

**FACTORS AFFECTING CUSTOMER'S ADOPTION USING ISLAMIC
DIGITAL BANKING: EXTENDED UTAUT2**



THESIS

**SUBMITTED TO THE
FACULTY OF ISLAMIC ECONOMICS AND BUSINESS
UNIVERSITAS ISLAM NEGERI SUNAN KALIJAGA YOGYAKARTA
AS PARTIAL FULFILLMENT OF THE REQUIREMENTS
FOR THE DEGREE OF BACHELOR OF ISLAMIC ECONOMICS**

**STATE ISLAMIC UNIVERSITY
SUNAN KALIJAGA
YOGYAKARTA**

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**ISLAMIC BANKING DEPARTMENT
FACULTY OF ISLAMIC ECONOMICS AND BUSINESS
UNIVERSITAS ISLAM NEGERI SUNAN KALIJAGA**

2023

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2023

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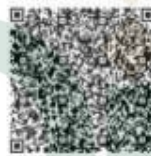
Tugas Akhir dengan judul : **FACTORS AFFECTING CUSTOMER'S ADOPTION USING ISLAMIC DIGITAL BANKING: EXTENDED UTAUT2**

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APPROVAL

Subject: Thesis by Fajar Sodik

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The Respectable Dean of the Faculty of Islamic Economics and Business

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Assalamualaikum Wr. Wb

After going proofreading, examining, giving directions and correcting and also making improvements as necessary, thus, I, as a Supervisor, reckon that this final project by the following student:

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Student Number : 1910820003
Thesis title : **“Factors Affecting Customer's Adoption Using Islamic Digital Banking: Extended UTAUT2”**

Has deserved to be submitted to the Faculty of Islamic Economics and Business, Islamic Banking Department, UIN Sunan Kalijaga Yogyakarta, as partial fulfilment of the requirements for the degree of bachelor in Islamic Economics.

With this, we expect for this thesis to be trialed shortly. Thank you for your consideration.

Wassalamualaikum Wr. Wb.

Yogyakarta, February 22nd, 2023

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DECLARATION

Assalamu'alaikum Warahmatullahi Wabarakatuh

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Yogyakarta, February 22nd, 2023
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PUBLICATION APPROVAL

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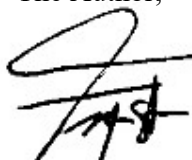
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MOTTO

خَيْرُ النَّاسِ أَنْفَعُهُمْ لِلنَّاسِ

“The best people are those who benefit other people most”

(HR. Ahmad, ath-Thabrani, ad-Daruqutni)

“When inspiration does not come to meet me, I go halfway to meet it.”

(Sigmund Freud)

We Never Know When Our Time is Up !!!



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DEDICATION

This Undergraduate Thesis is dedicated to the Almighty Allah SWT., and The Holy Prophet Muhammad SAW.

To my heroes of all time, my greatest motivators, my mom and dad; Kamirin and Maemunah. There isn't a day that goes by that I don't dedicate what I have and what I can to you, For my older brother; Muslihin, Masrukhin and my little brother; Ahmad Fadil.

To my teachers, my greatest role models, my sources of inspiration, the people I have respected the most throughout my life.

The Big Family of the Islamic Banking Study Program Faculty of Islamic Economics and Business, UIN Sunan Kalijaga Yogyakarta

The Big Family of the Student Association of the Islamic Banking Study Program at UIN Sunan Kalijaga Yogyakarta for the 2022 period

The Big Family of PPM Al-Ashfa Yogyakarta

My deepest gratitude will never explain how much I appreciate all of you.

ARABIC TRANSLITERATION

The system of Arabic transliteration used in this thesis is based on Joint Circulating Letter of Minister of Religious Affairs and Minister of Education and Cultural Affairs of The Republic of Indonesia No. 158/1987 and 0543b/U/1987.

A. Single Consonant

Arabic Letter	Name	Letter of Latin	Assertions
ا	Alif	not symbolized	not symbolized
ب	Bā'	b	be
ت	Tā'	t	te
ث	Šā'	š	es (with point on top)
ج	Jim	j	je
ح	Hā'	ḥ	ha (with point below)
خ	khā'	kh	ka and ha
د	Dāl	d	de
ذ	Žāl	ž	zet (with point on top)
ر	Rā'	r	er
ز	Zāi	z	zet
س	Sīn	s	es
ش	Syīn	sy	es and way
ص	Šād	š	es (with point below)
ض	Ḍād	ḍ	de (with point below)
ط	Ṭā'	ṭ	te (with point below)
ظ	Zā'	ẓ	zet (with point below)
ع	'Ain	‘	comma reversed from above

غ	Gain	g	ge
ف	fā'	f	ef
ق	Qāf	q	qi
ك	Kāf	k	ka
ل	Lām	l	el
م	Mīm	m	em
ن	Nūn	n	En
و	Wāwu	w	W
هـ	Hā'	h	ha
-	Hamzah	'	apostrophe
ي	yā'	Y	Ye

B. Double Consonant Caused by Syaddah Written in Double

ممتّعددة	Written	<i>Muta'addidah</i>
عدّة	Written	<i>'iddah</i>

C. Tā' Marbutāh on The End of Word

- a. Written by *h* if Read in *Sukun*

حكمة	written	<i>Ḥikmah</i>
جزية	Written	<i>Jizyah</i>

(This stipulation is not required on Arabic words that has been assimilated into English Language e.g. zakah etc, except if the original word is wished)

- b. When followed by article ‘al’ and the second word is separated thus it is written by *h*.

كرامة الولياء	written	<i>Karāmah al-auliyā’</i>
---------------	---------	---------------------------

- c. If Tā' *marbutāh* lives by *fathāh*, *kasrah*, or *dāmah* thus it is written *ny t* or *h*.

زكاة الفطرة	written	<i>Zakatā al-fitrāh</i>
-------------	---------	-------------------------

D. Short Vowels

-----َ	Fathah	Written	A
-----ِ	Kasrah	Written	i
-----ُ	Ḍammah	Written	u

E. Long Vowels

1	Fathah + alif جاهلية	written written	Ā <i>Jāhiliyah</i>
2	Fathah + yā’dead تنسى	written written	ā <i>Tans ā</i>
3	Kasrah + yā’dead كريم	written written	i> <i>Kari>m</i>
4	Ḍammah + Wāwu dead فروض	written written	ū <i>Furūḍ</i>

F. Double Vowels

1	Fatḥah + yā' dead بينكم	written written	Ai <i>bainakum</i>
2	Fatḥah + Wāwu dead قول	written written	Au <i>qaul</i>

G. Consecutive Short Vowels in a Word Separated by Apostrophe

أأنتم	Written	<i>a'antum</i>
اعدت	Written	<i>u'iddat</i>
إن شكرتم	Written	<i>la'in syakartum</i>

H. If Article *alif lam* is Followed by Letter of *Qomariyyah* or *Syamsiyyah*, Thus it is written by 'al'

القرآن	Written	<i>al-Qur'ān</i>
القياس	Written	<i>al-Qiyās</i>
السماء	Written	<i>al-Samā'</i>
الشمس	Written	<i>al-Syams</i>

I. Writing Words in Sentence

ذوى الفروض	Written	<i>ẓawi al-furūd</i>
اهل السنّة	Written	<i>Ahl as-sunnah</i>

ACKNOWLEDGEMENT



Alhamdulillahirobbil' alamin. On this particular occasion, I would like to express my sincere thanks to the Greatest in the world. All praise be to Allah SWT, who always shows me the right path and reminds me always to be grateful for everything he has given to me during my study and in completing this thesis. Also, I give all my prayers and greetings to the Prophet Muhammad SAW, his family and his students. Hopefully, we will be among his people and get his intercession in Yaumul Kiyamah. Ameen...

This study is written as the partial fulfilment of the requirements for the bachelor of economics degree in the Faculty of Islamic Economics and Business, State Islamic University of Sunan Kalijaga Yogyakarta. I realize that this writing cannot be completed without the support of various parties, both morally and materially. Therefore, I would like to express my thanks and appreciation to all those who have helped in the preparation of this thesis, especially:

1. The author's parents, Mr. Kamirin and Mrs. Maemunah, for all the support, blessing, motivation, sacrifice and affection that have been given.
2. Mr. Prof. Dr. Phil. Al Makin, S.Ag., M.A, as the Rector of State Islamic University Sunan Kalijaga Yogyakarta.
3. Mr. Dr. Afdawaiza, S.Ag, M.Ag., as the Dean of Faculty of Islamic Economics and Business.
4. Mrs. Dr. Ruspita Rani Pertiwi, S.Psi., M.M., as the Head of Islamic Banking Department.
5. Mr. Jauhar Faradis, S.H.I., M.A. as secretary of the Islamic Banking Department.
6. Mr. Alex Fahrur Riza, SE., M.Sc., as my thesis supervisor, who always gives valuable advice, input and encouragement so that I can finish this thesis well. Thank you very much sir. I am grateful to have you as my thesis advisor.

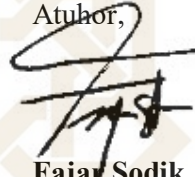
7. Mr. Akhmad Yusuf Khoiruddin, SE., M.Si., as my academic supervisor. Thanks for his guidance, suggestion for all stuff related to my study. Thanks for the support, sir, and also, thanks for always giving me every information I need.
8. All Lecturers of the Faculty of Islamic Economics and Business at UIN Sunan Kalijaga Yogyakarta who have provided knowledge and insight for the writer while studying, especially lecturers of the Islamic banking study program, Faculty of Islamic Economics and Business, UIN Sunan Kalijaga Yogyakarta.
9. All Employees and Administrative Staff of the Islamic Faculty of Economics and Business who have helped the learning process during college.
10. The Big Family of the Islamic Banking Study Program, Faculty of Islamic Economics and Business, UIN Sunan Kalijaga Yogyakarta, has given much meaning to the process for the better.
11. The big family of Islamic banking students, especially the class of 2019, who have shared their joys and sorrows from the beginning to the end of their studies. Don't forget the Islamic Banking Study Program students class of 2020, the class of 2021 and a class of 2022, who has taught a lot about the meaning of togetherness.
12. The big family of the Islamic banking study program student association for the 2022 mandate period, thank you for the many valuable lessons and experiences.
13. The big family of the Forum Studi Ekonomi dan Bisnis Islam, UIN Sunan Kalijaga Yogyakarta.
14. The big family of the PPM AL-ASHFA, Sleman, D.I. Yogyakarta.
15. The big family of the Keluarga Pelajar dan Mahasiswa Banjar Patroman Yogyakarta (KPMBPJ).
16. The big family of the Sekolah Pasar LPPM, UIN Sunan Kalijaga Yogyakarta.
17. All respondents in this study who have been willing to take the time to fill out this questionnaire.

18. All parties involved in the research and preparation of this thesis that cannot be mentioned one by one. May Allah SWT repay all their kindness.

Finally, I realize that this thesis lacks many things. Therefore, I hope for criticism, insight, and suggestion for its perfection. I hope this final project will be useful for the reader.

Yogyakarta, February 22nd, 2023

Author,



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ABSTRACT

This study aims to analyze user acceptance of the application of Islamic digital banking as an Islamic financial technology and determine the factors influencing adoption. This study uses a multimethod approach. The first research is a qualitative exploratory test of potential constructs. While the second study is a quantitative test of the modified UTAUT2 model by adding the variables Trust and Islamic Religiosity. The sampling technique used was the purposive sampling method. This research involved 294 respondents from several cities in Indonesia who had or are currently using Islamic digital banking. The data analysis method in this study uses SEM-PLS. The results of this study indicate that as many as 9 of the 12 hypotheses proposed in this study were supported. The results of this study indicate that Effort Expectancy, Social Influence, Facilitating Conditions, Price Value, Habit, Trust and Islamic Religiosity have a significant positive effect on the behavioral intention to use Islamic digital banking, while Performance Expectancy and Hedonic Motivation have no effect. Another statistical test proves that Trust and Behavioral Intention positively and significantly effect Use Behavior. However, Islamic Religiosity does not moderate the effect of Behavioral Intention on Use Behavior in the context of Islamic digital banking in Indonesia. Furthermore, the implication of this research is expected to be input for the Islamic digital banking industry to improve the quality of it is services to meet customer needs in terms of Islamic financial technology.

Keywords: Islamic digital banking, UTAUT2, Trust, Islamic Religiosity, Consumer behavior.

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ABSTRAK

Penelitian ini bertujuan untuk menganalisis penerimaan pengguna terhadap penerapan perbankan digital syariah sebagai teknologi keuangan syariah dan mengetahui faktor-faktor yang mempengaruhi adopsi pengguna. Penelitian ini menggunakan pendekatan multimethod. Penelitian pertama adalah uji kualitatif eksploratory konstruk potensial. Sedangkan, studi kedua adalah pengujian kuantitatif terhadap model UTAUT2 yang dimodifikasi dengan menambahkan variabel Trust dan Islamic Religiosity. Teknik pengambilan sampel menggunakan metode purposive sampling. Penelitian ini melibatkan 294 responden dari beberapa kota di Indonesia yang pernah atau sedang menggunakan perbankan digital syariah. Metode analisis data dalam penelitian ini menggunakan SEM-PLS. Sebanyak 9 dari 12 hipotesis yang diajukan dalam penelitian ini diterima. Hasil penelitian ini menunjukkan bahwa Effort Expectancy, Social Influence, Facilitating Conditions, Price Value, Habit, Trust dan Islamic Religiosity berpengaruh positif signifikan terhadap Behavioral Intention dalam menggunakan perbankan digital syariah, sedangkan Performance Expectancy dan Hedonic Motivation tidak berpengaruh terhadap Behavioral Intention. Uji statistik lainnya membuktikan bahwa Trust dan Behavioral Intention berpengaruh positif dan signifikan terhadap Use Behavior. Namun Islamic Religiosity tidak memoderasi pengaruh niat perilaku terhadap perilaku penggunaan dalam konteks perbankan digital syariah di Indonesia. Selanjutnya, implikasi dari penelitian ini diharapkan dapat menjadi masukan bagi industri perbankan digital syariah untuk meningkatkan kualitas layanannya guna memenuhi kebutuhan nasabah dalam hal teknologi keuangan Islam.

Kata kunci: Perbankan Digital Syariah, UTAUT2, Kepercayaan, Religiusitas Islam, Perilaku Konsumen

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CHAPTER I

INTRODUCTION

A. The Background of the Study

Numerous sectors have experienced a wave of disruption as a result of the quick pace of technological advancement, which has also caused changes in the dynamics of competition and the emergence of new business models (Sia et al., 2021). In this era, many organisations allocate resources to use technology to attract consumers and gain a competitive advantage (Nawaz et al., 2020). On the other hand, technology has a significant influence on supporting human activities (Wijayanti & Riza, 2017). The banking industry is inseparable from the phenomenon of change that arises from the intense competition to win customers' hearts (Rahmayanti et al., 2020). As a result, banks benefit significantly from technological innovation by providing customers with faster and better quality services (Nawaz et al., 2020). The information technology revolution in the banking sector has changed the experience of financial services for customers worldwide (Ahmed & Sur, 2021; Chauhan et al., 2022).

Banking is a financial institution whose main task is to collect funds from the public (customers) and then channel them back to the community or intermediary institution. In carrying out its role, the bank is given the public's trust to manage its finances. Within the framework of the Indonesian Banking Architecture (API), to present a complete alternative banking service to the public, it is carried out within the framework of a dual-banking system

(Miftahuddin, 2019; Kasri et al., 2022). Together, to increase the ability to finance the sectors of the national economy, the banking system conventional and Islamic banking synergistically support the broader mobilization of public funds (Solikah et al., 2017). Islamic bank is a financial institution that carries out its activities based on sharia principles, referring to the Al-Qur'an and Hadith (Azmat et al., 2020; Neldawaty, 2018). In 2020, based on OJK data, the growth in Islamic bank financing was 9.5 %. In total, Islamic financial assets in 2020 amounted to IDR 1,770.3 trillion, an increase of 21.48% (Lestari, 2020).

Banks need to improve their services to find customer needs and increase banking growth. The development of online transactions has it become a culture (Natalina et al., 2021). Almost all sectors, such as education, work, and banking, are currently switching to digital platforms. Digital banking can be the leading alternative solution in today's modern era (Mawarni, 2021). In addition, the implementation of the digital banking system is estimated to be more effective, efficient, and profitable than the traditional banking system (Glavee-Geo et al., 2020; Kaur et al., 2021).

Digital banks are e-commerce applications delivered by financial institutions or banks that provide digital banking services from upstream to downstream (Baabdullah et al., 2019). Digital banking is more than just Mobile Banking and Internet Banking, which exist in many banks. Digital banks carry out their business activities using digital or electronic channels (Ansor, 2022). Even though they are allowed not to have branch offices,

digital banks are still required to have a head office. All banking transaction activities starting from registration and customer services, such as balance inquiries, fund transfers, bill payments, banking transactions, and complaint processing to closing in the digital banking system, can be carried out without having to come to the branch office and can be done online at the time and place that suits you chosen by customers (Baabdullah et al., 2019).

Digital banking in several countries in the world is experiencing rapid development. In Vietnam, digital banking has been implemented to increase competitiveness and attract customers. Cause in recent years, the banking industry in Vietnam has experienced rapid growth and intense competition (Nguyen, 2020). Then, in Saudi Arabia, digital banking has also been used to realize effective and efficient financial services through online platforms (Alnemer, 2022). In Indonesia, the popularity of digital banks is starting to increase. Many people already use digital banks. Based on survey conducted by Finder.com, : Indonesia is in the second place who has the most digital banks account holders in the world (Katadata.co.id, 2022).



Figure 1.1 Countries with the Most Digital Bank Account Owners in the World

Based on Figure 1.1, it shows that digital bank account holders in Indonesia are the second largest in the world, based on a Finder.com survey. As many as 47,722,913 or the equivalent of 25% of residents are recorded as having accounts at digital banks in 2021. Brazil ranks first with 32.08% digital account ownership. Under Indonesia, there are Ireland and Vietnam with digital account holders of 24.77% and 23.34% (Katadata.co.id, 2022). Furthermore, according to data from the Deposit Insurance Agency (LPS), the number of digital bank accounts in May 2022 increased by 8.238.4% YoY to reach 38.2 million accounts (Tribunnews.com, 2022). Then in October 2021, in terms of the payment system at digital banks, the transaction value reached IDR 3,910.26 trillion, up 63.31% (YoY), and increased in 2022 to IDR 5,184.1 trillion, up 38.38% (YoY) (Bank Indonesia, 2021). Of these, there is also Islamic digital banking.

Table 1.1 Digital Banking Transaction Value in Indonesia

No.	Year	Value Transaction	Increase
1	2022	IDR 5,184.1 trillion	38.38% (YoY)
2	2021	IDR 3,910.26 trillion	63.31% (YoY)
3	2020	IDR 2,360,4 trillion	2,11% (YoY)
4	2019	IDR 2,307.5 trillion	30,1% (YoY)

Source : Bank Indonesia 2022

According to information from the Ministry of Communication and Informatics (KOMINFO), the number of internet users in Indonesia has increased considerably since 2018 when there were only about 132.7 million users; by mid-2022, there were 204.7 million users. It opens up enormous

opportunities for the Islamic digital banking industry to expand its market share, especially in the Muslim community (Kumparan.com, 2022). During opportunities for the Islamic banking industry, Bank Aladin Syariah, Bank Jago Syariah, and Hijra Bank have emerged to offer Islamic digital bank services. Bank Aladin Syariah is here to become the first national pure digital Islamic bank. The Aladin Syariah Bank Company shares also increased because investors assessed that the prospects for Islamic digital banking were getting better.

Based on the information provided by the CEO of PT Bank Syariah Indonesia Tbk, Hery Gunardi, in Detik Finance, in 2021, there were 107 commercial banks with a recorded total of 32.366 branch offices. However, in May 2022, the recorded number of branch offices was 25.695 with the number of commercial banks remaining the same at 107. This means that the number of branch offices decreased by 6.671. On the other hand, Bank Syariah Indonesia, the largest Islamic bank in Indonesia, reveals that 95% of its customers conduct transactions through its e-channels, with only 5% visiting its branch offices (Berita Media BSI, 2021). This is an indication of a shift in customer behavior in terms of transactions. The data also shows a shift in customer behavior from physical distribution to a digital or mobile trend. Therefore, the researcher is interested in examining consumer behavior regarding the adoption of digital banking, especially Islamic digital banking. The purpose of this study is to identify the factors that influence customer adoption of Islamic digital banking.

The adoption of an Islamic digital banking customer is measured by a theory that explains the level of acceptance and use of technology. Several factors influence a person's interest in and adoption of financial technology. This study uses the Unified Theory of Acceptance and Use of Technology 2 (UTAUT 2). Several studies using this model have found that several factors influence customer interest and adoption of financial technology, such as Effort Expectancy, Performance Expectancy, Social Influence, Facilitating Conditions, Habit, Privacy Risk, Perceived Security, and Trust (Alalwan et al., 2017; Riza, 2021; Lonardi & Legowo, 2021).

This research adapt these constructs and definitions from UTAUT to the consumer technology acceptance and use context. The construct of performance expectancy was defined as the level of benefits that consumers perceive they will gain from using a particular technology to perform certain activities. Effort expectancy, on the other hand, refers to the degree of ease associated with consumers' use of technology. Social influence represents the extent to which consumers feel pressure from important people in their lives (such as family and friends) to use a specific technology. Facilitating conditions refer to consumers' perceptions of the resources and support available to perform a behavior (Venkatesh et al., 2003). Additionally, hedonic motivation was defined as the degree of enjoyment or pleasure derived from using a technology, and is considered a key factor in determining technology acceptance. Price value, which is typically linked with the quality of products or services, is used to determine the perceived

value of a particular technology. Lastly, habit was defined as the extent to which people tend to perform behaviors automatically due to prior learning (Venkatesh et al., 2012). According to UTAUT2, performance expectancy, effort expectancy, social influence, facilitating conditions, hedonic motivation, price value, habit are theorized to influence behavioral intention to use a technology.

Although there have been many studies related to the intention to use internet banking and mobile banking services in Indonesia. However, more research still needs to measure the factors influencing the adoption of digital banking, mainly Islamic digital banking (Alkhowaiter, 2020). Several previous studies have discussed the adoption of the use of digital banks. Research by Khan (2022) and Nguyen et al., (2020), has examined customer adoption regarding the use of digital banks, then Owusu Kwateng et al., (2019); Riza, (2021); Puspitasari & Salehudin (2022); Alnemer, (2022); Sankaran & Chakraborty, (2021) where these models measure the level of customer adoption regarding the use of financial technology. However, the model offered does not holistically explain the level of adoption of Islamic digital banking.

Therefore, the author aims to expand and modify the UTAUT2 model proposed by Riza, (2021); Alkhowaiter, (2022) and Khan, (2022) as well as to modify the model by including new variables, such as the Trust and Islamic religiosity variables as recommended by Riza (2021). In the context of digital banks, Islamic religiosity and Trust can be expected to influence

behavioral aspects (Chang et al., 2019). Trust is defined as a subjective expectation in which consumers believe that certain transactions occur in a manner that is consistent with their trust expectations (Koksal, 2016). In the context of this study, Islamic digital banking naturally involves sophisticated and secure transactions that demand trust, knowledge that can change usage behavior (Chin et al., 2020).

The banking system is designed using Islamic concepts in several Muslim-majority nations (Bilal & Meera, 2015). Thus, there is a potential for Islamic religiosity to influence the scenario of Islamic digital banking. The religiousness in the Muslim world is intense (Adawiyah & Pramuka, 2017). It means that religiosity can be an important variable to study in a Unified Theory of Acceptance and Use of Technology (UTAUT2). On the other hand, Indonesia has a Muslim population of 231 million people, or the equivalent of 82% of Indonesia's total population, so this is an excellent opportunity for the Islamic banking industry, especially Islamic digital banking. Therefore, it is interesting to examine how Islamic Religiosity influences the level of customer adoption in using Islamic digital banking in the UTAUT2 model.

This study investigates the factors influencing the adoption of Islamic digital banking in Indonesia using the extended Unified Theory of Acceptance and Use of Technology (UTAUT2). To ensure that Islamic banks in Indonesia can switch to a digital banking business model is necessary to study the factors that influence the development of digital banking in Indonesia. Here the researcher uses the UTAUT2 model, which can be used

to understand the acceptance and use of information technology. This research model was chosen because of its strong enough ability to predict technology acceptance and use (Venkatesh, 2016). Bhatiasevi (2016); Venkatesh (2016) and Sankaran & Chakraborty (2021) also recommend this to develop the UTAUT model for new phenomena and concepts.

This study uses a multimethod approach which are divided into two studies. The first study is exploratory construct potential study using qualitative data to look at other factors influencing user adoption in using Islamic digital banking in Indonesia (Riza, 2021). Meanwhile, the second study is a quantitative test of the modified UTAUT2 model by adding the variables Trust and Islamic Religiosity. The findings of this research are anticipated to be beneficial for Indonesia's Islamic digital banking industry in comprehending consumer adoption behavior. This understanding will allow the industry to develop improved strategies for providing financial services effectively and efficiently through online platforms. By identifying the factors that impact the adoption of digital Islamic banking in Indonesia, this research can serve as a foundation for future studies aimed at advancing theoretical and scientific contributions.

B. Research Question

Based on the background view mentioned above, the following is the formulation of the problems contained in this study:

1. What is the effect of Performance Expectancy on Behavioral Intention in using Islamic digital banking?

2. What is the effect of Effort Expectancy on Behavioral Intention in using Islamic digital banking?
3. What is the effect of Social Influence on Behavioral Intention in using Islamic digital banking?
4. What is the effect of Facilitation Conditions on Behavioral Intentions in using Islamic digital banking?
5. What is the effect of Hedonic Motivation on Behavioral Intentions in using Islamic digital banking?
6. What is the effect of Price Value on Behavioral Intentions in using Islamic digital banking?
7. What is the effect of Habits on Behavioral Intentions in using Islamic digital banking?
8. What is the effect of Trust on Behavioral Intentions in using Islamic digital banking?
9. What is the effect of Trust on Use Behavior in using Islamic digital banking?
10. What is the effect of Behavior Intention on Use Behavior in Islamic digital banking?
11. What is the effect of Islamic Religiosity on Behavioral Intention in Islamic digital banking?
12. What is the relationship between Behavioral Intention and Use Behavior in Islamic digital banking moderated by Islamic Religiosity?

C. Research Objective

The purpose of this study refers to the formulation of the problem and the background explanation above. The objectives are as follows:

1. To identify the factors that cause customers to use Islamic digital banking and the factors that must be improved in Islamic digital banking.
2. To developing the UTAUT 2 model to determine the level of customer acceptance in using Islamic digital banking in Indonesia.

D. Research Contribution

The contributions that can be obtained from the implementation of this research are as follows:

1. Academically, the results of this study will contribute scientifically to the enrichment of the literature related to the behaviour of using Islamic digital banking. In addition, it can be used as a reference in the world of academia in studies regarding implementing Islamic digital banking.
2. To provide benefits to those involved in Islamic digital banking through the analysis presented. In addition, it is expected to provide managers with an overview of the bank's strategy to increase consumer interest in using Islamic digital banking. The research results can be used to develop a strategy for Islamic digital banking to create innovations to meet user satisfaction.
3. This research can add to the treasury of knowledge for readers about what factors influence the customer adoption level in Islamic Digital Banking using the extended UTAUT2 model.

E. Report Structure

This study in general consists of five chapters, starting with the introduction, reviewing the literature, research methods, results, and discussion and finally closing, with the following details:

CHAPTER I : INTRODUCTION

The introductory chapter includes of background problems, problem formulation, research objectives, research contribution, and discussion systematics.

CHAPTER II : LITERATURE REVIEW

This chapter consists of a theoretical framework that explains related theories related to the implementation of the research. In addition, the theory of each variable is also explained in this chapter. Then this chapter also consists of previous research and hypothesis development, namely efforts to formulate hypotheses with arguments built from theory or logic and relevant previous research. The research model and framework are also included in this chapter.

CHAPTER III : METHODOLOGY

In general, this chapter describes the implementation process methods, plans and research procedures carried out by the author to answer the research hypothesis. The things presented are from the type of research, types and

sources of data, population, samples and sampling determination techniques, data collection techniques, operational definitions of variables and data analysis methods.

CHAPTER IV : RESULTS AND DISCUSSION

This chapter describes the data analysis and results. The research results contain the primary data, supporting data, and supplements needed in the research, which are accompanied by an explanation of the meaning or meaning of the data included. The primary data analysis was carried out using the PLS-SEM method with

WarpPLS 8.0 software, including analysis of the outer model and inner model. Furthermore, interpretation and discussion are carried out by referring to the previous theoretical basis, paying attention to and considering the practical implementation of research in the field. The discussion gives deeper meaning to the results of research data processing.

CHAPTER V : CONCLUSION

This chapter describes the conclusions and suggestions for the results of the research implementation, especially related to aspects of use and continuation for further

studies. The conclusion explains the research results and discussion according to the formulation of the problem and research objectives, which are presented briefly and clearly. Implications explain theoretical, practical, and policy implications. In contrast, suggestions explain policy recommendations for related parties, research limitations, and input that can be given for further research.

CHAPTER 5

CONCLUSIONS AND RECOMMENDATIONS

A. Conclusions

This study aims to determine what factors influence the use or adoption of Islamic digital banking using a modification of the UTAUT2 Model based on various journals, literature reviews and previous research, which are then combined into a research model. The results of this study indicate that:

1. The level of acceptance of Islamic digital banking technology based on the constructs of Performance Expectancy, Effort Expectancy, Social Influence, Facilitating Conditions, Hedonic Motivation, Price Value, Habit, Trust, Behavioral Intention, Use Behavior and Islamic Religiosity using descriptive analysis in this study is included in the good category. This can be interpreted as the presence of Islamic digital banking in Indonesia can be well-received by the public.
2. The first study in the research can provide an understanding of the factors that cause or encourage customers to use Islamic digital banking and factors that need to be improved by Islamic digital banking service providers.
3. Furthermore the second study this research, it was found that 9 of the 12 hypotheses proposed were supported or accepted. This study found that respondents perceive it easy to learn or use Islamic digital banking. In addition, respondents also felt more effective and efficient and felt the

benefits of making transactions when using Islamic digital banking. On the other hand, even though Islamic digital banking is something new, people can accept it well. Therefore, respondents have a good adoption rate for using Islamic digital banking to help their business or to support their daily work.

4. In addition to finding that Islamic digital banking benefits society, through testing the modified UTAUT2 model, the results of variable modifications show that the influence of trust increases the behavioral intention of respondents and respondents' use of Islamic digital banking. The results of this study also reveal that the trust variable is the most significant factor or has the greatest influence on the Behavioral Intention to use Islamic digital banking. With this, banking digitization through Islamic digital banking is expected to meet customer satisfaction and continue to increase loyalty.
5. On the other hand, Islamic Religiosity is a new variable in this study proven to be positively and significantly affects Behavioral Intention in using Islamic digital banking. However, Islamic Religiosity, cannot strengthen the relationship between Behavioral Intention and Use Behavior. The findings of this study prove that Islamic religiosity has an important role in explaining one's behavioral intentions in the context of using Islamic digital banking.

B. Research Implications

1. Theoretical Implications

The results of this study contribute to the development of consumer behavior models, especially in the context of behavioral intention to use Islamic digital banking, by expanding the understanding of interesting phenomena that occur and providing useful insights for academic perspectives, especially in Islamic economic studies. The novelty of this research is to develop the UTAUT2 model by adding the construct variable Trust as an exogenous Variable (X), which relates to the Behavioral Intention and Use Behavior variables in using Islamic digital banking. In addition, it also adds the constructed variable Islamic Religiosity as a moderating variable on the relationship between Behavioral Intention and Use Behavior. Furthermore, the first study in this research contributes to the existing literature; this study allows us to understand the factors that influence the intention to use and behavior of customers to use Islamic digital banking.

2. Policy Implications

The policies that can be implemented based on the findings in this study are as follows:

First, in this study there is no effect of Performance Expectancy on the intention to use Islamic digital banking. The policy that can be implemented is to improve and develop features that can facilitate customers in increasing their productivity. Such as QRIS services and

several other services. In addition, Islamic digital banking should add new features that can be connected with other online transaction services. Thus, respondents will benefit and be able to improve performance or be profitable in using Islamic digital banking. Islamic digital banking parties are also expected to consistently maintain the quality of the system so that customer transaction performance is not disrupted when using the system and does not give a bad reputation.

Second, the habit variable is an important determinant in influencing behavioral intentions to use Islamic digital banking. Therefore, policies that can be carried out by Islamic digital banking based on this research are to attract new customers from Islamic digital banking by focusing more on marketing to mobile technology users who are already accustomed to using mobile banking. In addition, the banking sector can also expand customer reach through the influence of people around the customer, such as family, friends and other people, because this can lead to higher intentions to use Islamic digital banking.

Third, the trust factor can also be used as marketing material because it is proven that customers consider the trust factor as one of the factors that influence the use of digital banks. This study explains that trust is the most influential factor in determining the intention to use Islamic digital banking. Thus, it is also important for Islamic digital banking to continuously improve and renew banking security to maintain customer trust. Then, Islamic digital banking is expected to continue to maintain the

trust that has been obtained at this time by ensuring and maintaining the security and confidentiality of data users.

Fourth, the Islamic religiosity variable in this study cannot moderate the relationship between behavioral intention and use behavior in using Islamic digital banking. This fact has policy implications for Islamic digital banking. Among them is that Islamic digital banking must provide highly useful and quality applications for customers while still paying attention to aspects of Islamic religious values. Therefore, Islamic digital banking marketing must focus on providing highly useful and quality application services for customers because Islamic digital banking customers may come from non-Islamic religions.

C. Research Limitations and Weaknesses

This research has several limitations, which hopefully can be improved in further research.

1. The sample in this study is customers who use Islamic digital banking in Indonesia. However, the researcher realizes that the representativeness of each province has yet to be fulfilled, where the number of samples in each province is incomplete and not evenly distributed.
2. This study only used online questionnaires via the Google form, resulting in a lack of interaction with respondents and the information obtained was limited to the questions in the questionnaire.
3. This study uses the UTAUT2 acceptance theory with modifications to the addition of the trust construct and Islamic religiosity as a moderating

variable so that there are still other constructs that do not include this research in influencing the adoption of Islamic digital banking usage.

4. The question items in this study were developed from questionnaires taken from previous studies with western cultural research objects and subjects. There may be differences in the cultural context in Indonesia.

D. Recommendations for Further Research

Based on the research limitations that have been mentioned, the researcher can provide suggestions that can be useful, namely as follows:

1. Further research can be carried out with a larger number of respondents and complete demographic data spread throughout Indonesia. Thus, it can produce research that can genuinely be generalized throughout Indonesia.
2. The research method used in this research uses a quantitative approach supported by qualitative data through open questions. For further research, it can be carried out using the Mix Method approach, namely quantitative and qualitative, to obtain more in-depth information from respondents.
3. To further explore the acceptance of Islamic digital banking with the UTAUT2 theoretical model, further research can also use the UTAUT2 theory with other modifications, such as combining it with other theories or adding different constructs such as perceived risk, satisfaction, knowledge about usury, sharia compliance and other constructs.
4. As a comparison, research from the acceptance side of Islamic digital banking technology can be carried out using different acceptance theories such as the Theory of Interpersonal Behavior (TIB), Igbaria's Model (IM),

Perceived Characteristics of Innovating Theory (PCIT), Uses and Gratification Theory (U&G) and other theories of technology acceptance. In addition, research can also be carried out from aspects other than technology acceptance to explore further research related to the topic of Islamic digital banking in Indonesia.



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