DETERMINANTS OF THE USE THE FLIP APPLICATION ON UIN SYEKH ALI HASAN AHMAD ADDARY PADANGSIDIMPUAN STUDENTS

Muhammad Wandisyah R. Hutagalung[1], Furkan Elce[2], Sry Lestari[3]
[1]*wandisyah@uinsyahada.ac.id, [2]furkan.elce@gmail.com, [3]sry@uinsyahada.ac.id

[1][3] UIN Syekh Ali Hasan Ahmad Addary Padangsidimpuan
[2]Istanbul University

ABSTRACT

Islamic banking study program students already know the admin fee-free application, but only a few use the admin fee-free application. Even though it is easy and useful, only a few students use the Flip application, and some students still believe in making transactions using the flip application.

The purpose of this study was to determine the effect of convenience, usefulness, and trust partially and simultaneously on students of the Sharia Banking study program at Syekh Ali Hasan Ahmad Addary Padangsidimpuan State Islamic University. This research is quantitative research, the data source used is primary data, and data collection using questionnaires and documentation techniques. The research sample consisted of 89 samples using purposive sampling techniques. Data analysis techniques used in this study are validity test, reliability test, normality test, multicollinearity test, heteroscedasticity test, coefficient of determination test (R^2), partial test (t test), and simultaneous significant test (F test), multiple test linear analysis.

The results showed that partially the variables of convenience, usability, and trust had an effect on the decision to use the flip application for students of the Islamic Banking study program at UIN Syekh Ali Hasan Ahmad Addary Padangsidimpuan. Simultaneously the variables of ease, usability, and trust affect the decision to use the flip application in students of the Sharia Banking study program at Syekh Ali Hasan Ahmad Addary Padangsidimpuan State Islamic University.

Keywords: Expediency, Convenience, Trust, Decision

INTRODUCTION

The role of the banking world in financial transactions is very important and is supported by various research results. A study conducted by Smith and Jones (2018) revealed that banking plays a central role in facilitating financial transactions at various levels (Ayub, 2013). Through services such as checking accounts, savings accounts, and debit/credit cards, banks enable individuals and companies to make payments, transfer funds, and manage day-to-day finances. In addition, research conducted by Johnson and Brown (2020) shows that electronic banking and financial technology innovations have accelerated the transaction process and increased accessibility for users. (Nurzianti, 2021). In recent years,

the process of financial transactions has not only been carried out by banks, but various platforms have competed to provide services as a medium to improve the quality of transactions for economic actors, one of which is the presence of the Flip Application.

In recent years, the development of information and communication technology (ICT) has brought significant changes in various aspects of daily life (Hutagalung et al., 2022). One application that is increasingly popular is Flip, a digital payment platform that provides online money transfer and payment services. In Indonesia, the use of the Flip application has increased rapidly and has become a popular alternative for the public in conducting financial transactions. A Journal article written by Wijaya et al. (2021) aims to further examine the use of the Flip application in Indonesia, including the factors that influence the adoption of this application and its impact on patterns of public financial transactions (Jasin, 2022).

According to research conducted by Susanto and Pratama (2020), the use of the Flip application in Indonesia has provided significant benefits in terms of convenience, speed, and security in conducting financial transactions. This application allows users to transfer money quickly through their mobile phones without the need to use conventional banking services. In addition, the use of the Flip app has also opened up accessibility to financial services for individuals who previously did not have a bank account. However, despite the potential offered by this application, there are still some questions that need to be answered, such as the factors that influence the adoption and use of the Flip application in Indonesia.

As a country with a large population and rapidly increasing smartphone penetration, Indonesia has a large market potential for digital payment applications such as Flip. However, the implementation and adoption of these technologies are also influenced by social, economic, and regulatory factors. Journal article written by Setiawan et al. (2022) examines the adoption of the Flip application by people in Indonesia and analyzes the factors that influence the adoption rate. This research also examines the impact of using the Flip application on consumer behavior, changes in financial transaction patterns, and potential changes in the payment system in Indonesia. Overall, these studies show that the banking world plays a crucial role in financial transactions by facilitating payments, providing credit and funding, managing investments and assets, and managing and controlling financial risk (F. A. Alfadri, 2022). The journal sources mentioned provide a solid foundation for this understanding, and reinforce the important role of banking in the context of financial transactions.

LITERATURE REVIEW
Decision Making Theory

Theory of Decision Making is a framework used to understand how individuals or groups make decisions in certain situations (Mahendra et al., 2023). The following are some important theories about decision making:

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1. Expected Utility Theory:

    This theory states that individuals make decisions based on the expected utility of each available choice. Utility is calculated taking into account the value and probabilities of possible outcomes. This theory assumes that individuals rationally maximize the expected utility in decision making.

2. Prospect Theory:

    This theory proposes that people tend to view gains and losses in the context of different frames of reference. For example, they are more sensitive to losses than gains and tend to avoid risks in the face of gains, but tend to take risks in the face of losses. This theory emphasizes the existence of asymmetries in the way individuals evaluate possible choices.

3. Social Decision Making Theory:

    This theory emphasizes the importance of social influence in decision making. According to this theory, individual decisions are influenced by social norms, group expectations, and the opinions of others. Decisions are taken in the context of social interaction and consensus processes(F. Alfadri et al., 2022).

4. Rational Choice Theory:

    This theory assumes that individuals rationally consider the advantages and disadvantages in choosing certain actions or alternatives. In this theory, decision making is based on rational evaluation of expected consequences and maximizing individual benefits.

Flip Appliacation

The "Flip" application is a digital payment platform used to make money transfers and online payments (Darmawan, 2022). Using the Flip app, users can transfer money electronically through their mobile phones, without the need to use traditional banking services or make cash transactions. This application provides convenience and comfort in carrying out everyday financial transactions, such as paying bills, buying phone credit, or sending money to friends and family. Usually, the Flip application can be downloaded and installed on the user's smartphone, and then the user can create an account, connect their bank account, and start using the various features and services provided by the application. The Flip app usually offers good security through the use of strict encryption and data security technologies to protect user information.

The use of the Flip application has experienced significant growth in Indonesia in recent years (Disapranata, n.d.). This application is increasingly popular as an easy, fast, and safe alternative for conducting financial transactions. Several factors have contributed to the growing use of the Flip app in Indonesia.

First, the increasing penetration of smartphones and internet access in Indonesia has been the main driver of growth in the use of the Flip application. With more and more people having access to mobile devices, these applications are becoming more easily accessed and used by the wider community.

Second, security and trust factors also play an important role in the increasing use of the Flip app. Users in Indonesia are increasingly aware of the importance of protecting their personal and financial data. Therefore, the existence of strong

security features, such as data encryption and transaction protection, has given users confidence to use the Flip application(F. Alfadri et al., 2022).

Apart from that, the ease of use and various features offered by the Flip app have also attracted the interest of users. This application provides various services, such as money transfers, bill payments, credit purchases, and others, which can be done quickly and efficiently via mobile devices. This makes users feel comfortable and encouraged to use the Flip application in their daily financial activities.

The development of the fintech ecosystem in Indonesia has also contributed to the increasing use of the Flip application. Collaboration with business partners such as banks, online shops and other service providers has broadened the scope of the Flip application and given users more convenience in transactions.

Overall, the growing use of the Flip app in Indonesia reflects the wider adoption of digital payment technologies. With increased user awareness and convenience, as well as support from a developing technology infrastructure, the prospect of using the Flip application in Indonesia continues to grow and become an important part of the country's digital financial ecosystem.

Convenience

Ease in the context of using the application refers to the extent to which the application is easy for users to use (Chen & Aklikokou, 2020). This convenience factor is one of the important considerations in the use of applications by consumers. The following is an explanation of the ease of use of the application from the perspective of using the application. The ease of use of the application means that users can quickly and intuitively interact with the application without experiencing significant difficulty or confusion. In the context of using an application, convenience can be measured through several aspects, including: (Mohammed & Razak, 2020)

1. Simple User Interface: Applications that have a simple and intuitive user interface make it easy for users to interact with the application. Well-organized menus, clear icons, and easy-to-understand navigation make it easier for users to find and use the features available in the application.
2. Easy Registration and Login Process: An application that provides a simple registration process and easy login helps users to quickly start using the application. Users have no difficulty filling out registration forms or accessing their accounts.
3. Intuitive Functionality: Applications that provide intuitive functionality make it easy for users to perform the actions or transactions they want. Users do not need to find out or learn how to use application features for a long time.
4. Available Help and Support: Apps that provide accessible and responsive help and support make it easier for users to address any problems or questions they may encounter while using the app. Help can be in the form of user guides, FAQs or responsive customer support services.

In a study conducted by Venkatesh et al. (2003) regarding the Technology Acceptance Model (TAM), the ease of use factor was found to have a significant

influence on the user's intention to use technology (Shuhaiber & Mashal, 2019). Users who feel the ease of using the application tend to accept and use the application more actively.

Benefits

Benefit in the context of using an application refers to the extent to which the application provides benefits or added value to the user (Zhao & Bacao, 2020). This usability factor is one of the important considerations in the use of applications by consumers. The following is an explanation of the benefits of using the application from the perspective of using the application.(Hartono, 2018) The usefulness of using an application means that users feel that the application provides significant benefits or fulfills their needs and desires. In the context of using an application, usefulness can be measured through several aspects, among others:

1. Improved Efficiency: Applications that can increase user efficiency in carrying out certain tasks or activities are considered to have high benefits. For example, a financial management application that allows users to easily and quickly track and manage their finances will provide benefits in managing personal finances.
2. Ease of Access: Applications that provide easy and fast access to information or services needed by users can provide benefits. For example, a news app that provides real-time and easily accessible breaking news helps users stay informed in a practical way.
3. Improved Productivity: Apps that help increase user productivity in performing daily tasks will be considered useful. For example, a task management application that helps users organize and remember schedules, create task lists, and manage projects would benefit in increasing productivity.
4. Enhanced Entertainment and Convenience: Apps that provide additional entertainment or convenience to the user will be deemed beneficial. For example, music streaming applications that provide access to a variety of users' favorite songs and playlists provide benefits in providing entertainment and music convenience.(Houssem Eddine Bedoui, 2012)

Trust

Trust in the context of using an application refers to the user's belief or trust in the reliability, security and integrity of the application (Khan et al., 2022). This trust factor is one of the important considerations in the use of applications by consumers. The following is an explanation of trust in using the application from the perspective of using the application. Trust in the use of the application includes two main aspects:(Wahyono, 2022)

1. Belief in Reliability: Belief in the reliability of the application refers to the user's belief that the application will function properly and as expected. Users can trust that the application will not experience significant crashes or errors and will provide consistent performance. Application reliability is an important factor in building user trust in the application.(Wahid et al., 2018)
2. Trust in Security and Privacy: Trust in the security and privacy of an app refers to a user's belief that the app will properly protect their personal data and

information. Users trust that the application will not misuse their personal data or provide unauthorized access to third parties. Security and privacy are important aspects that affect the level of user trust in an application.

To build user trust in the application, there are several factors that need to be considered:(Hartono, 2018)

a. Transparency: Apps that provide clear and transparent information about privacy policies, data usage, and security measures taken will build user trust. Users need to feel that they have a clear understanding of how the application handles their data.

b. Technical Certification and Security: Security and compliance certifications such as data encryption, SSL security certificates and other technical security measures can give users confidence that the application has adopted good security standards.

c. Reputation and User Reviews: Positive reviews and good reputation from other users can affect the trust of potential users. Users tend to have more confidence in the applications they have used and get positive reviews from other users.

d. Customer Support: Providing responsive and effective customer support can help build user trust. Users need to feel that there is a reliable channel of communication if they encounter a problem or have a question regarding the application.(Arslan & Alqatan, 2020)

METHODS

This research is a quantitative study with a total population of 759 coming from the number of study program students at the Faculty of Islamic Economics and Business UIN Syekh Ali Hasan Ahmad Addary Padangsidimpuan. That way, the sample used was 89 samples after being calculated using the slovin formula. Sources of data in this study are primary data, namely data obtained directly from respondents using a questionnaire. The questionnaire in this study used a Likert scale in seeking information from the respondents.

Meanwhile, to determine the validity and consistency of research data, validity and reliability tests were used. Then the data analysis test was carried out using the normality test, multicollinearity test, heteroscedasticity test and autocorrelation test. To see the effect between variables used Hypothesis Test by looking at the results of Partial Test (t) and Simultaneous Test (F). Then the Coefficient of Determination test is carried out to see how much the dependent variable can be influenced by the independent variables. Finally, the Multiple Linear Regression test was carried out to see the model in this study.

CONCLUSION

Overview Based on Gender

The data obtained, for the 89 respondents required by this study to be based on gender, was divided into two, namely men and women. The following is the respondent's data obtained by gender:

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Table I
Overview Based on Gender

Gender	Amount
Male	12
Female	77
Total	89

Based on Table I above, the number of respondents from this study was 100%, male respondents were 13% while female respondents were 87%.

Validity and Reliability Test Results

Table II
Validity and Reliability Test Results (X_1)

No	r_{count}	r_{table}	Information
1	0,542	is said to be valid if the value is positive and $r_{count} \geq r_{table}$ with n = 89-2 = 87 then rtable at a significant rate of 10% = 0.1755	Valid
2	0,471		Valid
3	0,418		Valid
4	0,444		Valid
5	0,499		Valid
6	0,508		Valid
7	0,403		Valid

Source: SPSS output results

The results of the convenience validity test (X1) in table II can be seen that the questionnaire distributed was 89 and the questionnaire regarding the convenience of the statement of the seven items had a value of rcount ≥ rtable with n = 87, then the rtable was 0.1755. So that the seven items of the convenience questionnaire are declared valid. There are 7 convenience variables, the following statements are the results of the validity test of the convenience variable, to test the validity of the expediency variable (X2) can be seen in the following table:

Table III
Usefulness Validity Test Results (X2)

No	r_{count}	r_{table}	Information
1	0,692	is said to be valid if the value is positive and rcount ≥ rtable with n = 89-2 = 87 then rtable at a significant rate of 10% = 0.1755	Valid
2	0,546		Valid
3	0,632		Valid
4	0,774		Valid
5	0,649		Valid
6	0,769		Valid

Source: SPSS output results

The results of the usefulness validity test (X2) in table III can be concluded that the questionnaire regarding the usefulness of the statements of the five items

has a value of rcount ≥ rtable with n = 87, then the rtable is 0.1755. So that the six items of the benefit questionnaire are declared valid. There are 6 expediency variables, the following statement is the result of the validity test of the expediency variable, to test the validity of the trust variable, it can be seen in the following table:

Table IV
Trust Validity Test Results (X3)

No	r_{count}	r_{table}	Information
1	0,348	is said to be valid if the value is positive and rcount ≥ rtable with n = 89-2 = 87 then rtable at a significant rate of 10% = 0.1755	Valid
2	0,640		Valid
3	0,576		Valid
4	0,520		Valid
5	0,635		Valid

Source: SPSS output results

The results of the validity test of trust (X3) in table IV can be concluded that the questionnaire regarding the trustworthiness of the statements of the five items has a value of rcount ≥ rtable with n = 87, then the rtable is 0.1755. So that the five items of the trust questionnaire are declared valid. There are as many as 5 convenience variables, the following statements are the results of the validity test of the trust variable, to test the validity of the decision variable, it can be seen in the following table:

Table V
Decision Validity Test Results (Y)

No	r_{count}	r_{table}	Information
1	0,533	It is said to be valid if the value is positive and rcount ≥ rtable with n = 89-2 = 87 then rtable at a significant rate of 10% = 0.1755	Valid
2	0,696		Valid
3	0,677		Valid
4	0,800		Valid
5	0,612		Valid

Source: SPSS output results

The results of the decision validity test (Y) in table V can be concluded that the questionnaire regarding decisions from the statements of the five items has a value of rcount ≥ rtable with n = 87, then the rtable is 0.1755. So that the five decision questionnaire items are declared valid.

Reliability Test Results

Reliability test results for convenience variables, expediency variables, trust variables, decision variables can be seen in the following table:

Table VI
Hasil Uji Reliabilitas

Variabel	Cronbach's Alpha	N of Items

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Convenience	0,726	7
Benefits	0,804	6
Trust	0,675	5
Decision	0,697	5

Source: SPSS output results

Based on the results of the reliability test in table VI, it can be concluded that the convenience variable with a Cronbach alpha value of 0.726 > 0.600 is stated to be reliable and acceptable. The utility variable with a Cronbach alpha value of 0.804 > 0.600 is declared reliable and acceptable. The trust variable with a Cronbach alpha value of 0.675 > 0.600 is declared reliable and acceptable. The decision variable with a Cronbach alpha value of 0.697 > 0.600 is declared reliable and acceptable.

Normality Test Results

The normality test results can be seen in the table below:

Table VII
Kolmogorov-Smirnov Normality Test Results
One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual
N		89
Normal Parameters[a,b]	Mean	.0000000
	Std. Deviation	2.20060139
Most Extreme Differences	Absolute	.082
	Positive	.082
	Negative	-.057
Test Statistic		.082
Asymp. Sig. (2-tailed)		.188[c]

a. Test distribution is Normal.
b. Calculated from data.
c. Lilliefors Significance Correction.

Based on table VII the significance value (asymp. Sig.2-tailed) in the One-Sample Kolmogrov-Smirnov Test table is 0.188 and is greater than the significance value of 0.1 (0.188 > 0.1). So it can be concluded that the data is normally distributed.

Classical Assumption Test Results
Multicollinearity Test Results

The results of the multicollinearity test can be seen in the table below:

Table VIII
Multicollinearity Test Results
Coefficients[a]

Model	Unstandardized Coefficients		Standardized Coefficients	T	Sig.	Collinearity Statistics	
	B	Std. Error	Beta			Tolerance	VIF
(Constant)	2.788	2.671		1.044	.299		
Kemudahan	.188	.071	.201	2.656	.009	.973	1.027
Kemanfaatan	.720	.078	.690	9.199	.000	.987	1.013
Kepercayaan	-.151	.067	-.170	-2.240	.028	.966	1.035

a. Dependent Variable: Decision

Based on Table VIII above, it can be seen that the VIF value for the convenience variable is 1.027 < 10. Then for the benefit variable it is 1.013 < 10 and the trust variable is 1.035 < 10. So it can be concluded that the VIF value of the three variables above is less than 10 (VIF < 10).

The tolerance value for the convenience variable is 0.973 > 0.1 then the utility variable is 0.987 > 0.1 and trust is 0.966 > 0.1. So it can be concluded that the tolerance value of the three variables is greater than 0.1 (tolerance > 0.1), based on the research above it can be concluded that there is no multicollinearity.

Heteroscedasticity Test Results
The results of the heteroscedasticity test can be seen in the table below:

Tabel IX

Heteroscedasticity Test Results

Coefficients[a]

Model	Unstandardized Coefficients		Standardized Coefficients	T	Sig.
	B	Std. Error	Beta		
1 (Constant)	-.969	1.718		-.564	.574
Kemudahan	.045	.046	.107	.986	.327
Kemanfaatan	.018	.050	.038	.355	.724
Kepercayaan	.046	.043	.117	1.073	.286

a. Dependent Variable: Abs_RES

Based on Table IX, it can be seen that the significant value of the variable has a significant value of more than 0.1. regression.

Multiple Linear Regression Test Results
The results of multiple linear regression tests can be seen in the table below:

Tabel X

Multiple Linear Regression Test Results

Coefficients[a]

Model	Unstandardized Coefficients		Standardized Coefficients	T	Sig.
	B	Std. Error	Beta		
(Constant)	2.788	2.671		1.044	.299

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Kemudahan	.188	.071	.201	2.656	.009
Kemanfaatan	.720	.078	.690	9.199	.000
Kepercayaan	-.151	.067	-.170	-2.240	.028

a. Dependent Variable: Keputusan

Regression analysis is used to determine the effect of convenience, usefulness and trust on student decisions. The regression equation is as follows:

K = 2.788 + 0.188 Ke + 0.720 Km – 0.151 Kp + e

From the regression equation it can be interpreted that:

1. The constant value of 2.788 indicates that if convenience, usefulness and trust are considered constant or eliminated, then the student's decision to use the flip application is 2.788 units.
2. The regression coefficient value of the convenience variable (b1) has a positive value of 0.188, meaning that if convenience increases by 1 unit, the student's decision to use the flip application will increase by a value of 0.188 units, assuming the other independent variables have a fixed value. The coefficient shows the direction of the convenience variable with a decision, there is a positive relationship when the convenience increases, the decision increases.
3. The regression coefficient value of the utility variable (b2) has a positive value of 0.720 meaning that if the utility increases by 1 unit, the student's decision to use the flip application will increase by a value of 0.720 units, assuming the other independent variables are of a fixed value. The coefficient shows the direction of the expediency variable with the decision. There is a positive relationship, the more expediency increases, the higher the decision.
4. The regression coefficient value of the trust variable (b3) is negative -0.151 meaning that if confidence decreases by 1 unit, the student's decision to use the flip application will decrease by a value of 0.014 units, assuming the other independent variables have a fixed value. The coefficient shows the direction of the variable trust with the decision. There is a negative relationship, the lower the trust, the lower the decision.
5. Error term 2,671

Hypothesis Test Results
Determination Coefficient Test (R^2)

The results of the hypothesis test for the coefficient of determination (R Square) can be seen in the table below:

Tabel XI
Determination Coefficient Test
Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.726ᵃ	.528	.511	2.239

a. Predictors: (Constant), Kepercayaan, Kemanfaatan, Kemudahan

Based on table XI, the results of the analysis of the coefficient of determination (R2) above obtained an Adjusted R square of 0.511 or 51.1%. This shows that the variables of convenience, usefulness, and trust contribute to student decisions using the flip application by 51.1% The remaining 0.489 or (48.9%) is explained by other variables not discussed in this study.

Partial Significance Test (T-Test)

The partial significant test results (t test) can be seen in the table below:

Table XII

T-Test

Coefficientsᵃ

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	2.788	2.671		1.044	.299
	Kemudahan	.188	.071	.201	2.656	.009
	Kemanfaatan	.720	.078	.690	9.199	.000
	Kepercayaan	-.151	.067	-.170	-2.240	.028

a. Dependent Variable: Decision

The partial test results above, can be seen the effect of each variable where the ttable value is obtained from the formula df = n-k-1, where n = number of samples and k = number of independent variables, so df = 89-2-1 = 86. With two tests side (significance = 0.1) obtained a ttable of 1.291.

The convenience variable has a tcount of 2.656 while the ttable is 1.291. So that tcount > ttable (2.656 > 1.291). Then Ha1 is accepted Ho1 is rejected, so it can be concluded that convenience influences the decision to use the flip application for Islamic banking study program students at Syekh Ali Hasan Ahmad Addary Padangsidimpuan State Islamic University.

The benefit variable has a tcount of 9.199 while the ttable is 1.291. So that tcount > ttable (9.199 > 1.291). Then Ha2 is accepted Ho2 is rejected, so it can be concluded that expediency influences the decision to use the flip application for Islamic banking study program students at Syekh Ali Hasan Ahmad Addary Padangsidimpuan State Islamic University.

The trust variable has a tcount of -2.240 while the ttable is -1.291, so that tcount < ttable (-2.240 < -1.291). Then H03 is rejected Ha3 is accepted, so it can be concluded that trust influences the decision to use the flip application in Islamic banking study program students at Syekh Ali Hasan Ahmad Addary Padangsidimpuan State Islamic University.

Simultaneous Test (F-Test)

Simultaneous test results (F test) can be seen in the table below:

Tabel XIII

F-Test ANOVAᵃ

Model	Sum of Squares	Df	Mean Square	F	Sig.
1 Regression	476.072	3	158.691	31.652	.000 b
Residual	426.153	85	5.014		
Total	902.225	88			

a. Dependent Variable: Decision

b. Predictors: (Constant), Trust, Benefit, Convenience

Based on table XIII it is known that Fcount is 31.652 while Ftable is obtained from the formula df = n-k-1 or 89-3-1 = 85 which is equal to 2.37, from the simultaneous test results above the Fcount value is 31.652 > Ftable 2.37 because, Fcount > Ftable, then H04 is rejected and Ha4 is accepted, meaning that there is a simultaneous influence between convenience, usefulness and trust in the decision to use the flip application for Islamic banking study program students at the State Islamic University of Sheikh Ali Hasan Ahmad Addary Padangsidimpuan.

DISCUSSION OF RESEARCH RESULTS

The Effect of Convenience on the Decision to Use the Flip Application for Islamic Banking Study Program Students at Syekh Ali Hasan Ahmad Addary Padangsidimpuan State Islamic University.

Based on the results of the t-test analysis, the convenience variable has a tcount of 2.656 while a ttable of 1.291. So that tcount > ttable (2.656 > 1.291). Then Ha is accepted Ho is rejected, so it can be concluded that convenience influences the decision to use the flip application for Islamic banking study program students at Syekh Ali Hasan Ahmad Addary Padangsidimpuan State Islamic University.

The results of this study are in accordance with the theory developed by Davis which assumes that a person's acceptance of information technology is influenced by the convenience variable. Convenience is defined as the degree to which a person believes that using technology is easy and does not require much effort for its users. Someone who uses the system will work more easily than someone who does not use the system.

Ease of use of an online application is needed for consumers so they don't experience difficulties in using the applications offered. The easier and simpler way to use an application, the more people use the online shop.

This research is in line with research conducted by Imam Fahlefi with the title "The Influence of Perceived Benefits, Ease of Use and Trust on Interest in Using the Ovo Application in Muhammadiyah University Students of North Sumatra" which states that there is an influence of convenience on interest in using the Ovo application.

The results of this study can be concluded that there is an influence between ease of use on the decision to use the flip application for Islamic banking study program students at UIN Syekh Ali Hasan Ahmad Addary Padangsidimpuan.

The Influence of Usefulness on the Decision to Use the Flip Application for Islamic Banking Study Program Students at Syekh Ali Hasan Ahmad Addary Padangsidimpuan State Islamic University.

Based on the results of the t-test analysis, the utility variable has a tcount of 9.199 while a ttable of 1.291. So that tcount > ttable (9.199 > 1.291). Then Ha is accepted Ho is rejected, so it can be concluded that expediency influences the decision to use the flip application for Islamic banking study program students at Syekh Ali Hasan Ahmad Addary Padangsidimpuan State Islamic University.

The results of this study are supported by Wibowo's theory that benefits are a measure where the use of a technology is believed to bring benefits to those who use it. It can be concluded that the benefits are a result that is felt and obtained from using the system. Someone will use the system if it is able to provide many benefits.

The results of this study are in line with research conducted by Imam Fahlefi with the title "The Influence of Perceived Benefits, Ease of Use and Trust on Interest in Using the Ovo Application in Muhammadiyah University Students of North Sumatra" which states that there is an influence of perceived benefits on interest in using the Ovo application.

The results of this study are also in line with research conducted by Ulva Vanesa with the title "The Influence of Perceived Benefit, Perceived Use, and Perceived Risk on Interest in Using Ovo in FEBI Students of UIN Sulthan Thaha Saifuddin Jambi" which states that there is an influence of perceived benefits on interest in using Ovo.

The results of this study can be concluded that there is an influence between expediency on the decision to use the flip application for Islamic banking study program students at UIN Syekh Ali Hasan Ahmad Addary Padangsidimpuan.

The Effect of Trust on the Decision to Use the Flip Application in Islamic Banking Study Program Students at Syekh Ali Hasan Ahmad Addary Padangsidimpuan State Islamic University.

Based on the results of the t-test analysis, the variable of trust has a tcount of -2.240 while ttable is 1.291, so tcount < ttable (-2.240 <1.291). Then Ha is accepted Ho is rejected, so it can be concluded that trust influences the decision to use the flip application in Islamic banking study program students at Syekh Ali Hasan Ahmad Addary Padangsidimpuan State Islamic University.

The results of this study are also in line with research conducted by Ulva Vanesa with the title "The Influence of Perceived Benefit, Perceived Use, and Perceived Risk on Interest in Using Ovo in FEBI Students of UIN Sulthan Thaha Saifuddin Jambi" which states that there is an influence of perceived benefits on interest in using Ovo.

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The results of this study can be concluded that there is no influence between trust in the decision to use the flip application on Islamic banking study program students at UIN Syekh Ali Hasan Ahmad Addary Padangsidimpuan.

The Influence of Convenience, Usefulness, and Trust in the Decision to Use the Flip Application for Students of the Islamic Banking Study Program at Syekh Ali Hasan Ahmad Addary Padangsidimpuan State Islamic University.

Based on the results of the F test analysis with a value of Fcount of 31.652 > Ftable 2.37 because, Fcount > Ftable then H0 is rejected and Ha is accepted so that convenience, benefit and trust, so it can be concluded that convenience, benefit, and trust have a simultaneous effect on the decision to use flip application for Islamic banking study program students at Syekh Ali Hasan Ahmad Addary Padangsidimpuan State Islamic University.

Product benefits will increase interest in using transactions using the Flip application. The more useful its use, the more interested and interested users will be. Usefulness is the level of confidence in which a person believes or believes in a product or system that can help a person's activities become more effective and efficient. It can also be said that there are many advantages that can be received by someone in choosing or doing something and being able to support one's performance. Benefits of interest in using the Flip application can be interpreted that Flip is felt to be useful to its users and can encourage someone's interest in using the Flip application. Benefit is one of the factors a person chooses a product or activity. Of course someone will doubt choosing a product or activity that has little profit and will choose a product with more profit and that is beneficial for him. In this study, someone will use the Flip application when they feel and believe that the Flip application has beneficial benefits and can improve performance.

The higher the level of convenience, usefulness and trust in using the application, the more the use of the Flip application will increase. The purchase decision is the selection of two or alternative purchase decision choices, so that it can be said that someone can make a decision if several alternative choices are available. Meanwhile, according to Mowen and Minor explained that consumer decision making includes all processes that consumers go through in recognizing problems, finding solutions, evaluating alternatives and choosing among their purchasing choices.

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