

The Effect of Ease of Access, Socialization, and Technological Knowledge on Behavioral Interest Moderated by Digital Literacy (Empirical Study on the Use of Smart Websites)

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Abstract. *The purpose of this study is to determine the effect of ease of access, socialization and technological knowledge on behavioral interest moderated by digital literacy (an empirical study on the use of the Smart website). Respondents in this study were 384 smart website users who were determined by the accidental sampling method. This empirical study is explanatory quantitative research using a Structural Equation Model (SEM) based on Partial Least Square (PLS) with the help of the SmartPLS.4 program as a data analysis tool. The results of the study indicate that ease of access does not significantly influence behavioral interest in using the PINTAR website, socialization has a positive and significant effect on behavioral interest in using the PINTAR website, digital literacy is proven to be able to moderate the relationship between ease of access and behavioral interest in using the PINTAR website, digital literacy also plays a role in moderating the relationship between socialization and behavioral interest, and digital literacy positively moderates the relationship between technological knowledge and behavioral interest in using the PINTAR website.*

Keywords: Behavioral; Knowledge; Socialization; Technological.

1. Introduction

The development of digital technology has encouraged various institutions, including Bank Indonesia, to provide online services to improve efficiency, security, and convenience for the public. One such innovation is the PINTAR (Rupiah Exchange and Withdrawal) website, which facilitates the public in ordering currency exchanges, including damaged currency, special Rupiah currency, and currency that has been withdrawn or withdrawn from circulation. This service also allows the public to exchange currency through mobile cash cars or Bank Indonesia offices without having to queue physically, especially during the new normal period. The following is a screenshot of the PINTAR (Rupiah Exchange and Withdrawal) website.



Display image of the PINTAR website (Rupiah Exchange and Withdrawal)

Source: <https://pintar.bi.go.id/>

The Rupiah is legal tender throughout the territory of the Unitary State of the Republic of Indonesia (NKRI) and must be used in all domestic transactions. As a symbol of national sovereignty, the Rupiah's design reflects national identity, featuring images of National Heroes, the national symbol, the Garuda bird, and distinctive Nusantara ornaments representing Indonesia's cultural diversity and rich heritage.(Aisyah et al., 2024)Bank Indonesia continues to strive to maintain the quality and security of the Rupiah by adopting various security elements and cutting-edge technology, making Rupiah currency more recognizable to the public, more difficult to counterfeit, and longer in circulation. Through an educational movement titled Love, Pride, and Understand the Rupiah, Bank Indonesia encourages all levels of society to increasingly appreciate and understand the importance of the Rupiah as a symbol of national sovereignty.(Nawal, Pratama, Cantika, Sahl, & Zidane, 2024).

The Rupiah Exchange and Withdrawal Website (PINTAR) is a digital innovation provided by Bank Indonesia to facilitate the public in ordering the exchange of the 75th Anniversary of the Republic of Indonesia's Independence Commemorative Currency (UPK 75 Tahun RI) and the exchange of damaged or defective Rupiah currency. This website was launched as part of Bank Indonesia's efforts to improve the efficiency and convenience of cash services, especially during the new normal period, to ensure services continue to operate safely and orderly.(Siregar, 2021)Through the PINTAR website, the public can easily order money online to be exchanged through mobile cash services or directly at Bank Indonesia offices. Features on this website include services for exchanging damaged/defective money, exchanging or selling Special Rupiah money, and exchanging money that has been withdrawn or withdrawn from circulation, ensuring the availability of money in the amounts and denominations needed by the public.(Anggraini, Hendrianto, & Ilhamiwati, 2023).

Although this website offers convenience and comfort, some people still haven't fully utilized this facility to meet their currency exchange needs. People are still complaining about the difficulty of accessing Bank Indonesia's (BI) Pintar website to exchange small denomination notes ahead of Eid 2025. The website was temporarily inaccessible at 9:00 a.m. WIB (Western Indonesian Time), and then restored by 11:00 a.m. WIB. However, by midday, people were again complaining about still being unable to access the website. By 4:00 p.m. WIB, the Pintar website was accessible again. However, there was no remaining quota available in almost all provinces. Regarding this matter, the Executive Director of the BI Communications Department, Ramdan Denny Prakoso, stated that the Pintar website was indeed experiencing technical difficulties due to the high demand for access.(Muslimawati, 2025).

More and more people are becoming familiar with Bank Indonesia's (BI) PINTAR website for currency exchange, which aims to make it easier for people to exchange money without having to wait in long lines at the bank. One form of this outreach is through a post on the official Instagram account @bank_indonesia, where BI informs that currency exchange can be done online through the PINTAR website, which can be accessed at <https://pintar.bi.go.id>. Bank Indonesia (BI) has advised the public to use the PINTAR website to avoid long queues when exchanging Rupiah. BI announced the opening of Rupiah exchange services through the PINTAR website for the Ramadan and Eid al-Fitr 2025 period, allowing the public to order currency exchanges according to their desired schedule and location through the PINTAR website.(Lutfikaputri, 2025)This step is part of BI's efforts to optimize the use of the PINTAR website and provide the public with convenience and knowledge in exchanging currency.

To increase public awareness and understanding of the use of the PINTAR website, Bank Indonesia (BI) has undertaken various outreach efforts. One such effort is through the official Instagram account @bank_indonesia, where BI informs that currency exchange can be done online through the PINTAR website. BI conveys a message to the public to use the PINTAR website to avoid long queues when exchanging Rupiah. However, despite the outreach efforts, challenges remain in terms of ease of access to the PINTAR website, especially during surges in demand leading up to the holidays. Some people have complained about difficulties accessing the website due to technical constraints resulting from the high number of simultaneous access requests. This indicates the need for evaluation and improvement in technical aspects and outreach strategies so that the PINTAR website can be used more effectively by the public. Despite the outreach efforts, challenges remain in terms of ease of access to the PINTAR website, especially during surges in demand leading up to the holidays. Evaluation and improvement in technical aspects and outreach strategies so that the PINTAR website can be used more effectively by the public.

This demonstrates the need for increased digital literacy and more extensive outreach to ensure the public is aware of, understands, and becomes accustomed to using digital services, leading to increased interest in using the PINTAR website every time they exchange rupiah. On the other hand, although the PINTAR website offers convenience and flexibility,

on the ground, utilization of this service is still suboptimal. Many people are unfamiliar with or do not fully understand the functions and how to use the PINTAR website. This indicates several factors influencing public interest in using the website, including ease of access, the intensity of outreach from Bank Indonesia, and the public's level of technological literacy.

Public interest in using PINTAR website technology is an internal drive for individuals to use technology as a tool to meet needs or complete activities. According to Davis et al.(1989) Behavioral intention to use is a measure of the strength of a person's intention to perform a particular behavior, in this case using technology. Interest in using technology is a person's tendency or intention to use a particular technology. According to Ajzen(1991), intention is a motivational factor that influences behavior, which indicates how hard a person is willing to try and how much effort is planned to carry out the behavior. Azalia's research(2022)explains that public interest in exchanging money commemorating the 75th Anniversary of the Republic of Indonesia's Independence at the Bank Indonesia Representative Office in North Sulawesi Province is influenced by internal factors, while external factors have a negative and insignificant influence.

Public interest in using technology is influenced by the ease of access to the PINTAR website. Ease of access is defined as a condition in which a technology or website is easy to learn, easy to understand, simple, and can be operated without significant difficulty. According to Davis, ease of access(1991)is a person's belief that using a technology will not require much effort. Sumarwan(2021)states that ease of access is related to an individual's level of trust in the ease of understanding and using a technology. Kurnianingsih's research(2020)stated that the perception of ease of use has a positive but not significant effect on the interest in using e-money in Central Java, this is due to the need for socialization regarding the benefits of using e-money services, so that there is an understanding of electronic money facilities which is expected to increase public interest in using electronic money.

Socializing the PINTAR website to the public is an important factor in increasing public interest. Effective socialization can increase public awareness and understanding of the existence and benefits of the PINTAR website. Socialization is the process of disseminating information, introducing, and educating the public about a new system, website, or technology. Kotler and Keller(2021)explains that socialization is a systematic effort to introduce, communicate the benefits, and guide the public in adopting digital financial services. Socialization is a communication process carried out by a party (institution, organization, or individual) to the public with the aim of conveying information, influencing understanding, shaping attitudes, and encouraging participation in a program, policy, or service. Rahmawati's research,(2024)Investment socialization has a positive effect on investment interest. The way the presenters convey information during investment socialization provides students with knowledge and increases their interest in investing in the capital market.

Public knowledge of PINTAR website technology plays a crucial role in determining a person's ability and confidence in utilizing digital services, especially for groups with limited digital literacy. According to Mishra and Koehler, technological knowledge is crucial.(2006), technological knowledge is one of the main components in the TPACK (Technological Pedagogical Content Knowledge) framework which refers to knowledge of various technologies, from simple ones such as pencil and paper to digital technologies such as the internet, digital video, and various software websites. Rogers(2014)defines knowledge as the initial stage in the innovation adoption process, and gaining an understanding of how the website works. Rizky's research,(2018)Knowledge has a positive influence on the interest in using E-Banking in transactions at MSMEs, a person's knowledge about E-Banking makes customers have a level of confidence in their interest in using E-Banking in their daily transactions.

Furthermore, the community's digital literacy is considered crucial in strengthening or weakening public interest in using the PINTAR website. Digital literacy reflects a community's ability to understand, evaluate, and use digital technology effectively. Individuals with good digital literacy tend to be more confident and efficient in using services like the PINTAR website. According to Martin(2008)Digital literacy is the awareness, attitude, and ability of individuals to use digital tools and facilities appropriately to identify, access, manage, integrate, evaluate, analyze, and synthesize digital resources, build new knowledge, create media expressions, and communicate with others in the context of specific life situations, thus enabling constructive social action. Syara Research, DA(2025)Digital literacy has a positive influence on consumer purchasing interest in TikTok Shop. Cleopatra,(2024)Digital literacy influences interest in entrepreneurship and soft skills influence interest in entrepreneurship.

Several previous studies have examined public interest in using digital services, including factors such as ease of access (Rizky & Yasa, 2018; Kurnianingsih & Maharani, 2020), socialization (Yanto, 2015; Sari, 2020; Rahmawati et al., 2024), and technological knowledge or literacy (Rizky & Yasa, 2018; Yulianingsih et al., 2023). The results of these studies indicate a positive influence of these three factors on interest in using digital services, although not always consistent. For example, Tjini and Baridwan (2014) emphasized that ease of access is insignificant without adequate technological literacy. Wulandari (2021) and Lestari (2022) stated that socialization or introduction to technology does not necessarily increase interest in use without a clear motivation or need. Siregar (2022) and Harahap (2021) emphasize the importance of education and mentoring so that easy access and socialization have an impact on increasing digital literacy.

Furthermore, research related to digital literacy is also starting to develop, as demonstrated by Yulianingsih et al. (2023), Kartikaningrum (2024), and Cleopatra et al. (2024), but digital literacy is mostly only tested as an independent variable or direct predictor of interest, not as a moderating variable that influences the strength of the relationship between other variables. Nugroho (2021) and Lestari (2021) show that older adults require guidance even if

they have basic technological knowledge. Fauziah and Setyawan (2022) highlight that an unfriendly user interface can hinder interest, even with high digital literacy. Sari (2020) found that socialization had no significant effect on interest in using e-retribution.

The research's novelty lies in several key aspects. First, this study specifically examines the use of Bank Indonesia's PINTAR website as the primary object, a topic that has not been widely explored in academic studies to date, even though this website represents a crucial innovation in the digitalization of cash services in the new normal era. Second, this study integrates three key variables—ease of access, socialization, and technological knowledge—which have previously been tested separately in various digital service contexts but have not yet been comprehensively examined in the context of technology-based public services from a state institution like Bank Indonesia. Third, the most striking novelty lies in the use of digital literacy as a moderating variable, a relatively understudied aspect of the relationship between external factors (ease of access, socialization, and technological knowledge) and public interest in using government digital platforms.

This research is crucial to address the gap in the literature and to provide empirical and practical contributions to support the optimization of the PINTAR website as a digital-based public service from Bank Indonesia. Therefore, this research is expected to significantly contribute to the development of digital marketing literature, technology-based public services, and provide strategic recommendations for strengthening education and utilization of Bank Indonesia's digital services. Ease of access is expected to increase convenience and efficiency in the process of exchanging money through digital platforms, thereby encouraging the public to utilize these services. Socialization is also assumed to play a crucial role because the more information and education provided to the public regarding the existence and benefits of the PINTAR website, the greater the likelihood of public interest and interest in using it. Furthermore, technological knowledge is expected to influence public interest because individuals who understand how to use technology will be more confident and more likely to try the digital services offered.

2. Research Methods

This research uses an explanatory research method. According to Sugiyono(2015)Explanatory research aims to explain the relationship between the variables studied and their influence on each other. In the context of this research, this approach is used to clarify the relationship between the independent and dependent variables formulated in the hypothesis. This method was chosen because its primary goal is to test the proposed hypothesis.

3. Results and Discussion

3.1. Respondent Characteristics

The presentation of the results of this study is based on data collected from respondents who use the PINTAR website. Primary data was obtained through respondents' answers to a research questionnaire prepared by the researcher. The questionnaire was distributed in the form of a Google Form accessible through a link and QR Code to facilitate the process of distributing and collecting data from respondents. The questionnaire was distributed online through social media such as WhatsApp and directly to the Tegal City community who had used or had accessed the PINTAR website for money exchange services.

Respondents were selected using a non-probability sampling method, specifically accidental sampling. This method was chosen because the exact population size of the PINTAR Website users was unknown. Therefore, respondents were selected based on anyone who happened to use the PINTAR Website and was willing to complete the questionnaire during the study. Based on the data collection results, 385 respondents were obtained, which was deemed to have met the minimum sample size determined by the Slovin formula. The respondents were then grouped based on demographic characteristics such as gender, age, highest education level, and frequency of PINTAR Website use. A description of the respondent characteristics is presented in the following table:

Respondent Characteristics Table

Characteristics	Information	Frequency	Percent
Gender	Man	345	90%
	Woman	40	10%
	Total	385	100%
Last education	High School	10	3%
	Bachelor	223	58%
	Master	152	39%
	Total	385	100%
Respondent's Occupation	Self-employed	225	58%
	civil servant	10	3%
	Student	150	39%
	Total	385	100%

Source: SmartPLS output, 2025

Based on the table above, the characteristics of respondents based on gender show that of the total 385 respondents, 345 people (90%) were male, while 40 people (10%) were female. This composition indicates that PINTAR Website users in Tegal City are predominantly male. This dominance may reflect that men are more active in financial and administrative activities, including in exchanging money through digital systems. In addition,

this also indicates that male participation in the use of public digital services is higher, possibly because they interact more frequently with formal economic activities. Although the number of female users is relatively small, this still indicates the involvement of women in utilizing digital technology to support their financial needs.

Based on the last level of education, the majority of respondents were Bachelor's (S1) graduates as many as 223 people (58%), followed by Master's (S2) graduates as many as 152 people (39%), and only 10 people (3%) were Senior High School (SLTA) graduates. This composition illustrates that PINTAR Website users in Tegal City are dominated by individuals with higher education levels, who generally have better digital literacy skills and technological understanding. This condition indicates that ease of access, socialization, and technological knowledge are important factors in driving behavioral interest in using the PINTAR Website, especially among educated people. Thus, increased socialization and digital education are still needed so that this service can also be reached by people with more diverse educational levels.

Respondent characteristics based on occupation show that the majority of respondents work as self-employed, namely 225 people (58%), followed by students (150 people) and civil servants (PNS) as many as 10 people (3%). This composition indicates that the use of the PINTAR Website in Tegal City is mostly carried out by people who have independent economic activities. This can be interpreted as meaning that the self-employed group feels the benefits of ease of access and time efficiency in exchanging money online through digital platforms. Meanwhile, the high participation of students indicates the interest and adaptation of the younger generation to digital services, which illustrates the important role of digital literacy in increasing behavioral interest in using the PINTAR Website.

The description of the research variables describes a general overview of the average respondent response to each variable indicator item in the research questionnaire. The questionnaire used in this study uses a graduated scale from Strongly Disagree (STS) to Strongly Agree (SS) with the lowest score being 1 and the highest score being 5. The category grouping dBy using the three-box criterion (Three-box Method), the answers will be divided into three categories as the basis for interpreting the index value as follows: Index category:

- 1) Low = 20 – 46.6
- 2) Medium = 46.7 – 73.3
- 3) Height 73.4 – 100

Respondents' responses to the research questionnaire on the four indicators of ease of access variables on average were as follows:

Ease of Access Variable Description Table

Cod	Indicator Items	STS (1)	TS (2)	R (3)	S (4)	SS (5)	Index
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e		F	(%)	F	(%)	F	(%)	F	(%)	F	(%)	Value
X1.1	I can access smart website services from various locations without any difficulty.	20	5.2%	0	0.0%	0	0.0%	11	28.8%	25	66.0%	90.08%
X1.2	On the smart website, I had no trouble finding the features I needed.	20	5.2%	0	0.0%	0	0.0%	12	31.7%	24	63.1%	89.51%
X1.3	I can access smart website services anytime according to my time.	20	5.2%	0	0.0%	0	0.0%	12	31.7%	24	63.1%	89.51%
X1.4	I can use smart website services quickly	50	13.0%	20	5.2%	10	26.5%	12	31.4%	92	23.9%	69.61%
Overall Average of Indicator Items												84.68%

Source: SPSS Output, 2025

Based on the table, it can be seen that the overall average index for the Ease of Access variable shows a value of 84.68%, which is included in the high category. This indicates that users give a positive assessment of the ease of access to use the Smart Website. The indicator with the highest score is "I can access the Smart Website service from various locations without difficulty" with a score of 90.08%, followed by the indicators "I have no difficulty finding the features I need on the Smart Website" and "I can access the Smart Website service anytime according to the time I have", which each obtained a score of 89.51%. These three indicators reflect that the Smart Website service is considered very easy to access, has features that are easy to find, and is flexible to use at any time.

Furthermore, the indicator "I can use the Smart Website service quickly" obtained an index value of 69.61%, which is included in the moderate category. This indicates that although ease of access is generally good, respondents still experienced obstacles related to system speed when using it. Overall, these results indicate that the Smart Website has provided optimal ease of access for users, especially in terms of time flexibility and ease of navigation. However, system performance improvements are needed to make the user experience more efficient and faster.

Reliability testing measures the extent to which measurements are consistent and reliable, producing uniform data across the same measurement. Reliability testing can be performed using Cronbach's alpha, Composite reliability (rho_a), and Composite reliability (rho_c). All values must be >0.70 to be considered consistent or reliable (Ghozali and Kusumadewi, 2023).

Composite Reliability Test Table

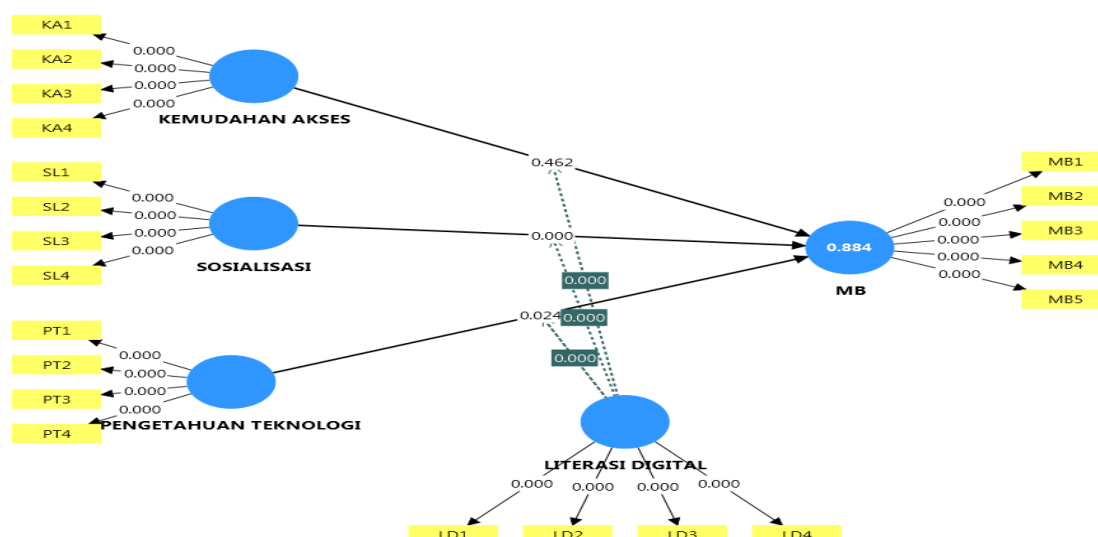
	Cronbach's alpha	Composite (rho_c)	reliability
Ease of Access	0.903	0.927	

Digital Literacy	0.950	0.964
Mb	0.898	0.926
Technological Knowledge	0.928	0.949
SOCIALIZATION	0.894	0.924

Source: SmartPLS output, 2025

The table shows that all indicators have Cronbach's alpha, Composite reliability (ρ_a), and Composite reliability (ρ_c) values > 0.70 , thus meeting the consistency criteria. This indicates a very good level of instrument consistency in measuring the construct.

Data collected from respondents' answers to the research questionnaire. Then, a Partial Least Squares (PLS) analysis was performed, which is a Structural Equation Modeling (SEM) model, using SmartPLS software version 4.0. The inner model is shown in the following figure:



Inner Model Image

Source: SmartPLS output, 2025

1) Coefficient of Determination (R^2)

The coefficient of determination (R^2) indicates how much of the variation in the dependent variable can be explained by all independent variables. Generally, to illustrate the strength of a model based on an R^2 (R-square) value of 0.75, it is considered strong, 0.50 is considered moderate, and 0.25 is considered weak. Therefore, the higher the R^2 (R-square) value, the better the model's predictions and the better the proposed research model. The following are the R^2 (R-square) values obtained in this study:

Coefficient of Determination (R^2) Test Table

	R Square	R Square Adjusted
Behavioral Interest	0.884	0.881

Source: SmartPLS output, 2025

Based on the test results in the Table, the coefficient of determination (R^2) for the Behavioral Interest variable is 0.884 with an adjusted R^2 value of 0.881, which is included in the strong category. This indicates that the independent variables in the model, namely Ease of Access, Socialization, Technological Knowledge, and Digital Literacy, are only able to explain 88.4% of the variability of Behavioral Interest, while the remaining 11.6% is influenced by other variables outside the model. Nevertheless, these results still provide an illustration that the factors studied have an initial contribution in shaping the behavioral interest of Smart Website Users.

2) Hypothesis Test of Moderation Effect

The direct effect hypothesis was evaluated by examining the original sample values and the t-statistic for the direct effect. The test was performed using the bootstrapping procedure in SmartPLS 4.0. Significance was considered achieved if the t-statistic value was > 1.652 and the p-value was < 0.05 .

Hypothesis Test Table

	Original sample (O)	Sample mean (M)	Standard deviation (STDEV)	T statistics (O/STDEV)	P values
KA -> MB	0.031	0.031	0.042	0.736	0.462
S -> MB	0.349	0.351	0.047	7,383	0,000
PT-> MB	-0.084	-0.081	0.037	2,262	0.024
LD x KA -> MB	0.510	0.500	0.078	6,527	0,000
LD x S -> MB	-0.464	-0.455	0.054	8,605	0,000
LT x PT -> MB	0.343	0.335	0.035	9,736	0,000

Source: Processed primary data, 2025

Based on the table, the values produced in the direct influence test can be described as follows:

- 1) Hypothesis 1: Influence ease of access to behavioral interests using the PINTAR Website, shows a coefficient value (original sample) of 0.031 (positive), a t-statistic value of 0.736 (< 1.652), and a p-value of 0.462 (> 0.05). These results indicate that ease of access has a positive and insignificant effect on behavioral interest, so that the hypothesis H1 which states: Ease of access has a positive and significant effect on behavioral interest in using the PINTAR Website is rejected.
- 2) Hypothesis 2: Influence socialization of interest in behaving using the PINTAR Website, shows the coefficient value (original sample) of 0.349 (positive), t-statistic value of 7.383 (> 1.652), and p-value of 0.000 (< 0.05). These results indicate that socialization has a positive and significant effect on behavioral interest, so that the hypothesis H2 which states that: Socialization has a positive and significant effect on behavioral interest in using the PINTAR Website, is declared accepted.

- 3) Hypothesis 3: Influencetechnological knowledge on behavioral interest in using the PINTAR Website, shows a coefficient value (original sample) of -0.084 (negative), a t-statistic value of 2.262 (>1.652), and a p-value of 0.024 (<0.05). These results indicate thattechnological knowledgehas a negative and significant effect on behavioral interest, so that the hypothesis H3 which states: Technological knowledge has a positive and significant effect on behavioral interest in using the PINTAR Website, is declared rejected.
- 4) Hypothesis 4:The role of digital literacyin moderating the relationship betweenease of access and interest in behaving using the PINTAR Website, shows a coefficient value (original sample) of 0.510 (positive), a t-statistic value of 6.527 (>1.652), and a p-value of 0.000 (<0.05). These results indicate thatdigital literacyable to moderate influenceease of access to behavioral interestspositively and significantly. Thus, the role ofdigital literacystrengthen the relationship betweenease of access and behavioral interest, so that the H4 hypothesis which states that digital literacy moderates the influence of ease of access on behavioral interest in using the PINTAR website, is declared accepted.
- 5) Hypothesis 5:The role of digital literacyin moderating the relationship between socialization and interest in behaving using the PINTAR Website, shows a coefficient value (original sample) of -0.464 (negative), a t-statistic value of 8.605 (>1.652), and a p-value of 0.000 (<0.05). These results indicate thatdigital literacy yetable to moderate influencesocialization of behavioral interestsbecause it has negative results even though it is significant. Thus, the role ofdigital literacy is not yet availablestrengthen the relationship between socialization and behavioral interest, so that the hypothesis H5 which states: Digital literacy positively moderates the influence of socialization on behavioral interest in using the PINTAR Website, is declared not accepted.
- 6) Hypothesis 6:The role of digital literacyin moderating the relationship between technological knowledge and interest in behaving using the PINTAR Website, shows a coefficient value (original sample) of 0.343 (positive), a t-statistic value of 9.736 (>1.652), and a p-value of 0.000 (<0.05). These results indicate thatdigital literacyable to moderate influencetechnological knowledge on behavioral interestpositively and significantly. Thus, the role ofdigital literacystrengthen the relationship between technological knowledge and behavioral interest, so that the hypothesis H6 which states: Digital literacy positively moderates the influence of technological knowledge on behavioral interest in using the PINTAR Website, is declared accepted.

3.2. Discussion

1) Ease of Access to Behavioral Interests Using the PINTAR Website

The results of the study indicate that ease of access has a positive but insignificant effect on behavioral intention to use Bank Indonesia's PINTAR website. This is indicated by a

coefficient value of 0.031 with a t-statistic of 0.736 (<1.652) and a p-value of 0.462 (>0.05). This means that easier access for people to access the PINTAR website does not necessarily increase their interest in using it. This condition reflects that although the website has been designed with a simple interface and practical online ordering features, technical obstacles such as server downtime during the surge in demand before Eid remain a challenge. Furthermore, some people are not yet accustomed to using BI's digital services, so ease of access is not optimally perceived. These results are in line with research by Kurnianingsih (2020), which states that perceived ease of use is not significant on interest in using e-money due to the still low level of socialization and public habits towards digital services.

Ease of access is a crucial factor influencing public interest in using digital-based services, including currency exchange through online platforms. According to Davis's (1991) Technology Acceptance Model (TAM), perceived ease of use relates to the belief that a technology can be used without significant effort, thus influencing a person's intention to use it. In the context of Bank Indonesia's PINTAR website, ease of access can be seen from its simple navigation, user-friendly interface, and the system's speed in responding to user requests. Research by Sumarwan (2021) suggests that ease of access will increase public trust in using digital technology, especially if the process is efficient and user-friendly.

Le-Hoang's (2020) research shows that ease of access has a positive and significant effect on the intention to use digital-based websites. Previous research by Rizky (2018) shows that ease of use has a positive effect on the interest in using digital services, such as E-Banking in MSMEs. Rizky, IN, & Yasa, INP (2018) shows that perceived ease of use has a positive effect on the interest in using E-Banking. Kurnianingsih, H., & Maharani, T. (2020) shows that ease of use (perceived ease of use) has a positive effect on the interest in using e-money. Qibtiyana, M., & Ali, H. (2024) explain that ease of use is an important factor in the adoption of financial technology and has an impact on the interest in use. Ease of access is estimated to have a positive influence on public interest in using the PINTAR Website because easy access can increase comfort and efficiency of use.

2) Socialization of Interest in Behavior Using the PINTAR Website

The results of the study indicate that the socialization variable has a positive and significant influence on behavioral interest in using Bank Indonesia's PINTAR website, with a coefficient value of 0.349, a t-statistic of 7.383 (>1.652), and a p-value of 0.000 (<0.05). This means that increased socialization activities correlate with increased public interest in using the PINTAR website. Field results indicate that socialization has been carried out through the official Instagram account @bank_indonesia and publications in various online media, with optimal effectiveness. Many people only receive information briefly and understand in depth how to use the website. Although the socialization carried out is still one-way and informative, it needs to be developed into a more interactive, participatory, and sustainable form to encourage public understanding and interest in actively using the PINTAR website. These results differ from Sari's (2020) study which stated that e-retribution socialization did not

have a significant effect on interest in use due to low communication intensity and lack of assistance in the digital technology adoption process.

Socialization is a crucial factor influencing public interest in using a product or service, including digital services such as the PINTAR website for currency exchange. According to Kotler & Keller (2020), socialization is part of a marketing communications strategy aimed at conveying accurate, clear, and persuasive information to target audiences. In the context of public services, effective socialization can increase public knowledge and understanding, and encourage people to try and use the service. Socialization of the PINTAR website can be conducted through various media, such as social media, press releases, direct community education, and digital campaigns on Bank Indonesia's official channels. According to Arifianto and Sunarto (2022), the effectiveness of socialization is greatly influenced by the clarity of the message, the communication channel used, and the frequency of information delivery.

Research by Nuraini & Wibowo (2023) shows that intensive and educational socialization has a positive effect on increasing public interest in using government digital services. Rahmawati, R., Rokhayati, H., & Ulfah, P. (2024) investment socialization has a positive effect on investment interest. Yanto, ASB (2015) Socialization indirectly increases public interest in using Islamic Financial Institution services. Sari, CN (2020) socialization does not have a positive effect on interest in using e-retribution. Socialization carried out appropriately and comprehensively is expected to be able to increase public interest in using the PINTAR Website.

3) Technological Knowledge on Behavioral Interest in Using the PINTAR Website

The results of the study indicate that technological knowledge has a negative but significant effect on behavioral interest in using Bank Indonesia's PINTAR website. This is indicated by a coefficient value of -0.084, a t-statistic of 2.262 (>1.652), and a p-value of 0.024 (<0.05). Statistically, these results indicate no significant effect; the negative direction of the coefficient indicates a relationship opposite to the initial assumption. This means that increased technological knowledge is not always followed by increased public interest in using the PINTAR website. People with high technological skills and knowledge may actually have a preference for other digital applications or systems that are considered more practical and fast, so they are less dependent on the PINTAR website. People with sufficient technological knowledge may be more interested in trying the service because they feel able to understand how to use the website, from the access process, filling out the order form, to selecting a money exchange service location. The results of this study are inconsistent with the findings of Rizky (2018) who stated that technological knowledge has a positive effect on interest in using E-Banking services, because technologically literate individuals are more easily adapted to digital systems and have confidence in their security.

Technological knowledge is a key factor influencing people's interest in using digital services, including the PINTAR website for currency exchange. According to Davis (1989) in the

Technology Acceptance Model (TAM) theory, a person's level of understanding or knowledge of technology will influence the perception of ease of use and usefulness of the technology, which ultimately shapes interest in using it. Information on the PINTAR website, related to technological knowledge, includes people's understanding of how to access the site, fill in currency exchange data, select exchange locations and schedules, and obtain proof of reservation. Good knowledge will make it easier for people to interact with the service, so they are more motivated to use it.

Hidayat and Anindita's (2023) research shows that a high level of digital literacy significantly influences the increased use of digital-based public services. Cleopatra (2024) states that digital literacy, which is closely related to technological knowledge, has a positive effect on entrepreneurial interest. Rizky, IN, & Yasa, INP (2018) found that knowledge has a positive effect on interest in using e-banking. Rahmawati, R., Rokhayati, H., & Ulfah, P. (2024) found that investment knowledge has a positive effect on investment interest. The technological knowledge possessed by the community will make it easier for them to understand and use the PINTAR website, thereby increasing interest in use.

4) Digital Literacy as a Moderating Variable between Ease of Access and Behavioral Interest in Using the PINTAR Website

Based on the results of the hypothesis testing, it was found that the role of digital literacy in moderating the relationship between ease of access and behavioral interest in using the PINTAR Website showed a coefficient value (original sample) of 0.510 with a positive direction, a t-statistic value of 6.527 (>1.652), and a p-value of 0.000 (<0.05). These results identify that digital literacy significantly moderates the relationship between socialization and behavioral interest, but the direction of the influence is negative. This means that when the level of digital literacy increases, the influence of socialization on the interest in using the PINTAR Website actually decreases. The implementation of the PINTAR Website as a digital-based service facility, digital literacy is the main key for the public in understanding, operating, and utilizing the available features effectively. This finding is in line with conditions in the field, where employees and the public who have good digital understanding are more receptive to technological innovation and show higher enthusiasm in using the PINTAR Website as a modern public service medium.

Ease of access is a key factor driving the use of digital-based services, such as Bank Indonesia's PINTAR website for currency exchange. Ease of access can be measured by how quickly, practically, and flexibly the service can be accessed by people from various locations and devices (Kotler & Keller, 2020). When a website has a responsive design, fast loading times, and is compatible with various devices, people tend to be more interested in using it repeatedly. However, the relationship between ease of access and public interest is not always direct and linear. Digital literacy acts as a moderating variable that can strengthen or weaken the effect of ease of access on user interest. People with high levels of digital literacy tend to adapt more quickly to the interface, understand the navigation flow, and

optimally utilize available features. Conversely, individuals with low digital literacy may still experience difficulties even if the website is designed with high accessibility in mind.

Suparman & Ardiansyah's (2022) research shows that digital literacy strengthens the relationship between perceived ease of use and intention to use online services. Herlina & Nugroho (2023) state that ease of access only has a significant impact on interest if users have an adequate level of digital literacy. Syara, DA (2025) digital literacy moderates the influence of perceived benefits and customer experience on purchase intention (although it does not moderate advertising with purchase intention). Relevant to demonstrate the moderating function. Yulianingsih, T., et al. (2023) Digital literacy influences interest in using mobile banking.

5) Digital Literacy as a Moderating Variable between Socialization and Behavioral Interest in Using the PINTAR Website

Based on the results of the hypothesis testing, it was found that the role of digital literacy in moderating the relationship between socialization and behavioral interest using the PINTAR Website showed a coefficient value (original sample) of -0.464 with a negative direction, a t-statistic value of 8.6055 (>1.652), and a p-value of 0.000 (<0.05). These results indicate that digital literacy has not been able to moderate the influence of socialization on behavioral interest because it has a negative result even though it is significant. That increased digital literacy actually weakens the relationship between socialization and behavioral interest in using the PINTAR Website. In other words, although digital literacy is statistically significant, the negative direction of the effect indicates that individuals with higher levels of digital literacy are less likely to be driven by the socialization process in shaping their interests. This may occur because more digitally literate users may have other preferences, considerations, or sources of information outside of their socialization behavioral process, so the influence of socialization no longer has a strong impact on interest.

Socialization is a factor that can influence public interest in using digital services, including in the context of using the PINTAR website for money exchange. Socialization, in this case, includes various forms of communication and outreach conducted to introduce and educate the public about the benefits and how to use the website. According to Kotler & Keller (2020), effective outreach can increase awareness and reduce misunderstandings that can hinder technology adoption by the public. However, the relationship between socialization and public interest in using the PINTAR website for money exchange can be influenced by each individual's level of digital literacy. Individuals with high levels of digital literacy tend to more easily understand the information conveyed during socialization and feel more confident in using the PINTAR website. Conversely, people with low digital literacy may not be able to properly grasp the message, even if they have received sufficient information through socialization.

Research by Susanto & Kurniawan (2021) shows that digital literacy has a significant influence in moderating the relationship between socialization and the decision to use

online services. Syara (2025) found that digital literacy can moderate the influence of perceived benefits and customer experience on consumer purchase intention. Yulianingsih, T., et al. (2023) found that digital literacy contributes to increased interest in digital services, which can be relevant in the context of digital socialization. Good digital literacy allows individuals to better understand usage procedures and utilize various features on the platform efficiently. Conversely, individuals with low digital literacy tend to have difficulty understanding instructions or navigation provided in socialization, so even if socialization is carried out well, interest in using the service may remain low. With a good level of digital literacy, the impact of socialization on public interest will be stronger.

6) Digital Literacy as a Moderating Variable Between Technological Knowledge and Behavioral Interest in Using the PINTAR Website

Based on the results of the hypothesis testing, it is known that the role of digital literacy in moderating the relationship between technological knowledge and behavioral interest in using the PINTAR Website shows a coefficient value (original sample) of 0.343 (positive), a t-statistic value of 8.605 (>1.652), and a p-value of 0.000 (<0.05). These results indicate that digital literacy is able to moderate the influence of technological knowledge on behavioral interest positively and significantly. This means that the higher the level of individual digital literacy, the stronger the influence of technological knowledge on the interest in using the PINTAR Website. This indicates that employees or users who have a good understanding of technology will find it easier to operate, understand the features, and utilize the functions of the PINTAR Website optimally. Good digital literacy helps users not only understand the technical aspects, but also increases their confidence in using digital platforms. The implementation of the PINTAR Website in government agencies, these results show the importance of digital literacy training as a bridge between technological mastery and increasing interest in digital behavior, in order to support the effectiveness of online-based service transformation.

Technological knowledge is one factor influencing people's interest in using digital services, such as the PINTAR website for currency exchange. Technological knowledge encompasses an individual's understanding of the various tools and systems used in digital technology. This knowledge encompasses skills in using devices, understanding websites, and understanding how the systems behind the website operate. According to Davis (1989), technological knowledge will influence users' perceptions of the ease of use and benefits offered by a digital platform. However, even if an individual has adequate technological knowledge, the relationship between technological knowledge and people's interest in using the PINTAR website can be influenced by their level of digital literacy. Digital literacy encompasses an individual's ability to effectively access, analyze, and interact with information through digital platforms. Individuals with good digital literacy will be better able to optimize their technological knowledge to maximize the experience of using the PINTAR website. Conversely, individuals with low digital literacy may struggle even with sufficient technological knowledge, which can reduce their interest in using the platform.

Research by Hargittai (2010) shows that digital literacy plays a significant role in how technological knowledge can influence technology adoption. Syara, DA (2025) shows that digital literacy strengthens the influence of perceived benefits (which is closely related to user knowledge and experience) on purchasing intention. Kartikaningrum (2024) explains that digital literacy plays a role in strengthening the relationship between technological knowledge and responsible digital behavior. High digital literacy can improve understanding and skills in using technology, thereby strengthening the influence of technological knowledge on people's interest in using digital services. High digital literacy strengthens the relationship between technological knowledge and people's interest in using the PINTAR website.

4. Conclusion

Ease of access does not significantly influence behavioral intention to use the PINTAR Website. This means that even though the website is easily accessible, this does not necessarily encourage users to actively utilize it. Other factors such as user experience and perceived usefulness are likely more dominant in influencing behavioral intention. Socialization has a positive and significant effect on behavioral intention to use the PINTAR Website. This indicates that socialization activities have not been effective in fostering user interest. This likely occurs because the information delivery is not interactive or does not directly address user needs. The use of technology has a negative and significant effect on behavioral intention to use the PINTAR Website. This indicates that the better the implementation of technology used by the community, does not increase user interest in interacting and utilizing the website as a digital service facility. Digital literacy has been shown to moderate the relationship between ease of access and behavioral intention to use the PINTAR Website. This means that the better a person's digital literacy, the greater the effect of ease of access on increasing user interest in optimally utilizing the website. Digital literacy also plays a role in moderating the relationship between socialization and behavioral intention. This suggests that socialization will be more effective if accompanied by increased digital literacy, so that users can understand and implement the information received practically. Digital literacy positively moderates the relationship between technological knowledge and behavioral intention to use the PINTAR website. In other words, the greater the technological knowledge possessed, supported by good digital literacy, the stronger the user's motivation to actively use the platform.

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