DETERMINANTS FOR THE USE OF A GPN DEBIT CARD (NATIONAL PAYMENT GATEWAY) BY STUDENTS FEBI UIN SYAHADA PADANGSIDIMPUAN

Azwar Hamid, Lita Arfah, Lulu Walmarjan Rambe
[1]zwar.hamidnasution@gmail.com, [2]litaarfah25@gmail.com,
[3]luluwalmarjan1711@gmail.com

[1,3] UIN Syekh Ali Hasan Ahmad Addary Padangsidimpuan
[2]STAI Al - Kifayah Riau

ABSTRACT

The discussion in this study relates to service features, security systems and students' knowledge of the use of debit cards with GPN. In this regard, the approach taken is theories related to the field. The type of research used is field research (field research) which is quantitative in nature. The samples used in this study were 74 respondents. The sampling technique used was a purposive sample, the data collection techniques used were interviews, documentation, and questionnaires. Data analysis used was validity test, reliability test, descriptive statistical analysis, normality test, multicollinearity test, heteroscedasticity test, coefficient of determination test (R^2), multiple linear regression analysis test, t test (Partial), F test (Simultaneous) using SPSS tools 23.

The results of this study This shows that service features, security and knowledge are factors that influence the use of GPN debit cards by students at the Faculty of Islamic Economics and Business UIN SYAHADA Padangsidimpuan.

Keywords: Service Features, Security, Knowledge, Debit Card.

INTRODUCTION

The payment system cannot be separated from technological developments/ages that start from cash payments to non-cash electronic payments. The development of the payment system is driven by the increasing volume of transactions made by the public, increased risks, transaction complexity, and the development of technology itself. The cash payment system developed from commodity money to fiat money, while the non-cash payment system developed from paper-based (cheques, bilyet giro, etc.) to electronic-based (cards and electronic money). The Electronic Payment System can be defined as a modern banking service by utilizing technology that can improve performance and enable various activities to be carried out quickly, precisely and accurately, which will ultimately increase productivity.

Bank Indonesia Regulation Number 14/2/PBI/2012, states that a Card-Based Payment Instrument (APMK) is a means of payment in the form of a credit card, Automated Teller Machine (ATM) card and/or debit card. Electronic payment instruments using cards in recent years have developed into a more practical form (Adiwarman A.Karim, 2006 : 2).

The advantages of an ATM/Debit card with the GPN logo that we will get are that it is safe, because all transactions through the GPN will be processed domestically, so that information related to these transactions will be safe from the risk of hacking, because the implementation of the GPN includes standard institutions, switching institutions and service institutions where service institutions have the task of maintaining the security of payment transactions and the confidentiality of customer data, conducting reconciliation, clearing and developing systems for fraud prevention, and risk management. ATM/Debit cards bearing the GPN logo are also equipped with chip technology that stores information about the owner on it (ATM Bersama, 2021).

In the financial sector, especially the payment system, Indonesia has also accelerated to manage it independently. Through the central bank, namely Bank Indonesia, the government launched the National Payment Gateway (GPN) system in December 2017. The presence of the GPN is proof that Indonesia has the ability to manage the payment system. The National Payment Gateway (GPN) or National Payment Gateway (NPG) is a system that connects various electronic payments or non-cash transactions to all bank instruments in one payment system. With the GPN, the process of domestic retail payment transactions can be carried out with interconnection (connected to each other) and interoperability / mutual operation (GPN, 2021).

Along with the rapid development of technology, payment patterns and instruments in economic transactions continue to change, technological advances shift the role of cash as a means of payment to a more efficient and economical form of non-cash payment. The implementation of the GPN can also be the basis for forming the integration of the national payment system so as to encourage the Indonesian people to use non-cash transactions. The public is introduced to ATM or debit cards with a national logo that are used for domestic transactions and can be accepted at all payment terminals of domestic merchants or merchants (Anggit Dyah Kusumastuti dkk. 2019: 58).

This research was conducted on students of the Islamic Economics and Business Faculty of Islamic Banking Study Program IAIN Padangsidimpuan, because students of the Islamic Economics and Business Faculty of Padangsidimpuan IAIN Islamic Banking Study Program are users of debit cards bearing the GPN logo and Islamic Banking study programs have studied payment systems and they should have a better understanding and understand about the development of the payment system. By using an ATM/debit card with the GPN logo, students make it easier to make non-cash transactions when making various payments. Students or ATM/debit card owners with the GPN logo can make withdrawals or various payments at all merchants that have EDC (Electronic Data Capture) machines with the GPN logo that are spread throughout Indonesia, whether it's a certain bank's EDC (Electronic Data Capture) machine, as long as the card has the GPN logo, it can be used to pay the merchant.

Many new service features are provided by debit card products bearing the GPN logo, one of which is ease of access, efficiency in transactions and no additional fees. However, the ease of access to this GPN card does not apply when we are abroad, because this GPN debit card cannot be used abroad. In practice, payments

Azwar Hamid, Lita Arfah, Lulu Walmarjan Rambe
http://jurnal.iain-padangsidimpuan.ac.id/index.php/jiftech

using debit cards with the GPN logo are still often problematic and are still difficult to use in some shops/merchants.

LITERATURE REVIEW

1. Debit Card (Debit Card)

    a. Definition of Debit Card (Debit Card)

    A debit card is a card issued by a bank with the aim of accessing personal savings into cash without writing certain proofs. Debit cards are tied to one's account at the bank and can be used wherever a credit card is used (Ainun dkk. 2021: 58).

    A debit card is a payment instrument using a card that can be used to make payments for obligations arising from an economic activity, including shopping transactions, in which the cardholder's obligations are fulfilled instantly by directly reducing the cardholder's deposit at a bank or institution other than a bank that has received approval to raise funds (Sutan Remy Sjahdeini, 2014: 453).

    The debit card can be used as long as the cardholder has an account at the card issuing institution, giving the cardholder the right to withdraw cash and for the purpose of paying for goods and services at the expense of the cardholder's account up to the limit of the amount of funds available in his account. A debit card is a card that has the characteristics of access products where one of the characteristics is that transactions are made online to the issuer's computer (Nursya Fitri dkk. 2021: 12).

    b. Debit Card Legal Basis

    The legal basis used in debit card business activities according to Islamic law is closely related to the contractual principles that apply in it, both in the relationship between the card holder and the bank, the relationship between the bank and the merchant, and the relationship between the card holder and the merchant. The legal bases that underlie the two types of contract principles that are usually used in debit card business activities, namely Wakalah and Ijarah.

    Wakalah comes from *wazanwakala-yakilu-waklan* which means handing over or representing affairs, wakalah is one of the agreements that gives the power of the representative to the representative to carry out a work for the party being represented. The scholars argue with ijma on the permissibility of wakalah. They sunnah wakalah on the grounds that wakalah is a type of ta'awun or helping out on the basis of kindness and piety.

    An ijarah contract is an agreement in the form of a lease transaction for goods and/or services between the owner of the leased object, including the ownership of the right to use the leased object (Muammar Arafat Yusmad, 2018: 47). Based on these texts, it can be concluded that labor agreements using human power to carry out work are justified in Islam. In other words, the implementation of wages (work wages) which is ijarah in Islamic law (Hendi Suhendi, 2002: 116).

2. National Payment Gateway (GPN)

Azwar Hamid, Lita Arfah, Lulu Walmarjan Rambe

The National Payment Gateway (GPN) itself is a system that connects various electronic payments or non-cash transactions to all bank instruments in one payment system (Nandya Savira dkk. 2021: 3). The National Payment Gateway, hereinafter abbreviated as GPN, is a system consisting of standards, switching and services built through a set of rules and mechanisms (arrangements) to integrate various instruments and payment channels nationally (Regulation Bank Indonesia Nomor 19, 2017). GPN is an interbank network system in Indonesia initiated by Bank Indonesia which was previously concentrated on international payment products such as Visa and Mastercard (Anggi Dewi dkk. 2020: 58).

Switching institutions are institutions that organize payment transaction processing, services are services provided to meet the needs of the retail payment industry and standard institutions are institutions that compile and manage standards in GPN. Based on the above explanation it can be understood that GPN is a system that connects various electronic payments or non-cash transactions on all bank instruments in a payment system, so that people no longer need to look for an EDC machine from the same bank as their card.

3. Definition of Service Features

Service features are a competitive means to differentiate the company's products from competitors. While service is defined as an action or activity that can be offered by one party to another, basically it does not materialize and does not result in any ownership. Product service features are synonymous with characteristics and something that is unique, distinctive, and special that other products do not have. Usually the inherent characteristics of a product are the result of continuous development and improvement.

So it can be concluded that service features can also be interpreted as special aspects, characteristics, special services, various benefits that are integrated or carried in a product to customers or consumers. In this study, the service features referred to are the characteristics offered to customers, for example with ease of payment, accessible at any time, practical and efficient, safe to use, easy to manage budgets, tracked expenses, and so on. These various features have benefits which will certainly provide convenience in making transactions for customers. Service features that are created usually adjust to the benefit and needs of the community it self (Sri Mulyani, 2003: 3).

4. Definition of Security

Security can be defined as avoiding attacks on failure. A new system can be said to be safe if in all circumstances, the resources used and accessed are in accordance with the wishes of the user. Information security is a continuous process cycle with the aim of securing important and confidential information. Meanwhile, information is data that has been processed in such a way as to increase the knowledge of someone who uses the data. Confidential information is information that because of its value needs to be hidden and protected so that it is not made public or falls to other parties. If the information is known to other parties, there will be losses on the part of the owner of the information.

Guaranteed security system, namely by using a user id, password, secure socket layer, equipped with hard tokens and multi-layer users to prevent unauthorized users from making transactions and the level of authority in transactions can be determined by the customer himself (Wahyuningsih dkk. 2018: 27).

The use of debit cards, ATM credit, cell phones, internet, e-commerce, e-government, online banking, and others has become a daily necessity that is present before us because of advances in information and communication technology. These technological devices in their operations involve the transfer and storage of data/information. The value of the data/information used is very viral so it requires good data/information security handling (Afrizal Yudistira, 2019: 30).

5. Knowledge
   a. Definition of Knowledge

According to ujang sumarwan, quoted from Rif'at Maulidi's thesis: "knowledge is a change in the behavior of an individual that comes from experience. It was explained that when a consumer has more knowledge, he will be better at making decisions, he will be more efficient and more precise in processing information and able to receive information well (Rif'at Maulidi, 2018: 26).

Consumer knowledge is all information held by consumers regarding various kinds of products and services, as well as other knowledge related to these products and services and information related to their functions as consumers.

Product knowledge is a collection of various kinds of information about a product. This knowledge includes product categories, brands, product terminology, product attributes or features, product prices and product beliefs.

According to Donsu, knowledge is the result of curiosity through sensory processes, especially in the eyes and ears towards certain objects. Knowledge is an important domain in the formation of open behavior or open behavior. Knowledge or knowledge is the result of human sensing or the result of knowing someone about an object through the five senses they have. The five human senses for sensing the object are now sight, hearing, smell, taste and touch. At the time of sensing to produce knowledge is influenced by the intensity of attention and perception of the object. Most of one's knowledge is obtained through the sense of hearing and the sense of sight (Jenita Doli Tine Donsu, 2017: 45).

   b. Knowledge Base
   1) Reasoning

Reasoning is a thought process in drawing a conclusion in the form of knowledge. Humans are essentially creatures that think, feel, behave, and act. Attitudes and actions are sourced from knowledge obtained through feeling and thinking activities. Reasoning produces knowledge that is associated with thinking and not feeling, although as Pascal said, the heart has its own logic.

Azwar Hamid, Lita Arfah, Lulu Walmarjan Rambe
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2) Logic

In order for the knowledge produced by reasoning to have a basis of truth, the thought process must be carried out in a certain way to draw conclusions. There are various ways of drawing conclusions but in accordance with the objectives of the study which focus on scientific reasoning. Meanwhile, on the other hand, we have deductive logic, which helps us draw conclusions from general matters to individual (special) cases (Jujun Suriasumantri, 2013: 39).

RESEARCH METHODS

The location for the research is the Faculty of Islamic Economics and Business, Padangsidimpuan State Islamic Institute, North Sumatra, from October 2021 to January 2022. This study uses a quantitative research method. The quantitative method is a research methodology based on the philosophy of positivism, used to research certain populations or samples. Data analysis is quantitative/statistical in nature to test the hypotheses that have been set (Syahrum dkk. 2012: 23).

The population is a generalized area consisting of objects/subjects that have certain qualities and characteristics that are determined by researchers to be studied and then drawn conclusions (Sugiono, 2016: 80). In accordance with this definition, the population in this study are students of the Faculty of Economics and Islamic Business, Padangsidimpuan State Islamic Institute of Islamic Studies, Islamic Banking Study Program Class of 2018, namely 287 people. And for sampling, the Slov formula was used. error value (error) of 10% or 0.1. Based on the known population, it can be determined as follows:

$$n = N1 + Ne^2$$

Description: n = Number of Samples

N = Number of Population

e^2 = 10% Error Level

So sampling can be seen in the following calculations:

N = 287/((287.(0,1)^2)+1)

N = 287/3.87

= 74.160 rounded up to 74

Based on the calculation above, the minimum number of samples taken is 74 samples. In this study the sampling technique used was a purposive sample, namely selecting a sample based on certain characteristics or characteristics (Slamet Riyanto dkk. 2020: 12). Sources of research data in this study are primary data and secondary data. Techniques data collection used by researchers is using interviews, documentation and questionnaires.

Data analysis (both quantitative and qualitative) has various approaches and techniques with the aim of providing valid, reliable, practical information to support a productive (effective and efficient) management decision-making process (Jogiyanto Hartono, 2018: 194).

In this study the analytical techniques used were Validity Test, Reliability Test, Classic Assumption Test (Normality Test, Multicollinearity Test and Heteroscedasticity Test), Coefficient of Determination R2 Test, Multiple Linear

Azwar Hamid, Lita Arfah, Lulu Walmarjan Rambe
http://jurnal.iain-padangsidimpuan.ac.id/index.php/jiftech

Regression Analysis, Hypothesis Test (Partial Significance Test (t test) and Simultaneous Significant Test (F test).

RESEARCH RESULT
Validity and Reliability Test
1. Validity Test

To find out the validity of these questions can be seen from the Total Item correlation which can be seen in the table below:

Table1
Service Feature Variable Validity Test Results

Statement	r_{hitung}	r_{tabel}	Information
1	0,708	The instrument is valid if r_count> r_table with df = n-2 (74-2) = 72 at a significant level of 10% so that we get r_table = 0.1927	Valid
2	0,634		Valid
3	0,578		Valid
4	0,517		Valid
5	0,704		Valid
6	0,641		Valid

Source: Data Processing Results, 2022

Validity test results It can be concluded that all statement items for service feature variables are declared valid. While the results of the validity test for the security variable are as follows:

Table2
Test Results for the Validity of Security Variables

Pernyataan	r_{hitung}	r_{tabel}	Information
1	0,613	Instrumen valid jika r_{hitung}> r_{tabel}dengandf = n-2 (74-2) = 72 pada tarafsignifikan 10% sehinggadiperolehr_{tabel} = 0,1927	Valid
2	0,686		Valid
3	0,753		Valid
4	0,662		Valid
5	0,549		Valid
6	0,346		Valid

Source: Data Processing Results, 2022

Validity test results It can be concluded that all statement items for the security variable are declared valid. While the results of the validity test for the knowledge variable are as follows:

Table 3
Knowledge Variable Validity Test Results

statement	r_{hitung}	r_{tabel}	Information
1	0,620	Instrumen valid jika r_{hitung}> r_{tabel}dengandf = n-2 (74-2) = 72 pada	Valid
2	0,686		Valid
3	0,752		Valid
4	0,662		Valid

Azwar Hamid, Lita Arfah, Lulu Walmarjan Rambe
http://jurnal.iain-padangsidimpuan.ac.id/index.php/jiftech

5	0,539	tarafsignifikan 10% sehinggadiperolehr_{tabel} = 0,1927	Valid
6	0,361		Valid

Source: Data Processing Results, 2022

Validity test results It can be concluded that all statement items for the knowledge variable are declared valid. While the results of the validity test for the variable using a GPN debit card are as follows:

Table4
Results of Variable Validity Test Use of GPN Debit Cards

statement	r_{hitung}	r_{tabel}	Information
1	0,434	Instrumen valid jika r_{hitung}> r_{tabel}dengandf = n-2 (74-2) = 72 pada tarafsignifikan 10% sehingga diperolehr_{tabel} = 0,1927	Valid
2	0,440		Valid
3	0,498		Valid
4	0,743		Valid
5	0,466		Valid
6	0,610		Valid
7	0,455		Valid
8	0,565		Valid

Source: Data Processing Results, 2022

The results of the validity test of the variable using a debit card with a GPN in table 4 can be concluded that the questionnaire regarding the variable using a debit card with a GPN has a calculated value > ⟦r⟧ _ (table). So it can be concluded that all statement items for the variable use of GPN debit cards are declared valid.

2. Reliability Test

The following are the results of the reliability test for the variable service features, security, and knowledge of using a GPN debit card.

Table5
Reliability Test Results

Variabel	Cronbach's Alpha	Nof Items
Fitur Layanan	0,697	6
Keamanan	0,643	6
Pengetahuan	0,647	6
PenggunaanKartu Debit ber GPN	0,637	8

Source: Data Processing Results, 2022.

The results of the reliability test in Table. 5 concluded that the results of the reliability test for the service feature variable (X_1) obtained a Cronbach alpha value of 0.697 > 0.6, so that this service feature variable can be declared reliable and acceptable. Furthermore, the cronbach alpha gpn the security variable (X_2) is 0.643 > 0.6 so that it can be stated that the security variable is reliable and acceptable.

Azwar Hamid, Lita Arfah, Lulu Walmarjan Rambe
http://jurnal.iain-padangsidimpuan.ac.id/index.php/jiftech

DESCRIPTIVE STATISTICAL ANALYSIS

The results of this descriptive statistical analysis test can be done by finding the minimum, maximum, mean and standard deviation which can be seen in the following table:

Table. 6
Descriptive Statistical Analysis Test Results

|	N	Minimum	Maximum	Mean	Std. Deviation
Fitur Layanan	74	18	27	22,28	1,905
Keamanan	74	14	30	22,09	3,278
Pengetahuan	74	14	30	22,12	3,294
PenggunaanKartu Debit BerGPN		21	38	31,95	3,927
Valid N (listwise)	74				

Source: Data Processing Results, 2022.

The results of the descriptive statistical analysis test in table IV.6 explain that the service feature variable with a total data (N) of 74 has the lowest value 18, the highest value is 27 and the average value is 22.28 and the standard deviation value is 1.905. The safety variable with a total of 74 data (N) has the lowest value 14, the highest value is 30 and the average value is 22.09 and the standard deviation value is 3.278.

Classical Assumption Test

1. Normality Test Results

Image. 1
Normality test
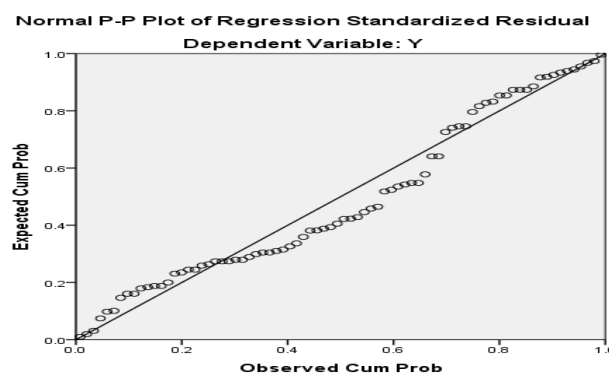
Source: SPSS Version 23 Output Results

From the graph it can be seen that the data spreads around the diagonal line and follows the direction of the diagonal line or the histogram line indicating that the distribution pattern is normal, so the regression model fulfills the assumption of normality.

Azwar Hamid, Lita Arfah, Lulu Walmarjan Rambe
http://jurnal.iain-padangsidimpuan.ac.id/index.php/jiftech

2. Multicollinearity Test Results

Table. 7
Multicollinearity Test Results Coefficientsa

Model		Unstandardized Coefficients B	Std. Error	Standardized Coefficients Beta	T	Sig.	Collinearity Statistics Tolerance	VIF
1	(Constant)	13,747	7,022		1,958	,054		
	Fitur Layanan	,492	,235	,239	2,094	,040	,992	1,008
	Keamanan	,259	,139	,216	1,863	,000	,957	1,045
	Pengetahuan	,068	,139	,057	1,944	,003	,954	1,049

Source: Data Processing Results, 2022.

The multicollinearity test results in table 7 show that the tolerance value for the service features variable (X_1) is 0.992, the tolerance value for the Security variable (X_2) is 0.957 and the tolerance value for the knowledge variable (X_3) is 0.954. So it can be concluded that the tolerance value of these three variables is more than 0.1.

3. Heteroscedasticity Test Results

The results of the heteroscedasticity test for the service feature, security and knowledge variables on the use of debit cards with NPG are as follows:

Table. 8
Heteroscedasticity Test Results
Coefficientsa

Model		Unstandardized Coefficients B	Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	4,164	4,452		,935	,353
	Fitur Layanan	-,013	,149	,010	-,088	,930
	Keamanan	-,086	,088	-,119	-,980	,330
	Pengetahuan	,040	,088	,055	,454	,651

a. Dependent Variable: Using a GPN debit card
Source: Data Processing Results, 2022.

Azwar Hamid, Lita Arfah, Lulu Walmarjan Rambe

Based on the results of the Heteroscedasticity test above, it is known that the significant value between the independent variable and the absolute residual is > 0.1 where the significant value of the service features variable is 0.930 > 0.1, the security variable is 0.330 > 0.1, and the knowledge variable is 0.651 > 0.1. So it can be concluded that there is no heteroscedasticity problem in the regression model.

4. Coefficient of Determination (R^2)

The results of the coefficient of determination test (R^2) are as follows:

Table. 9
Analysis ResultsCoefficientDeterminance
Model Summary^b

R	R Square
,313ᵃ	,098

a. Predictors: (Constant), Fitur layanan, Keamanan, dan Pengetahuan
b. Dependent Variable: Penggunaankartu debit Ber GPN
Source: Data Processing Results, 2022.

Based on the results of the analysis of the coefficient of determination in table 4.9, an R^2 (Adjusted R Square) of 0.060 or (6%) means that the service feature, security, and knowledge variables are able to explain the dependent variable or the use of a debit card with a GPN of 6%. While 94% is explained by other variables not discussed in this study.

5. Multiple Linear Regression Analysis

The results of multiple linear regression tests can be seen in the table below:

Table. 10
Multiple Linear Regression Analysis Coefficients

Model	Unstandardized Coefficients		Standardized Coefficients		
	B	Std. Error	Beta	T	Sig.
1 (Constant)	13,747	7,022		1,958	,054
Fitur Layanan	,492	,235	,239	2,094	,040
Keamanan	,259	,139	,216	1,863	,000
Pengetahuan	,068	,139	,057	1,944	,003

a. Dependent Variable: Penggunaankartu debit berGPN
Source: Data Processing Results, 2022.

The results of the multiple linear regression test in table IV.10, the regression equation used is: PKDB = 13.747 + 0.492 FL + 0.259 K + 0.068 P

6. Hypothesis Test Results
   a. Partial test (t test)

Table12

Test Results t Coefficients[a]

Unstandardized Coefficients		Standardized Coefficients		
B	Std. Error	Beta	T	Sig.
13,747	7,022		1,958	,054
,492	,235	,239	2,094	,040
,259	,139	,216	1,863	,000
,068	,139	,057	1.944	,003

a. Dependent Variable: Penggunaankartu debit berGPN

The value for t_table is found by degrees of freedom (df) = n-k-1, where n = number of samples and k = number of independent variables, so df = 74-3-1 = 70. With a two-sided test (significance 0.05), a t_table is 1.667.

b. Simultaneous Test (F-Test)

Table13

F test results

ANOVA[a]

Sum of Squares	Df	Mean Square	F	Sig.
110,599	3	36,866	3,752	,003[b]
1015,185	70	14,503		
1125,784	73			

a. Dependent Variable: penggunaankartu debit berGPN
b. Predictors: (Constant), Fitur layanan, Keamanan, Pengetahuan
Source: Data Processing Results, 2022.

F_table value for significance α = 0.05 with regressiondf 1 = k-1 or 3 -1 = 2 (k is the number of variables) and residualdf 2 is 74 (df2 = n-k-1) or 74 - 3- 1 = 70 (n is the number of respondents and k is the independent variable) then the results obtained for F_table are 1.95.

DISCUSSION OF RESEARCH RESULTS

1. The effect of service features on the use of GPN debit cards for FEBI IAIN Padangsidimpuan students.

   The value for t_table is searched with degrees of freedom (df) = n-k-1, where n = number of samples and k = number of independent variables, so df = 74-3-1 = 70. With a two-sided test (significance 0.05), With a two-sided test

(significance 0.05), then the obtained t_table is 1.667. Based on the results of the partial significance test in table IV.12 it can be seen that the service feature variable has a t_count of 2.094 t_table of 1.667. So t_count>t_table (2.094 > 1.667) then the hypothesis is accepted.

a. The effect of security on the use of GPN debit cards for FEBI IAIN Padangsidimpuan students.

b. The security variable has a t_count of 1.863, with a t_table of. 1.667 So t_count>t_table (1.863 > 1.667) Then the hypothesis is accepted. So it can be concluded that there is a security effect on the use of a GPN debit card for FEBI IAIN Padangsidimpuan students.

   The effect of knowledge on the use of debit cards with GPN in FEBI IAIN Padangsidimpuan students.

   The knowledge variable has a t_count of 1.944 with a t_table of. 1.667 So t_count>t_table (1.944 > 1.667) Then the hypothesis is accepted. So it can be concluded that there is an influence of knowledge on the use of GPN debit cards for FEBI IAIN Padangsidimpuan students.

c. The effect of service features, security, and knowledge on the use of GPN debit cards for FEBI IAIN Padangsidimpuan students

   The results of the simultaneous test (F test) above show that the F_count value is 3.752 while the F_(table) is 3.13 so that F_count>F_table (3.752 > 3.13) then the hypothesis is accepted. So, it can be concluded that there is an influence of service features, security, and knowledge on the use of GPN debit cards for FEBI IAIN Padangsidimpuan students.

CONCLUSION

Based on the results of data analysis and discussion of the determinants of using a GPN debit card for FEBI IAIN Padangsidimpuan students with the analytical method used, namely multiple linear regression, several conclusions can be drawn as follows:

1. There is an influence of service features on the use of GPN debit cards by FEBI IAIN Padangsidimpuan students, this can be proven by looking at a t_count of 2.094 t_table of 1.667. So t_count>t_table (2.094 > 1.667) then the hypothesis is accepted.

2. There is a security effect on the use of GPN debit cards by FEBI IAIN Padangsidimpuan students, this can be proven by looking at a t_count value of 1.863 with a t_table of 1.863. 1.667 So t_count>t_table (1.863 > 1.667) then the hypothesis is accepted.

3. There is an effect of knowledge on the use of GPN debit cards by FEBI IAIN Padangsidimpuan students, this can be proven by looking at the t_count value of 1.944 with a t_table of. 1.667 So t_count>t_table (1.944 > 1.667 then the hypothesis is accepted.

4. There is an influence of service features, security and knowledge on the use of GPN debit cards by FEBI IAIN Padangsidimpuan students, this can be proven by looking at the F_count value of 3.752 while the F_(table) is 3.13 so that F_count> F_table (3.752 > 3.13) then the hypothesis is accepted.

Azwar Hamid, Lita Arfah, Lulu Walmarjan Rambe
http://jurnal.iain-padangsidimpuan.ac.id/index.php/jiftech

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