

“Determinants of consumer adoption of Islamic mobile banking services in Indonesia”

AUTHORS	Nur Rizqi Febriandika  Harun Fifi Hakimi  Masrizal 
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Nur Rizqi Febriandika, MSc, Lecturer, Researcher, Faculty of Islamic Studies, Department of Islamic Economic Law, Universitas Muhammadiyah Surakarta [Muhammadiyah Surakarta University], Indonesia. (Corresponding author)

Harun, Ph.D., Associate Professor, Researcher, Faculty of Islamic Studies, Department of Islamic Economic Law, Universitas Muhammadiyah Surakarta [Muhammadiyah Surakarta University], Indonesia.

Fifi Hakimi, MSc, Lecturer, Researcher, Faculty of Business and Economics, Department of Islamic Economic, Muhammadiyah Lamongan University, Indonesia.

Masrizal, Ph.D., Researcher, Faculty of Economy and Business, Department of Islamic Economic, Airlangga University, Indonesia.



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Nur Rizqi Febriandika (Indonesia), **Harun** (Indonesia),
Fifi Hakimi (Indonesia), **Masrizal** (Indonesia)

DETERMINANTS OF CONSUMER ADOPTION OF ISLAMIC MOBILE BANKING SERVICES IN INDONESIA

Abstract

Islamic banking must concentrate on customer service and loyalty to be competitive because the financial sector delivers almost identical goods and services. Mobile banking is one of the most recent advances in the financial sector and can be advantageous to bank customers and banking institutions. This study aims to explore the elements that affect Islamic bank customers' propensity to adopt Islamic mobile banking services. Internet connection quality, bank reputation, and awareness are included as new factors to the Technology Acceptance Model (TAM) theoretical framework used in this study to evaluate the relevant issue. The online survey was administered through a questionnaire, yielding 265 responses obtained from Islamic Mobile Banking users in Indonesia. The PLS-SEM method was used to analyze the data. Results indicated that perceived utility, internet connection quality, consumer awareness, and bank reputation had a substantial beneficial effect on customer inclinations to utilize Islamic vehicle banking services. However, perceived usability does not have a significant favorable effect. Understanding these characteristics would enable participants in the Islamic finance industry to design and plan relevant strategies to promote financial services to present and prospective users.

Keywords

Islamic banking, mobile banking service, technology acceptance model

JEL Classification

L86, G21, M21, O14

INTRODUCTION

The expansion of mobile platform systems in the banking sector is responsible for the rise of mobile banking services, which enable users to access financial services using mobile devices (Suhartanto et al., 2020). In recent years, mobile banking has undergone phenomenal global expansion (Shankar & Rishi, 2020). The emergence of mobile banking in recent years is one of the most promising inventions, demonstrating its use for banks and users (Zhou et al., 2021). Mobile banking serves banks by fostering greater efficiency and enhancing service quality, and it benefits clients via time optimization, real-time information, quick connectivity, convenience, and high interactivity (Malaquias & Hwang, 2016).

Little research has been undertaken on Islamic vehicle banking services, particularly in Indonesia, also due to the fact that numerous researchers have examined the elements that impact the adoption of mobile banking. As many hurdles to technology adoption, such as cost, access, and service quality, have been greatly lowered, Islamic banks should establish an in-depth comprehension of all the aspects influencing the process of m-banking adoption. Individual perspectives of Islamic mobile banking must be re-examined in a fresh framework in light of the changing lifestyles of contemporary consumers. Although many Islamic banks have provided mobile banking services to this

point, research into the variables affecting the adoption of Islamic mobile banking services is still lacking. By identifying the characteristics of Islamic mobile banking services in Indonesia, this study addresses a gap in the literature.

Indonesia has the world's largest Muslim population (Febriandika et al., 2020); thus, its Islamic banking business has tremendous potential. However, Islamic banks continue to hold 6.59 percent of the market share. The prevalence of mobile banking is rising rapidly (Malaquias & Hwang, 2019; Owusu Kwateng et al., 2019). In 2018, the overall number of Indonesian Islamic banking customers on a national scale was approximately 14 million (Suhartanto et al., 2020). Since mobile banking is a strategy for achieving a competitive advantage on the one hand and attracting new consumers on the other, it is vital to determine the elements that support the use of Islamic mobile banking (Raza et al., 2019).

1. LITERATURE REVIEW AND HYPOTHESES

The Islamic economy is growing swiftly in Indonesia, which is undergoing many changes in its economic advancement policies (Febriandika et al., 2023c). The global economy has changed from a production-based economy to a knowledge-based economy due to the information and communication technology revolution. Events that occur in one country can affect economic conditions in other countries (Febriandika et al., 2023a). Almost people perform transactions or acquire services, and many people prefer to be connected wherever they are and want to do it as quickly as possible (Mohd Thas Thaker et al., 2019). Global markets require relations between one country and another, which can mutually influence the economy (Febriandika et al., 2023b). In an effort to increase its competitiveness, the financial sector is likewise focusing more on client loyalty ratings. Since financial institutions offer comparable banking products and services, several efforts have been undertaken to determine the preferences of users among various services (Lee & Chung, 2009).

Mobile banking allows bank customers to use smartphones or other mobile computing devices to carry out banking tasks like paying bills, checking account balances, finding ATMs, and transferring money (Jamshidi & Hussin, 2016; Malaquias & Hwang, 2016, 2019). Unlike desktop Internet or kiosk-based electronic banking services, mobile banking services are not limited by date, time or place. Mobile banking

customers can access real-time account information and make payments for transactions whenever and wherever they are (Malaquias & Hwang, 2016).

The number of mobile banking users worldwide will reach 10 million in 2017 and surpass 100 million by 2020 (Kshetri, 2018). China and India have the greatest mobile banking adoption rates compared to other nations, sixty and seventy percent, respectively. Currently, mobile banking services are utilized by 38 percent of Europeans, with a moderate rate of increase. The adoption rate in South Africa is close to 58 percent, followed by Kenya (49 percent), South Korea (54 percent), and Singapore (52 percent) (Mohd Thas Thaker et al., 2019).

Indonesia likewise acknowledges the significance of mobile banking. The survey conducted by the Association of Indonesian Internet Service Providers (APJII) in 2019–2020 reveals that 95.4% of Indonesians who use the internet every day do so through their cellphones, while 9.5% use a computer or PC and 19.7% use a portable, laptop, or tablet. In the meantime, one of the top five reasons from the poll is that individuals use the internet to satisfy their financial service needs (APJII, 2020). This demonstrates that evolving technologies can cause a shift from conventional to contemporary consumer behavior (Owusu Kwateng et al., 2019). Currently, Indonesia is ranked as the Southeast Asian nation with the highest digital economy transaction value. The documented value of transactions in Indonesia's digital economy hit 44 billion US dollars. It is anticipated that this amount will continue to rise to 124 billion US dollars by 2025.

This growth parallels the rise of mobile banking users in Indonesia, from 33 percent in January 2020 to 39.2 percent in January 2021 (Sandy, 2021).

Numerous researchers have utilized multiple theories to explain the individual acceptability of mobile banking services (Hanafizadeh et al., 2014). The theory of technology acceptance model (TAM), the theory of diffusion of innovation (IDT), the theory of acceptance and use of integrated technology (UTAT), and the Theory of Planned Behavior (TPB) are developed. The majority of studies have looked at how mobile banking is being used, with some of them focusing on Islamic banking and talking about what drives users to use it. The previous literature has presented various models for explaining the phenomenon of technology adoption. One of the most popular and well-known ideas is the technology adoption model (TAM) (Jamshidi & Hussin, 2016; Suhartanto et al., 2020). Experts encourage continuous efforts to comprehensively analyze mobile banking adoption due to the complexity of the technical acceptance process (Malaquias & Hwang, 2019; Raza et al., 2019; Suhartanto et al., 2020).

Koksal (2016) examined the adoption of mobile banking in Lebanon and discovered that perceived ease of use, perceived utility, considered credibility, compatibility, and trialability support the desire to use mobile banking, perceived self-efficacy and normative pressure, and financial costs do not. According to K. Patel and H. Patel (2018), when analyzing the adoption of internet banking in Gujarati using TAM and expanding with Perceived Security and Social Influence, it was discovered that extended TAM has a more substantial predictive value than independent TAM for elucidating and understanding customers intentions to use internet banking services in Gujarati. In contrast, Mohd Thas Thaker et al. (2019), who informed the TAM variable with the expansion of perceived riskiness, relative advantage, and social norm to evaluate the intention to utilize Islamic mobile banking in Malaysia, found that only perceived riskiness and usefulness had a meaningful impact. This study expands on the TAM model and integrates additional criteria to broaden the possibilities for mobile banking services, as suggested by the previous literature, in terms of Islamic banking goods and services, such as mo-

bile banking services (Mohd Thas Thaker et al., 2019). The variables in this study that are believed to explain consumer adoption intentions are the Quality of the Internet and Bank Reputation Awareness (Al-Somali et al., 2009; Kaabachi & Obeid, 2016; Warsame & Ireri, 2018).

Technology Acceptance Model (TAM) is one of the most extensively employed models for describing the acceptance of information technologies by individuals (Davis, 1986). TAM's major objective is to anticipate IS/IT acceptance and diagnose design flaws prior to user adoption. Consequently, TAM has been extensively used to forecast, explain, and enhance the comprehension of user acceptance of information systems across several fields (Al-Debei et al., 2015). Several empirical studies using TAM have shown that it is more effective than TRA and TPB at explaining intentions and attitudes toward information technology (Al-Somali et al., 2009). Due to three factors, TAM is a well-known model for explaining technology adoption. First, this model provides reliable results for projecting and explaining the user acceptance of various technologies across various industries. Second, TAM was developed on a solid theoretical basis (TRA and TPB). Lastly, TAM has accumulated a lot of empirical data, particularly in terms of its explanatory power.

Perceived usefulness (PU) and perceived ease of use (PEOU) play a mediating role in determining individual attitudes toward the desire to use innovation, according to the TAM theory of user adoption of innovations and new technologies involving information systems (IS). However, PEOU can also directly affect PU as an independent variable (Siyal et al., 2019). It is essential to highlight that this study uses the TAM-based findings as the basis for building a theoretical model. TAM is merged with internet quality, service awareness, and a bank's reputation to investigate consumer interest in Islamic banks utilizing mobile banking. How strongly a person believes that using the system would increase their performance is correlated with perceived usefulness (Davis, 1989). Jamshidi and Hussin (2018) further assert that perceived utility reveals how efficiently the technology fits adopters' needs. Malaquias and Hwang (2019) emphasized further that perceived utility is a term used to describe the benefits offered by technology.

Perceived usefulness in mobile banking services refers to how users think mobile banking can be incorporated into their daily life (Sun et al., 2012). The larger a user's perception of mobile banking's utility, the greater their intent to utilize mobile banking services. The technology is unlikely to be used, however, if mobile banking is deemed to be of low importance (Suhartanto et al., 2020). According to prior studies by Ayyub et al. (2020), Koksal (2016), Thaker et al. (2019), Siyal et al. (2019), and Suhartanto et al. (2020), perceived utility influences customer interest in utilizing mobile banking.

According to Mehrad and Mohammadi (2017), the perception of usability can enhance performance. If consumers discover ease in the system, they will find it easy to use, and this view will foster a favorable attitude towards them. In other words, if potential users perceive that technology is difficult to use, they will be less inclined to accept it, even if it is reasonably priced (Suhartanto et al., 2020). Suhartanto et al. (2020), Jamshidi and Hussin (2016), and Wallace and Sheetz (2014) have demonstrated that perceived ease of use is a valid and dependable concept in adopting technology services. Every internet-based program requires a reliable Internet connection (Al-Somali, 2009). Without a reliable internet connection, mobile banking services cannot be utilized. Sathye (199) discovered in his study that internet connection is one of the elements influencing the adoption of online banking. In addition, a study by Almogbi (2005) demonstrates a correlation between the speed of Internet access and the utilization of online banking services. According to Kotler and Lee (2005), the idea of awareness tries to investigate how customers construct knowledge about a product or service and the degree to which they are less knowledgeable about it.

To maintain industry competitiveness, the banking industry must raise customer knowledge in order to provide diverse goods and other options. In other words, awareness is an understanding of the thing being presented. Awareness is the level of customer familiarity with the attributes of products, designs, and services (Albaity & Rahman, 2019). Awareness of online media makes it easy for someone to run their business (Ma'ruf & Jatmiko, 2020). Through advertising,

promotion, and other forms of marketing communication, customers can be made aware of a company's brands, goods, and services, among others, to advance the process of awareness. In addition, consumers obtain information from mass media and word-of-mouth, which increases customer awareness (Al-Debei et al., 2015).

If the consumer has sufficient knowledge and information and is also accessible, the effect of acceptance and use will be enhanced. In other words, when clients are aware of a product or service's existence and have prior knowledge about it, high consumption will increase (Jamshidi & Kazemi, 2020). Previous research by Jamshidi and Hussin (2016), Jamshidi and Kazemi (2020), and Dusuki and Abdullah (2007) indicates that awareness influences the adoption and intent to use Islamic financial instruments.

Reputation indicates to the public how a business's products, services, work, strategy, and future prospects are compared to those of its competitors (Mustika et al., 2019). In addition, reputation is characterized as an asset that encompasses other characteristics, such as product and service quality, the ability to innovate, financial stability, the capacity to recruit and retain talent, and the quality of the organization's management (Saleh et al., 2017). Reputation is regarded as a crucial aspect of a company's commercial continuity, financial performance, and innovation in service delivery (Hamidah & Tsani, 2020). Reputation is also tied to organizational identity, performance, and others' reactions to their conduct (Zakiah & Al-Aidaros, 2017). Warsame and Ileri (2018) believe that reputation is an important business asset and has a big impact on Islamic banks because they rely on their reputation to compete with regular banks. Previous research conducted by Ahmad et al. (2011), Dusuki and Abdullah (2007), and Ismail et al. (2014) determined that a bank's reputation is a crucial component in the use of Islamic banking services.

The behavior of mobile banking users has been studied in the past using information technology adoption theories such as the Technology Acceptance Model (TAM), the Innovation Diffusion Theory (IDT), and the Unified Theory of Adoption and Use of Technology (UTAUT).

The research by Yousafzai et al. (2010) comparing three models (TRA, TPB, and TAM) for identifying consumer behavior in adopting online banking shows that TAM is better than other models and emphasizes how crucial it is to comprehend how people use online banking. Darmansyah et al. (2020) explored the factors that influence the intention to adopt fintech in Indonesia by comparing three models (TPB, TAM, and UTAT), revealing that TAM is the most influential factor in fintech adoption. Suhartanto et al. (2020) evaluated intentions to utilize Islamic mobile banking using TAM and religiosity. Additionally, they discovered that TAM integration increases consumer intentions to utilize Islamic mobile banking and highlights the importance of religion in justification for the uptake of mobile banking.

Based on previous studies, this study uses perceived usefulness, perceived ease of use, quality of internet connection, awareness of service, and a bank's reputation as independent variables on the intention to use Islamic mobile banking variable. Each of these variables is predicted to have a positive effect on the dependent variable (intention to use Islamic mobile banking).

The following hypotheses are offered:

- H1: Perceived usefulness positively influences the intention to use Islamic mobile banking.*
- H2: Perceived ease of use positively influences the intention to use Islamic mobile banking.*
- H3: Quality of internet connection positively influences the intention to use Islamic mobile banking.*
- H4: Awareness of service positively influences the intention to use Islamic mobile banking.*
- H5: Bank's reputation positively influences the intention to use Islamic mobile banking.*

2. METHODS

The population of this study is the population of Indonesians who have used Islamic Mobile

Banking, and the sample was selected using stratified random sampling. In this study, participants must be at least 17 years old and have utilized Islamic mobile banking at one of the Islamic banks to qualify. This study's online questionnaire was created using a Google form and delivered over Facebook, LINE, Telegram, and WhatsApp, among other social media sites. 265 people provided input in response to a circulated online questionnaire. Table 1 shows the questionnaire consisting of 25 variables based on a four-point Likert scale (strongly disagree, disagree, agree, and strongly agree).

Structural Equation Modeling (SEM) was used to investigate this topic. There has yet to be a consensus regarding the minimum and maximum sample sizes for SEM. According to Hair et al. (2014) and Henseler et al. (2015), the suggested minimum sample size for SEM analysis is between 100 and 200. Depending on the model's complexity, sample size determination can vary. In a straightforward model, a sample size of 100 to 150 is adequate. Studies with a minimum data size of 100 have been used in Islamic economics research by Mawardi et al. (2022) and Widiastuti et al. (2021). Complex models require more. The model's complexity requires a greater sample size (Aji et al., 2021).

This study originally employed the theoretical framework proposed by David (1989). It includes perceived usefulness (PU) and perceived ease of use (PEU) (PEOU). Several independent variables were included in the model after a review of prior research to examine in detail the behavioral intentions of consumers regarding the adoption of Islamic mobile banking. Deductive reasoning is employed, which means that the research begins with a theoretical framework and uses data to corroborate or contradict hypotheses. Consequently, the approach includes assessing the theory underpinning the assessed phenomena using the created Technology Acceptance Model theory. This study employs an enlarged TAM along with internet connection quality, awareness, and bank reputation to explain the elements that influence the intention to embrace Islamic mobile banking in Indonesia in greater detail. Similar to the conceptual structure presented in Figure 1.

Table 1. Research constructs and their relative questions

No	Variables	Questionnaire Statement	Source
1	Perceived Usefulness	My ability to accomplish banking tasks more quickly because of mobile banking	Al-Somali et al. (2009), Chau and Ngai (2010), Jamshidi and Hussin (2016)
		My ability to execute banking tasks more effectively because of mobile banking	
		I can carry out several banking tasks with mobile banking.	
		I can better manage my banking finances with the use of mobile banking	
2	Perceived ease of use	It's incredibly simple to use and understand the mobile banking application	Al-Somali et al. (2009), Chau and Ngai (2010), Jamshidi and Hussin (2016)
		In mobile banking, whatever I want to accomplish is incredibly simple	
		Utilizing mobile banking is simple to use	
		Trying to use the Mobile Banking application effectively is relatively simple	
3	Quality of Internet	I have fairly easy access to the internet	Al-Somali et al. (2009)
		My online financial transactions can be readily managed due to the internet	
		I find the internet to be a very effective tool for completing my online banking activities	
		A good internet network makes it easier for customers to access finance 24 hours	
4	Awareness of Service	The internet ensures that all banking-related transactions will be completed	Warsame and Ireri (2018)
		Regarding the mobile banking application, I was given enough information	
		I discovered enough about the advantages of utilizing the mobile banking application	
		I received enough information to use the mobile banking application	
5	Bank's Reputation	I learned about the Mobile Banking application from Bank	Saleh et al. (2017), Warsame and Ireri (2018)
		The bank has a good reputation for keeping promises to customers	
		The bank has a good name in the banking industry	
		The bank has a positive image among customers and the general public	
6	Intention	A well-known bank in the general public	Al-Somali et al. (2009)
		The bank has a reputation for transactions with many benefits/ advantages	
		I will use the Mobile Banking app regularly in the future	
		I look forward to using the Mobile Banking application to deal with my ongoing financial problems in the future	
		I will recommend the use of the Mobile Banking application to others	

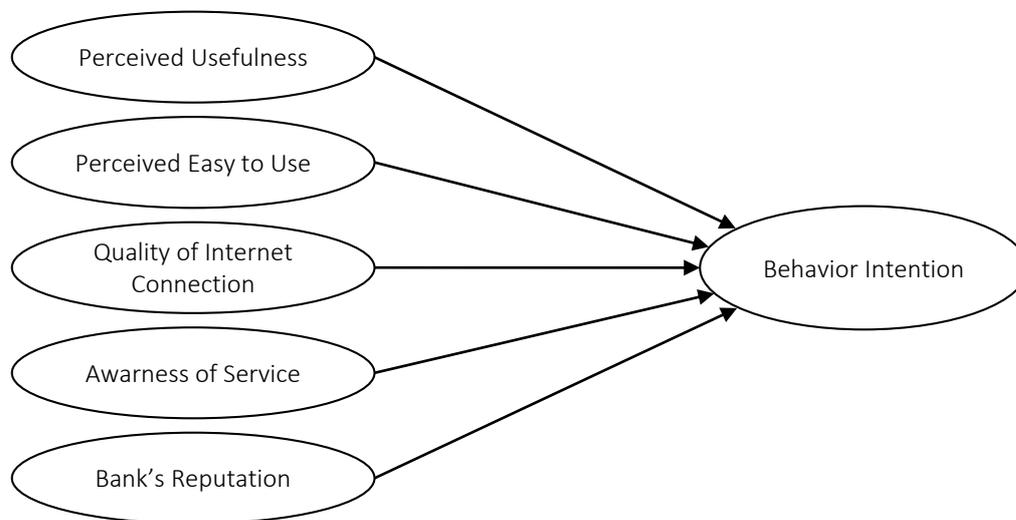


Figure 1. Conceptual framework

3. RESULTS

In this survey, 265 respondents in total were gathered (see Table 2). most of the respondents were female, with as many as 153 respondents (57.7%) and male as many as 112 respondents (42.3%). Based on regional characteristics, respondents from Sumatra Island were more dominant, with 186 respondents (70.1%), followed by Java with 64 respondents (24.6%), Sulawesi with seven respondents (2.6%), Kalimantan with five respondents (1.9%), Bali and Nusa Southeast Asia by two respondents (0.6%), followed by Papua as many as one respondent (0.2%).

Table 2 also indicates that regarding education, respondents with a high school degree dominate 26 respondents (9.8%), followed by Bachelor/Diploma with 164 respondents (61.9%), Master (S2) with 70 respondents (26.4%), and Doctor (S3) by five respondents (1.9%). This is consistent with the age of respondents, who are between the ages of 20 and 30, as much 176 (59.26), followed by those between the ages of 31 and 40, as much 71 (23.91), the ages of 41 to 50, as much 35 (11.78), and those above 50, as much 15 (5.05). Table 1 also shows that the respondent’s work is dominated by teachers by as many as 90 respondents (34%), students by 47 respondents (17.7%), entrepreneurs by as many as 44 respondents (16.6%), civil servants / civil servants by 35 (13.2 %), and 29 private employee respondents (11%), and Housewife as many as 20 respondents (7.5%). In terms of monthly expenditure, most respondents are dominated by the amount of expense < 3 million each month. This is in line with most respondents with a bachelor’s education.

Table 2. Characteristics of respondents

Source: Authors' calculation (2023).

Variable	Description	Frequency	(%)
Region	Sumatera Island	186	70.1
	Java Island	64	24.6
	Kalimantan island	5	1.9
	Sulawesi island	7	2.6
	Papua Island	1	0.2
	Bali dan Nusa Tenggara Island	2	0.6
	Gender	Male	112
	Female	153	57.7

Variable	Description	Frequency	(%)
Age	17-25	70	26.4
	26-30	68	25.7
	31-35	81	30.6
	36-40	26	9.8
	41-50	14	5.3
	> 50	6	2.2
Education	High School	26	9.8
	Diploma/ Bachelor	164	61.9
	Postgraduate	70	26.4
	Doctoral	5	1.9
Occupation	Student	47	17.7
	Teacher/Lecturer	90	34
	Entrepreneur	44	16.6
	Housewife	20	7.5
	Civil Servant	35	13.2
	Pegawai Swasta	29	11
Expenditure	< 3 Million	106	40
	3-5 Million	86	32.5
	6-8 Million	32	12.1
	> 8 Million	41	15.4
Bank	BSI	219	82.6
	Bank Mega Syariah	1	0.3
	BPD Aceh Syariah	6	2.3
	BTN Syariah	6	2.3
	Bank Jabar Syariah	1	0.3
	Bank Muamalat Indonesia	19	7.2
	BCA Syariah	6	2.3
	Nagari Syariah	6	2.3
	Maybank Syariah	1	0.3

After conducting a discussion regarding the respondents’ demographic data, the following discussion is about the structural and measurement models. Smart PLS 3.0 software was used to analyze data. The structural model evaluates the explanatory capacity, and the measurement model is a construct’s measure of how much accuracy is sufficient. Composite Reality (CR), average variance extracted (AVE), the item loading size, and discriminant validity are essential for assessing the measurement model.

This study uses factor loading (FL), AVE, CR, and Cronbach’s alpha to evaluate convergent validity. The suggested FL and AVE values must be more than 0.5 to support convergent validity (Ryu, 2018; Darmansyah et al., 2019). To support convergent validity, CR and Cronbach’s alpha values should be more than 0.7 (Bagozzi & Yi, 1988; Jamshidi & Kazemi, 2020). Table 3 displays the findings, which indicate that all constructions support convergent validity because CR and Cronbach’s alpha (> 0.70), FL, and AVE (> 0.50) are greater than the advised level for each construction.

Table 3. Measurement model indicators

Source: Authors' calculation (2023).

Construct/indicator	Loading	α	CR	AVE
Perceived of Usefulness				
Solve the problem faster	0.838	0.848	0.898	0.689
Increase the Performa	0.858			
Solve many problems	0.892			
To manage my daily finance	0.723			
Perceived of Easy Use				
Very clear dan easy understanding	0.875	0.908	0.936	0.784
Easy to use	0.869			
Comprehensible	0.891			
Easy to learn	0.908			
Awareness of Service				
Sufficient information	0.924	0.894	0.927	0.761
Sufficient information about benefits	0.895			
Sufficient information about the use	0.928			
Information comes from bank management	0.728			
Quality of Internet Access				
Internet access is very easy	0.702	0.841	0.888	0.616
Accurately	0.855			
Efficiently	0.865			
Allow 24-hour access	0.771			
Transaction settlement guarantee	0.717			
Bank's Reputation				
Good hold promise	0.841	0.899	0.925	0.713
Good reputation	0.891			
Good reputation among the customer	0.885			
Famous	0.757			
Good reputation in transaction	0.841			
Behavior Intention				
Continuing in use	0.911	0.879	0.926	0.806
Keep in use mobile banking service	0.915			
Recommend to others	0.867			

When a reliable and accurate evaluation of the outer model has been acquired, the significance of the inner path structure model is evaluated. The structural model demonstrates the relationships between the latent constructs in this study (Hair et al., 2014). This study used the structural model path coefficients and a bootstrap analysis to determine the statistical significance of the route coefficients (Table 4).

The findings of the initial hypotheses developed for the investigation are displayed in Table 3. The processed data found that the perceived easy-to-use (*H2*) variable has a positive and insignificant effect on a person's intention to use sharia mobile banking applications. Furthermore, the results also show that perceived usefulness (*H1*), awareness of service (*H3*), Quality of Internet (*H4*), and a bank's reputation (*H5*) were found to have a significant positive effect on intentions to use Islamic mobile banking.

Table 4. Partial least squares – structural equation modelling result

Source: Authors' calculation (2023).

Hypothesized Path	Estimate	t-statistic	p-value	Result
H1: Perceived of Usefulness → Behavior Intention	0.381	4.655	0.000	Supported***
H2: Perceived of Ease of Use → Behavior Intention	0.040	0.466	0.641	Not Supported
H3: Awareness of Service → Behavior Intention	0.163	2.471	0.014	Supported**
H4: Quality of Internet Access → Behavior Intention	0.148	1.739	0.083	Supported*
H5: Bank's Reputation → Behavior Intention	0.147	2.131	0.034	Supported**

Note: Degree of confidence: *** p < 0.001, ** p < 0.01.

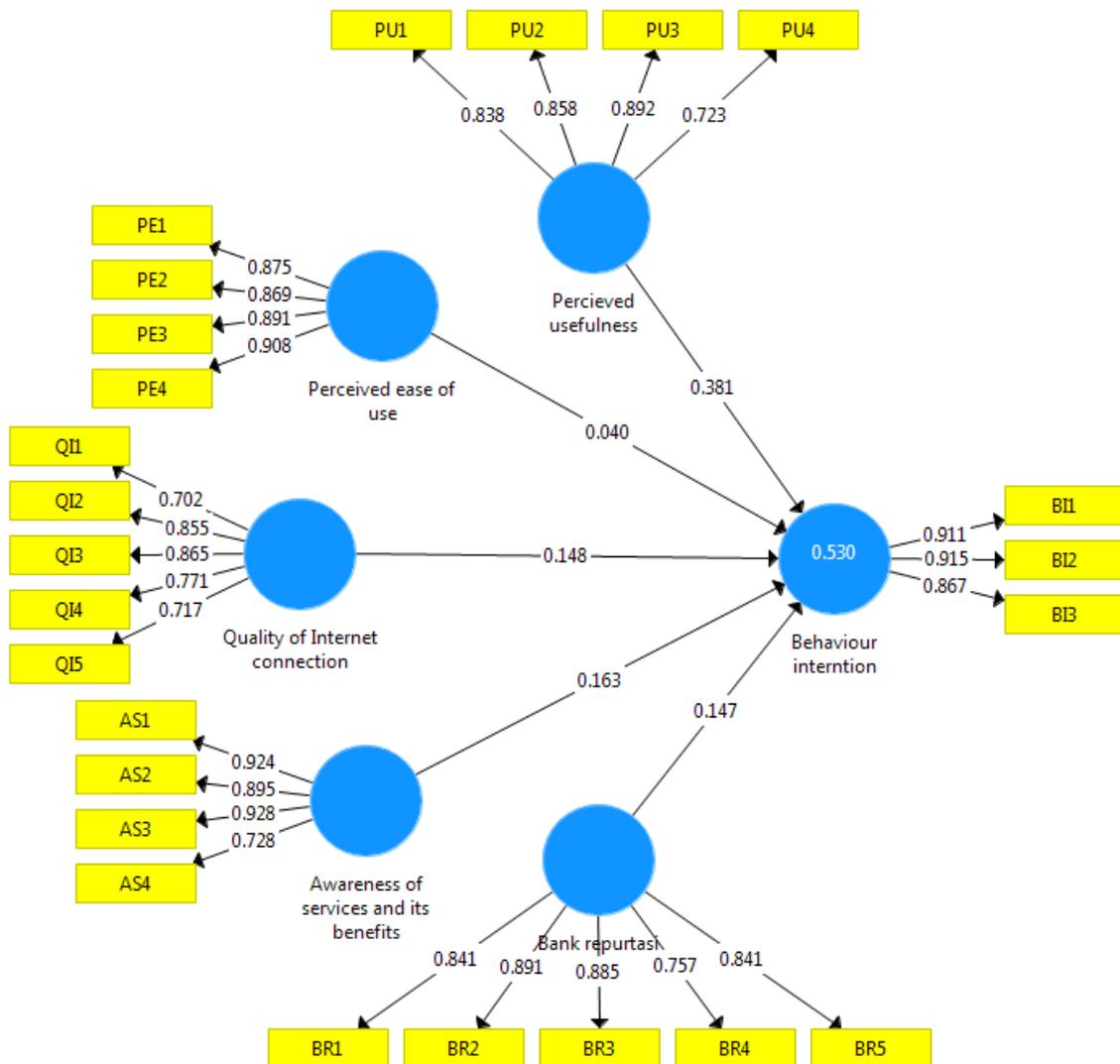


Figure 2. Structural model

4. DISCUSSION

In this research model, there are five hypotheses being explored. Based on the final data, there are four hypotheses: Perceived usefulness (*H1*), Awareness of service (*H3*), Quality of Internet (*H4*), and Bank’s reputation (*H5*) have a significant effect, although Perceived ease of use (*H2*) has no significant effect.

A key variable predicting user adoption of Islamic mobile banking was perceived utility. Several earlier studies also indicate that perceived utility is crucial and essential for consumers using mobile banking services (Hanafizadeh et al., 2014; Mehrad & Mohammadi, 2017; Mohammadi, 2015; Mohd Thas Thaker et al., 2019; Suhartanto et al.,

2020). This study revealed that perceived utility was the most important predictor of customer desire to adopt Islamic mobile banking. This study found that perceived utility was the most significant indicator of customer intention to adopt Islamic mobile banking. It suggests that most Indonesian clients see mobile banking as a more valuable and effective technology that facilitates and improves their interactions with banks.

Al-Gahtani (2001) asserts that perceived usefulness is the amount to which the adoption of a certain technology will enhance individual work performance. Because mobile banking service technology may deliver speedier services, it is more probable that consumers would finish their complex work duties utilizing this technology. In other

terms, mobile banking is a mobile technology that allows clients to access a variety of banking services regardless of time or location (Mohd Thas Thaker et al., 2019). Thus, mobile consumer banking can save more time and effort than the conventional method of human encounters and is accessible 24 hours a day, seven days a week (Hanafizadeh et al., 2014). Given that perceived utility is a crucial aspect in the adoption of Islamic mobile banking services, care should be taken to develop a user-friendly and trustworthy system. Therefore, Islamic financial institutions that offer mobile banking services must develop a trust system and supply users with the latest, quickest, and most user-friendly solutions available (Mohd Thas Thaker et al., 2019).

Awareness is another element that predicts consumer desire to use mobile banking services. In accordance with the findings of Jamshidi and Hussin (2016), Jamshidi and Kazemi (2020), Husin et al. (2016), and Dusuki and Abdullah (2007), awareness is one of the factors of consumer adoption intentions for banking services. If users have adequate knowledge and information, mobile banking services will be more widely accepted and utilized (Al-Somali et al., 2009). In other words, knowledgeable consumers can use mobile banking, whereas those unaware of a product or service will not complete a transaction (Chen, 2013). However, compared to the awareness of users of the Islamic financial sector in the conventional financial sector, there still needs to be more awareness of mobile banking users in the conventional financial sector. It has not happened in Indonesia only; other countries experienced the same thing (Saini et al., 2011). To ensure the financial industry's competitiveness, the Islamic finance sector must enhance customer knowledge to provide a variety of products and other alternatives. Awareness can be achieved via advertising, promotion, and marketing communication techniques (Al-Somali et al., 2009).

Reputation is an additional crucial determinant. Reputation is a crucial aspect of consumers' adoption of Islamic mobile banking services. These findings are consistent with those of Warsame and Ileri (2018), Islamil et al. (2014),

Ahmad et al. (2011), and Dusuki and Abdullah (2007), who discovered that consumer reputation affects their selection of Islamic banking service items. Consequently, consumer selection of Islamic mobile banking services will be substantially influenced by the reputation of Islamic banks. Haron et al. (1994) discovered that religion does not influence the selection of Islamic banking services; rather, bank reputation and service development do. However, research in Indonesia shows that characteristics related to service and religiosity, or the acceptability of banks adhering to Islamic principles, are the most important elements influencing the decisions of customers to use Islamic banks in Indonesia (Rusydiana & Hasib, 2019). Therefore, based on sharia principles, sharia financial institutions are expected to gain public trust and increase consumer trust with a better service reputation.

Hoffmann and Birnbrich (2012) argue that financial fraud harms banks and customers. Financial institutions must detect fraudulent transactions. Moreover, according to Varela-Neira et al. (2010), fraud could weaken bank connections with consumers due to broken trust and increased unhappiness due to perceived service failures. By depending on the trust to implement sharia principles in financial operations, Islamic banks can compete with regular banks for consumer trust. Lastly, it is important to mention that the internet quality also plays a significant influence on determining customer interest in embracing Islamic mobile banking services. This result is also consistent with Al-Somali et al. (2009) and Chiu et al. (2017), who state that the quality of the Internet network is one of the most important determinants of the usability of online banking services. It is necessary for Islamic financial institutions to create a solid communication infrastructure to facilitate access to Islamic banking services. Islamic banks must collaborate with the government or private telecoms firms to resolve internet access issues. Any effort to decrease prices or deliver high-quality internet will have a substantial effect on affordability and accessibility. Banks should also take steps to enhance online privacy and security, including securing client data and information, to boost consumer confidence,

hence encouraging people to adopt sharia mobile banking services.

This finding is in line with that of TAM specialists Davis (1986) and Nathania et al. (2021), who found that perceived utility had a more significant impact on people's willingness to adopt new technology than perceived ease of use. Mohd Thas Thaker et al. (2019) assert that Malaysian clients' utilization of Islamic vehicle banking services is unaffected by perceived

usability. Moreover, according to Baabdullah et al. (2019), perceived ease of use significantly impacts consumer willingness to adopt mobile banking services. This might result from how user-friendly and simple to use most people find today's technology to be. Most consumers are open to technological advancement. Online transaction platform developers are conscious of usability by emphasizing a social platform system to consumers (Mohd Thas Thaker et al., 2019).

CONCLUSION

This study aims to estimate the potential elements that influence the intention to use Islamic mobile banking in Indonesia. Based on the result of this study, Perceived usefulness (*H1*), Awareness of service (*H3*), Quality of Internet (*H4*), and Bank's reputation (*H5*) have a significant effect, although perceived ease of use (*H2*) has no significant effect on the intention to use Islamic mobile banking in Indonesia. The collected results indicate that the TAM theory is the perceived benefit that is important for adopting Islamic mobile banking services.

This study reveals that Islamic bank management should be aware that perceived ease is the most important factor influencing customers' propensity to adopt mobile banking. In embracing mobile banking, Islamic institutions must therefore identify and meet the usability demands of consumers. Exploring other potential adoption determinants is a crucial and beneficial endeavor. Thus, future research might incorporate new variables such as financial literacy and word-of-mouth into the model and provide fresh insights into mobile banking services.

AUTHOR CONTRIBUTIONS

Conceptualization: Nur Rizqi Febriandika, Harun, Fifi Hakimi, Masrizal.

Data curation: Nur Rizqi Febriandika.

Formal analysis: Nur Rizqi Febriandika, Harun.

Funding acquisition: Nur Rizqi Febriandika.

Investigation: Fifi Hakimi.

Methodology: Nur Rizqi Febriandika, Harun, Fifi Hakimi.

Project administration: Nur Rizqi Febriandika.

Resources: Nur Rizqi Febriandika

Software: Nur Rizqi Febriandika, Harun, Fifi Hakimi.

Supervision: Nur Rizqi Febriandika, Masrizal.

Validation: Nur Rizqi Febriandika, Harun, Masrizal.

Writing – original draft: Nur Rizqi Febriandika, Fifi Hakimi, Masrizal.

Writing – reviewing & editing: Nur Rizqi Febriandika, Harun, Masrizal.

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