable (X3) had a sig value of 0.108, and the Benefit variable (X4) had a sig value of 0.117. Then it can be stated that the data is free from heteroscedasticity because the sig value is greater than 0.05.

Hypothesis testing

1. Determination Coefficient Test (R2 Test)

The coefficient of determination determines how much the independent variable contributes to the dependent variable. Where the results of the coefficient of determination (Test R2) are as follows:

Table 6. Determination Coefficient Test Results

Model Summary^b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,809^a	,655	,641	,279

a. Predictors: (Constant), Trust, Security, Convenience, Benefit

b. Dependent Variable: Digital Banking

Source: SPSS 23 Test Results

Based on the processing results above, the R-value of 0.809 indicates that the variables Trust, Convenience, Security, and Benefits have a close correlation. Meanwhile, Adjusted R Square has a value of 0.655, which means that the variance of the independent variables, namely Perception of Trust, Convenience, Security, and Benefits, can explain the effect of digital banking on customers by 65.5%. At the same time, 34.5% is explained by other variables not examined in this study.

2. Individual Parameter Significant Test (t-test)

Table 7. Individual Parameter Significant Test Results

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients		
		B	Std. Error	Beta	t	Sig.
1	(Constant)	,522	,319		1,633	,106
	Trust	,065	,083	,071	,781	,436
	Security	,017	,071	,021	,243	,808
	convenience	,450	,101	,418	4,467	,000
	Benefit	,363	,090	,383	4,051	,000

a. Dependent Variable: Digital Banking

Source: SPSS 23 Test Results

3. Multiple Linear Regression Test

Multiple linear regression analysis was carried out to find out the direction and how much influence the independent variables have on the dependent variable (Ghozali, 2018). Where the results of the multiple regression test are:

Table 8. Multiple Linear Regression Test Result

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients		
		B	Std. Error	Beta	t	Sig.
1	(Constant)	,522	,319		1,633	,106
	Trust	,065	,083	,071	,781	,436
	Security	,017	,071	,021	,243	,808
	Convenience	,450	,101	,418	4,467	,000
	Benefit	,363	,090	,383	4,051	,000

a. Dependent Variable: Digital Banking

Source: SPSS 23 Test Results

Based on the table above, the multiple linear analysis equations in this study are:

$$Y = \alpha + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \beta_4 X_4 + e$$
$$Y = 0{,}552 + 0.065 X_1 + 0{,}017 X_2 + 0{,}450 X_3 + 0{,}363 X_4$$

Based on the results above, it is known that the value of Prob. (F-statistics), namely 0.001023 <0.05, it can be concluded that all independent variables, namely Managerial Ownership (X1), Institutional Ownership (X2), Number of Board of Commissioners (X3), and Audit Committee (X4), simultaneously have a significant effect on variable Company Financial Performance (Y).

4. Moderation Test

Table 9. Moderation Test Result

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	2,444	,156		15,671	,000
	Trust*Feature	,000	,021	,001	,007	,995
	Security*Feature	,013	,019	,112	,667	,507
	Convenience*Feature	,097	,027	,786	3,674	,000
	Benefit*Feature	,048	,027	,154	,681	,000

a. Dependent Variable: Digital Banking

Source: SPSS 23 Test Results

Multiple regression analysis examines the relationship between the independent and dependent variables in which there are strengthening and weakening factors (moderating variables) in this relationship.

Based on the results of multiple linear regression tests with the results of the moderation test above, an equation can be formed, namely:

$Y = 2{,}444 + 0.065X1 + 0{,}017X2 + 0{,}450X3 + 0{,}363X4 + 0{,}000ZxX1 - 0{,}013ZxX2 + 0{,}097ZxX3 + 0{,}048ZxX4 + e$

CONCLUSION

The results of this study provide several conclusions that can be drawn based on the discussion of the problems that have been carried out. The following are the conclusions that the author has summarised in this study:

1. Perception of Trust has a positive but insignificant effect, so Perception of Trust has no impact on the use of digital banking for Customers of Bank Syariah Indonesia KCP Padang Bulan Medan during the Covid-19 pandemic.
2. Perception of security has no significant positive effect, so the perception of safety does not affect the use of digital banking for customers of Bank Syariah Indonesia KCP Padang Bulan Medan during the Covid-19 pandemic.
3. Perception of convenience has a positive and significant effect, so Perception of convenience influences the use of digital banking for Customers of Bank Syariah Indonesia KCP Padang Bulan Medan during the Covid-19 Pandemic.
4. Perception of benefits has a positive and significant effect, so Perception of benefits affects the use of digital banking for Indonesian Sharia Bank KCP Padang Bulan Medan customers during the Covid-19 pandemic.
5. Availability of Features as a moderating variable on Perception of Trust has a positive and insignificant effect, so Feature Availability as a Moderating Variable cannot Strengthen or Weaken Perceptions of Trust in the Use of Digital Banking for Customers of Bank Syariah Indonesia KCP Padang Bulan Medan during the Covid-19 pandemic.
6. Availability of Features as a Moderating Variable on Perception of Security has a positive and insignificant effect, so Feature Availability as a Moderating Variable cannot Strengthen or Weaken Security Perceptions of Using Digital Banking for Customers of Bank Syariah Indonesia KCP Padang Bulan Medan during the Covid-19 pandemic.
7. Availability of Features as a Moderating Variable on Perception of convenience has a positive and significant effect so that Feature Availability as a Moderating Variable can Strengthen or Weaken Perceptions of Ease of Using Digital Banking for Customers of Bank Syariah Indonesia KCP Padang Bulan Medan during the Covid-19 pandemic.
8. Availability of Features as a Moderating Variable on the Perception of benefits has a positive and significant effect, so the Availability of Features as a Moderating Variable can Strengthen or Weaken the Perception of benefits of Using Digital Banking for Customers of Bank Syariah Indonesia KCP Padang Bulan Medan during the Covid-19 pandemic.

Limitations

1. The research was carried out during the current situation of the Covid-19 Pandemic so that there are limits to perceptions formed by customers based on the Covid-19 Pandemic situation.
2. The research was conducted when PT Bank Syariah Indonesia (Bank BSI) had just merged, so it was still going through a transitional period from the previous Bank BRI Syariah, Bank BNI Syariah and Bank Mandiri Syariah. So, both from the customer side and the

bank itself, they are still adjusting and adapting to the process and the transition system. So that customer loyalty, customer trust, and positive customer evaluation of banking are still just starting and being rebuilt.

3. The Perception of trust variable and the security perception variable, both before and after being moderated by the Feature Availability variable, still does not influence the use of digital banking; it is possible that further research can be carried out after five years after the merger of Bank BSI and after the Covid-19 Pandemic.

SUGGESTION

Based on the results of the research and the explanations presented above, some suggestions can be made as follows:

1. For Bank Syariah Indonesia KCP Padang Bulan Medan, it is necessary to increase customer loyalty to build trust in customers. Like by providing additional services. Giving rewards, providing services beyond expectations, providing solutive customer service, listening to customer feedback, improving product quality, creating product innovations, loyalty programs, and so will positively impact customer trust. Or by providing an effective security system and informing customers through educational seminars or education brochures, banners, and advertisements.

2. For future researchers can conduct research at Bank Syariah Indonesia KCP Padang Bulan Medan and other BSI Banks after the Covid-19 Pandemic (Post-Pandemic), and Bank BSI have also matured through the transition process after the merger.

3. Future researchers can use different variables to test changes in customer behaviour through various perceptions of using digital banking, such as perceptions of usability, service perceptions, and other perceptions.

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