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Adoption of UTAUT3 Models on the Use of BSI Mobile Application

Daneza Dhea Ananda Putri [1)*], Budi Sukardi [2)]

[1)2)]Universitas Islam Negeri Raden Mas Said, Surakarta
[1] danezadhea@gmail.com *, [2] budi.sukardi@staff.uinsaid.ac.id

*Corresponding author

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ABSTRACT

The BSI Mobile application offers numerous benefits for payment; nonetheless, many individuals continue to favour cash transactions. The study employed the UTAUT3 construct model to examine the determinants affecting user intentions to utilise BSI Mobile services as a digital payment platform. The study employs a quantitative approach, utilising a sample of 245 respondents as the primary data source via a questionnaire survey. SmartPLS software facilitates data analysis. The study's findings indicate that factors such as performance expectations, societal pressures, habits, personal creativity, favourable settings, and behavioural objectives significantly influence usage behaviour. The elements of effort expectations, hedonic incentive, price value, and facilitating conditions do not influence behavioural intentions, and personal innovation does not impact usage behaviour. This study elucidates the correlation between BSI Mobile service user behaviour, serving as a reference for platform proprietors and users to enhance services for Indonesians opting for digital payments, while also promoting literacy on the use of the BSI Mobile application.

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INTRODUCTION

Advances in technology and information have greatly affected the growth of the banking industry. It has led to the emergence of numerous new financial services, including digital banks and mobile banking.[1] Digital bank transactions rose by 28.72% in 2022 over the previous year, according to Bank Indonesia (BI). Additionally, BI predicts a 22.13% rise in digital banking transactions in 2023. Along with the increase in digital banking users, the financial performance of banks contributed by digitalisation has also improved.[2] Islamic banks account for 5.99% of the overall banking industry in Indonesia. The country having the highest Muslim population worldwide is Indonesia, there are possibilities as well as barriers for the market share of Islamic banking to increase.[3] Notwithstanding these options, one strategy suggested is using information technology to give services to clients.[4] Banks are being driven to digitise services in order to stay competitive in the banking industry and to meet the quickly growing demand for technology-based financial services.[5]

This was consistent with the February 1, 2020, merger of three commercial banks that practise Islam, namely BNI Syariah, BRI Syariah, and Bank Mandiri Syariah, which became known as Bank Syariah Indonesia (BSI). At a relatively young age, according to assets, BSI is ranked as Indonesia's seventh bank. In terms of operations, BSI uses banking technology and sharia management concepts. This excellent result has motivated researchers to investigate the mechanisms underlying consumer behaviour regarding the intention to use mobile banking.[6] BSI offers various digital products and services such as BSI Mobile, Open Online Account, and BSI QRIS.[7] BSI Mobile helps make payments with various conveniences such as transfers, online shopping, and QRIS. In addition to financial transactions, BSI Mobile also offers sharia services such as zakat payments and prayer schedules. Customers can now complete various transactions without having to queue at ATMs or bank locations. As one of the most feature-rich and useful banking applications, BSI Mobile will fulfil the material,

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[1] Alex Fahrur Riza and Muhammad Riza Hafizi, "Customers Attitude toward Islamic Mobile Banking in Indonesia: Implementation of TAM," *Asian Journal of Islamic Management (AJIM)* 1, no. 2 (2019): 75–84, https://doi.org/10.20885/ajim.vol1.iss2.art1.

[2] Dalia El Mosallamy, Madiha Metawie, and B U E Scholar, "The Impact of Internet Banking at Times of Pandemic; Customer Ex," *Journal of Business and Management Sciences* 10, no. 2 (2022): 70–79, https://doi.org/10.12691/jbms-10-2-3.

[3] Amalia Nasuha, "Analysis of Financial Performance Affecting Market Share of Sharia Banking in Indonesia," *Journal of Indonesian Applied Economics* 8, no. 1 (2020): 32–36, https://doi.org/10.21776/ub.jiae.2020.008.01.5.

[4] Asha Sahu dan G K Deshmukh, "Mobile Banking Adoption: A Review," *Journal of Critical Reviews* 7, no. 14 (2020): 2160–72, https://doi.org/10.31838/jcr.07.14.435.

[5] Darwis Harahap, Ahmad Afandi, and Try Mahendra Siregar, "The Islamic Banking Customers' Intention To Use Digital Banking Services: An Indonesian Study," *Journal of Islamic Monetary Economics and Finance* 9, no. 3 (2023): 533–58, https://doi.org/10.21098/jimf.v9i3.1673.

[6] Putri Dewi Yuliana and Atik Aprianingsih, "Factors Involved in Adopting Mobile Banking for Sharia Banking Sector Using UTAUT 2," *Jurnal Keuangan Dan Perbankan* 26, no. 1 (2022): 184–207, https://doi.org/10.26905/jkdp.v26i1.6858.

[7] Raju Wandira, "Customer Acceptance Analysis of Islamic Bank of Indonesia Mobile Banking Using Technology Acceptance Model (TAM)," *IJIIS: International Journal of Informatics and Information Systems* 5, no. 2 (2022): 92–100, https://doi.org/10.47738/ijiis.v5i2.132.

social and spiritual needs of all users. By utilising digital services, BSI Mobile will offer higher quality services and encourage customers to continue using it.[8]

Many benefits and conveniences are offered when making payments through the BSI Mobile application because it enables users to use mobile devices to access financial services, conduct transactions, and carry out other tasks remotely. Unfortunately, there are still many people who do not understand digital payments through the BSI Mobile application and there is still low public trust because of a lack of public knowledge of the benefits of digital payments through the BSI Mobile application. They prefer to make payments in cash rather than making payments through the BSI Mobile application. In initiating technology integration in using BSI Mobile services, the application of the Unified Theory of Acceptance and Use of Technology (UTAUT3) is relevant. Through reliable and easy technology integration, it can strengthen user participation in contributing to economic activities and improving welfare. UTAUT3 summarises the important variables that influence technology adoption and use. UTAUT3 is used to explain user behaviour towards information technology.[9]

Research on the behaviour and use of digital platforms has attracted the attention of researchers.[10] Some previous research results still show gaps. Mulazid et al. found that effort expectations, habits, and personal innovation have a positive influence on behavioural intentions.[11] This is not in accordance with the findings of Antika & Indana's research which found that effort expectations, habits, and personal innovation have no influence on behavioural intentions.[12] Maulani & Handayani's found that facilitating conditions, habits, and personal innovation have a positive influence on mobile banking usage behavior.[13] This is not in accordance with the results of Wardana's research which found that facilitating conditions, habits, and personal innovation have no influence on mobile banking usage behavior.[14]

Research on the elements that determine the intention to use the BSI Mobile application has been conducted. However, there are still many variations or contradictions in previous research. Based on these phenomena and research gaps, researchers seek to

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[8] Muhammad Khanifan Abdillah et al., "Analisis Implementasi Aplikasi Bsi Mobile Dalam Meningkatkan Kualitas Pelayanan Di BSI KCP Jember Balung," *Gudang Jurnal Multidisiplin Ilmu* 2 No 3 (2024): 128–32, https://doi.org/10.59435/gjmi.v2i3.398.

[9] Asanka Gunasinghe et al., "The Adequacy of UTAUT-3 in Interpreting Academician's Adoption to e-Learning in Higher Education Environments," *Interactive Technology and Smart Education* 17, no. 1 (November 22, 2019): 86–106, https://doi.org/10.1108/ITSE-05-2019-0020.

[10] Rahmatina Awaliah Kasri and Adela Miranti Yuniar, "Determinants of Digital Zakat Payments: Lessons From Indonesian Experience," *Journal of Islamic Accounting and Business Research* Vol. 12 No, no. 1759–0817 (2021): 362–79, https://doi.org/https://doi.org/10.1108/JIABR-08-2020-0258.

[11] Ade Sofyan Mulazid et al., "Determinants for Acceptance and Use of Shariah Banking Digital Services in Indonesia: Applying UTAUT3, Trust, and Shariah Compliance," *Journals King Abdul Aziz* 37, no. 1 (2024): 55–77, https://doi.org/10.4197/Islec.37-1.4.

[12] Rifaatul Indana and Rindi Atika, "Analyzing Determinants of Mobile Banking Adoption in the Context of Indonesian Sharia Banks: A UTAUT 3 Framework," *Al-Mashrof: Islamic Banking and Finance* 4, no. 2 (2023): 146, https://doi.org/10.24042/al-mashrof.v4i2.19981.

[13] Elin Maulani and Sri Setya Handayani, "Analysis of the Application of the Unified Theory of Acceptance and Use of Technology 3 (UTAUT-3) Model on Intention and Use Behavior of Users of Mobile Banking Applications in the Jabodetabek Region," *International Journal of Social Science and Human Research* 6, no. 09 (2023): 5465–75, https://doi.org/10.47191/ijsshr/v6-i9-17.

[14] Laras Kusuma Wardana, "Analisis Adopsi Teknologi Layanan Digital Banking Dengan Model Unified Theory of Acceptance and Use of Technology 3 (UTAUT-3) Pada Studi Kasus PT Bank Raya Indonesia Tbk.," *JEISBI: Journal of Emerging Information System and Business Intelligence* 04, no. 03 (2023): 73–82.

develop previous research related to interest in using the BSI Mobile application. The novelty of this research lies in the use of the UTAUT3 model among soloraya students as research subject with a larger sample size of 245 respondents. Soloraya students were chosen as the subject of this study because they are a generation that is very active in using technology and digital services, including mobile banking services. Examining the factors that influence users' intentions to utilise BSI Mobile services as a digital payment platform is the goal of this research. With a larger sample size than previous studies, it is expected to provide better results.

In 2003, Venkatesh presented the UTAUT research model. Three variables were added to it in 2012, expanding it to become UTAUT2: hedonic motivation, price value, and habit. Subsequently, Farooq et al. further expanded this study model, known as UTAUT3.[15] UTAUT-3 was introduced as an extension of the UTAUT2 model and includes eight determinants of technology acceptance, namely performance expectancy, effort expectancy, social influence, facilitating conditions, habit, hedonic motivation, price value and personal innovation which was added as an eighth factor.[16]

The authors of the UTAUT3 model claim an explanatory power in predicting technology adoption of 66%.[17] The breadth of variables available in the UTAUT3 model makes it superior to previous research models. This is because UTAUT3 incorporates variables from previous models, enabling a deeper understanding of individual reactions and perceptions of technology through the UTAUT model.[18]

Mobile banking is a channel that customers use to interact with banks to access banking services through mobile devices like mobile phones, smartphones, or tablets, often by downloading mobile applications.[19] Banks offer mobile banking as a service to make it easier for consumers to complete each of their financial transactions carried out using only communication tools at any time and from any location that the customer desires.[20] BSI Mobile application is a type of service provided by Bank Syariah Indonesia to enable users to perform various transactions through its features and menus.

Muzdalipah & Mahmudi and Srikandi et al., explain the advantages of the Bank Syariah Indonesia Mobile application, among others, allowing transactions without time

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[15] Muhammad Shoaib Farooq et al., "Acceptance and Use of Lecture Capture System (LCS) in Executive Business Studies: Extending UTAUT2," *Interactive Technology and Smart Education* 14, no. 4 (2017): 329–48.

[16] Kuttimani Tamilmani et al., "The Extended Unified Theory of Acceptance and Use of Technology (UTAUT2): A Systematic Literature Review and Theory Evaluation," *International Journal of Information Management* 57, no. April 2020 (April 2021): 102269, https://doi.org/10.1016/j.ijinfomgt.2020.102269.

[17] Gunasinghe et al., "The Adequacy of UTAUT-3 in Interpreting Academician's Adoption to e-Learning in Higher Education Environments."

[18] Farooq et al., "Acceptance and Use of Lecture Capture System (LCS) in Executive Business Studies: Extending UTAUT2."

[19] Achmad Hidayat and Salina Kassim, "The Digital Banking Services: A Selection Model from Islamic Banks," *International Journal of Islamic Business* 8, no. 1 (June 22, 2023): 41–58, https://doi.org/10.32890/ijib2023.8.1.3.

[20] Muhammad Tho'in, "Acceptance and Usage Behavior of Bank Syariah Indonesia (BSI) Technology with TAM and Spiritual Motivation during the COVID-19 Pandemic," *Universal Journal of Accounting and Finance* 10, no. 3 (2022): 719–28, https://doi.org/10.13189/ujaf.2022.100309.

restrictions.[21] The term "BSI Mobile" refers to an application that enables users to access their accounts and perform various activities, including checking balances, making payments, and more, from any location.[22]

Performance expectancy is defined as the extent to which a person believes or hopes that technology will provide benefits and advantages in enhancing performance and executing specific tasks more effectively.[23] Users are more likely to adopt certain technologies if they believe that doing so will enhance their standard of living and provide them with new opportunities.[24] Hoang et al. and Musahidah & Sobari's research states that performance expectations influence the intention to use digital payment platforms,[25] so the hypothesis:
Hypothesis 1: Performance expectations affect the intention to use BSI Mobile.
Effort expectation refers to the degree of ease and comfort in using technological information, such that individuals are inclined to utilise this technological information. Effort expectations are also a significant factor in determining whether someone is interested in using technology.[26] Effort expectations are also a crucial factor in determining whether or not someone is interested in using technology.[27] Expectations regarding effort provide a barrier, as prospective consumers are likely to adopt and deploy technology only if the systems and technical features are user-friendly and comprehensible.[28] Previous researchers Ahmad et al. and Sulaeman & Ninglasari stated that effort expectations affect the intention to use technology,[29]

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[21] Muzdalipah Musda Muzdalipah and Mahmudi Mahmudi, "Digitalisasi Perbankan Syariah : Penggunaan Bsi Mobile Di Era Generasi Milenial Di Kota Yogyakarta," *Equilibrium : Jurnal Ilmiah Ekonomi, Manajemen Dan Akuntansi* 12, no. 1 (2023): 12–21, https://doi.org/10.35906/equili.v12i1.1241; Devi Srikandi, Nofinawati Nofinawati, and Sarmiana Batubara, "Determinan Bertransaksi Menggunakan Aplikasi Berbagi ZISWAF Pada BSI Mobile," *Journal of Islamic Social Finance Management* 3, no. 1 (2022): 53–68, https://doi.org/10.24952/jisfim.v3i1.5881.

[22] Dinda Ayu Agustina and Diah Krisnaningsih, "Pengaruh Penggunaan Bsi Mobile Terhadap Kepuasan Nasabah Di BSI Cabang Jenggolo," *Jurnal Tabarru' : Islamic Banking and Finance* Volume 6 N (2023): 180–85.

[23] Viswanath Venkatesh et al., "User Acceptance of Information Technology: Toward a Unified View," *MIS Quarterly: Management Information Systems* 27, no. 3 (2003): 425–78, https://doi.org/10.2307/30036540.

[24] Nik Hadiyan Nik Azman and Mohd Zaidi Md Zabri, "Shariah Compliant Fintech Usage Among Microentrepreneurs in Malaysia: An Extension of Utaut Model," *Journal of Islamic Monetary Economics and Finance* 8, no. 2 (2022): 305–24, https://doi.org/10.21098/jimf.v8i2.1417.

[25] Thi Hau Hoang, Thi Hoai Nhung Duong, and Hong Trang Pham, "An Empirical Analysis of Factors Affecting the Intention of Using Digital Wallets in Vietnam," *Journal of International Economics and Management* 21, no. 1 (2021): 86–107, https://doi.org/10.38203/jiem.021.1.0024; Ucu Musahidah and Nurdin Sobari, "Determinants of the Intentions of Indonesian Muslim Millennials in Cash Waqf Using E-Payment," *Jurnal Ekonomi Dan Perbankan Syariah* 9, no. 2 (2021): 65–91, https://doi.org/10.46899/jeps.v9i2.284.

[26] Venkatesh et al., "User Acceptance of Information Technology: Toward a Unified View."

[27] Kasri Rahmatina and Meis Winih Sosianti, "Determinants of the Intention to Pay Zakat Online: The Case of Indonesia," *Journal of Islamic Monetary Economics and Finance* 9, no. 2 (2023): 275–94, https://doi.org/10.21098/jimf.v9i2.1664.

[28] Mohammed Bashir Ribadu and Wan Nurhayati Wan, "An Integrated Approach towards Sharia Compliance E-Commerce Trust," *Applied Computing and Informatics* 15, no. 1 (2019): 1–6, https://doi.org/10.1016/j.aci.2017.09.002.

[29] Shamsurin Ahmad, Sharina Tajul Urus, and Sharifah Nazatul Faiza Syed Mustapha Nazri, "Technology Acceptance of Financial Technology (Fintech) for Payment Services Among Employed

so the hypothesis: Hypothesis 2: Effort expectations affect the intention to use BSI Mobile. Social influence refers to the degree to which customers consider that their relatives and friends advocate for the utilization of technology. Social influence is a factor that emerges when clients utilise Islamic banking digitally due to the impact of others in their surroundings.[30] Xie et al. observed that it is strongly associated with the intention to adopt FinTech.[31] Al-Okaily et al. and Chang et al., Chang et al., state due to the impact of others in their surrounds, social influence is a factor that occurs when customers use Islamic banking online. This is because of the people in their immediate environment,[32] so the hypothesis: Hypothesis 3: Social influence affects the intention to use BSI Mobil.

Hedonic motivation is defined by Venkatesh et al. as the enjoyment of utilising technology.[33] The utilisation of digital services provided by Islamic banking is the source of joy in this study. Information technology adoption and use have been found to be significantly influenced by hedonic motivation. Consumers are more inclined to rely on technology that looks good and has special, innovative features.[34] Previous studies by Alamanda et al. and Farzin et al., found that hedonic motivation affects usage intention,[35] hence the hypothesis: Hypothesis 4: Hedonic motivation affects the intention to use BSI Mobile

Price value is the satisfaction felt by users because the benefits received are in accordance with the costs incurred.[36] Islamic banking customers feel that the costs incurred

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Fresh Graduates," *Asia-Pacific Management Accounting Journal* 16, no. 2 (2021): 27–58, https://doi.org/10.24191/apmaj.v16i2-02; Sulaeman Sulaeman and Sri Yayu Ninglasari, "An Empirical Examination of Factors Influencing the Behavioral Intention to Use Zakat-Based Crowdfunding Platform Model for Countering the Adverse Impact of COVID-19 on MSMEs in Indonesia," *International Conference of Zakat*, 2020, 203–18, https://doi.org/10.37706/iconz.2020.218.

[30] Viswanath Venkatesh, Jamea Y Thong, and Xin Xu, "Consumer Acceptance and Use of Information Technology: Extending the Unified Theory of Acceptance and Use of Technology," *MIS Quarterly* 36, no. 1 (2012): 157–78.

[31] Jianli Xie et al., "Understanding Fintech Platform Adoption: Impacts of Perceived Value and Perceived Risk," *Journal of Theoretical and Applied Electronic Commerce Research* 16, no. 5 (2021): 1893–1911, https://doi.org/10.3390/jtaer16050106.

[32] Manaf Al-Okaily et al., "Does Financial Awareness Increase the Acceptance Rate for Financial Inclusion? An Empirical Examination in the Era of Digital Transformation," *Kybernetes* 52, no. 11 (2023): 4876–96, https://doi.org/10.1108/K-08-2021-0710; Edward H. Chang et al., "The Mixed Effects of Online Diversity Training," *Proceedings of the National Academy of Sciences of the United States of America* 116, no. 16 (2019): 7778–83, https://doi.org/10.1073/pnas.1816076116.

[33] Venkatesh, Thong, and Xu, "Consumer Acceptance and Use of Information Technology: Extending the Unified Theory of Acceptance and Use of Technology."

[34] Mohamed Merhi, Kate Hone, and Ali Tarhini, "A Cross-Cultural Study of the Intention to Use Mobile Banking between Lebanese and British Consumers: Extending UTAUT2 with Security, Privacy and Trust," *Technology in Society* 59, no. July (2019): 1–12, https://doi.org/10.1016/j.techsoc.2019.101151.

[35] Dini Turipanam Alamanda et al., "The Interest of Technology Adoption in E-Commerce Mobile Apps Using Modified Unified Theory of Acceptance and Use of Technology 2 in Indonesia," *International Journal of Applied Business and International Management* 6, no. 3 (2021): 35–45, https://doi.org/10.32535/ijabim.v6i3.1327; Milad Farzin et al., "Extending UTAUT2 in M-Banking Adoption and Actual Use Behavior: Does WOM Communication Matter?," *Asian Journal of Economics and Banking* 5, no. 2 (August 11, 2021): 136–57, https://doi.org/10.1108/AJEB-10-2020-0085.

[36] Venkatesh, Thong, and Xu, "Consumer Acceptance and Use of Information Technology: Extending the Unified Theory of Acceptance and Use of Technology."

to register a new account are comparable to the benefits obtained, where they can make transfers correctly. Previous researchers Rahmawati et al., Zulaikah et al., and Zia & Alzahrani suggested that price value affects the intention to use technology,[37] so the hypothesis: Hypothesis 5: Price value affects the intention to use BSI Mobile.

People's degrees of trust in technical support, such as the resources and infrastructure that enable the use of technology or information systems, are known as a facilitating condition.[38] The more readily available resources are to facilitate the adoption of technology, the more likely people are to do so. In research conducted by Chaidir et al., Marcelliana et al., and Siagian & Nasution adopting mobile banking is significantly influenced by facilitating conditions,[39] so the hypothesis: Hypothesis 6: Facilitating conditions affect the intention to use BSI Mobile and Hypothesis 7: Facilitating conditions affect the behaviour of using BSI Mobile

Habits are repeated actions based on prior knowledge, experience and learning.[40] This research depends on the fact that customers are used to using Islamic banking digital services every day. Nguyen and Susilowati explain that habits have a significant effect that affects a person's intention to use digital banking,[41] so the hypothesis:
Hypothesis 8: Habit affects the intention to use BSI Mobile and Hypothesis 9: Habit affects the behaviour of using BSI Mobile

Personal innovativeness is defined by Mulazid et al. as a person's inclination to accept new technology, including mobile banking applications.[42] According to the findings of Kumar et al., it is observed that personal innovativeness has a significant impact on behavioural

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[37] Tria Yulia Rahmawati, Miranti Kartika Dewi, and Ilham Reza Ferdian, "Instagram: Its Roles in Management of Islamic Banks," *Journal of Islamic Marketing* 11, no. 4 (2020): 841–61, https://doi.org/10.1108/JIMA-11-2018-0213; Lina Zulaikah, Warih Puspitasari, and Lutfia Septiningrum, "Evaluasi Kesuksesan Implementasi SAP Di Masa Pandemi Covid-19 Menggunakan Model UTAUT 3 Pada PT. KAI," *JIPI (Jurnal Ilmiah Penelitian Dan Pembelajaran Informatika)* 8, no. 1 (February 25, 2023): 242–53, https://doi.org/10.29100/jipi.v8i1.3278; Adil Zia and Musaad Alzahrani, "Investigating the Effects of E-Marketing Factors for Agricultural Products on the Emergence of Sustainable Consumer Behaviour," *Sustainability (Switzerland)* 14, no. 20 (2022): 1–20, https://doi.org/10.3390/su142013072.

[38] Venkatesh et al., "User Acceptance of Information Technology: Toward a Unified View."

[39] Taufiq Chaidir, Ihsan Ro'is, and Akhmad Jufri, "Penggunaan Aplikasi Mobile Banking Pada Bank Konvensional Dan Bank Syariah Di Nusa Tenggara Barat: Pembuktian Model Unified Theory of Acceptance and Use of Technology (UTAUT)," *Elastisitas - Jurnal Ekonomi Pembangunan* 3, no. 1 (2021): 61–76, https://doi.org/10.29303/e-jep.v3i1.37; Vanesha Marcelliana et al., "Penerapan Perlindungan Konsumen Terhadap Nasabah PT. Bank Syariah Indonesia Dalam Kasus Kebocoran Data Nasabah," *Jurnal Publikasi Ilmu Hukum* 1, no. 2 (2023): 180–94; Salsabilla Siagian and Yenni Samri Juliati Nasution, "Faktor Yang Mempengaruhi Niat Perilaku Muslim Menggunakan Platform Crowdfunding Zakat: Teori UTAUT Model," *Jurnal Manajemen Zakat Dan Wakaf* 4, no. 1 (2023): 60–77, https://doi.org/10.29040/jiei.v7i2.1841.

[40] Venkatesh, Thong, and Xu, "Consumer Acceptance and Use of Information Technology: Extending the Unified Theory of Acceptance and Use of Technology."

[41] Nguyen et al., "Determinants of Digital Banking Services in Vietnam: Applying Utaut2 Model," *Asian Economic and Financial Review* 10, no. 6 (2020): 680–97, https://doi.org/10.18488/journal.aefr.2020.106.680.697; Aniek Susilowati, "Effects of UTAUT 2 Model on the Use of BCA Mobile Banking in Indonesia," *Turkish Journal of Computer and Mathematics Education (TURCOMAT)* 12, no. 3 (2021): 5378–87, https://doi.org/10.17762/turcomat.v12i3.2183.

[42] Mulazid et al., "Determinants for Acceptance and Use of Shariah Banking Digital Services in Indonesia: Applying UTAUT3, Trust, and Shariah Compliance."

intention,[43] hence the hypothesis: Hypothesis 10: Personal innovativeness influences intention to use BSI Mobile and Hypothesis 11: Personal innovativeness affects the behaviour of using BSI Mobile

A person's intention to carry out a conduct and the probability that they will carry it out again in the future are known as their behavioural intention. Usage behaviour is a person's readiness to accept or reject technology.[44] Ramadhan et al. and Wardana state that intention has a significant and positive relationship with the actual use of digital banking,[45] so the hypothesis: Hypothesis 12: Behavioural intention affects the usage behaviour of BSI Mobile.

METHODS

Due to its emphasis on evaluating theoretical ideas or hypotheses, this study takes a quantitative approach, utilising techniques like statistical data analysis, questionnaire measurement tools, and formulas, as Sugiyono explains.[46] This method looks for and analyses causal linkages between variables in measurable facts in order to find and explain them.[47] The object of research is the use of the BSI Mobile application, with the subject being Soloraya domiciled students who have used the BSI Mobile application.

The research variable is something that the author defines to be researched. After that, data related to the problem is collected so that it is possible to make conclusions.[48] The variables studied in this study include:

Table 1.
Variables and Indicators

Code	Variables	Question Items	Scale
PE1	Performance Expectancy	The use of BSI Mobile is useful in my life.	Likert
PE2		Using the BSI Mobile app increases my productivity.	Likert
EE1	Effort Expectancy	Learning how to use the BSI Mobile app is easy for me.	Likert
EE2		I find using BSI Mobile in daily activities easy to	Likert

[43] Ashish Kumar et al., "A Framework of Mobile Banking Adoption in India," *Journal of Open Innovation: Technology, Market, and Complexity* 6, no. 2 (2020): 1–17, https://doi.org/10.3390/JOITMC6020040.

[44] Cheng Min Chao, "Factors Determining the Behavioral Intention to Use Mobile Learning: An Application and Extension of the UTAUT Model," *Frontiers in Psychology* 10, no. JULY (2019): 1–14, https://doi.org/10.3389/fpsyg.2019.01652.

[45] Didit Ramadhan, Ratih Hurriyati, and Lisnawati Lisnawati, "Analisis Perilaku Adopsi Teknologi Mobile Wallet Menggunakan Model Unified Theory Of Acceptance And Use Of Technology3," *Journal of Business Management Education (JBME)* 4, no. 3 (2019): 23–29, https://doi.org/10.17509/jbme.v4i3.18659; Wardana, "Analisis Adopsi Teknologi Layanan Digital Banking Dengan Model Unified Theory of Acceptance and Use of Technology 3 (UTAUT-3) Pada Studi Kasus PT Bank Raya Indonesia Tbk."

[46] Sugiyono, *Metode Penelitian Kuantitatif Kualitatif Dan R & D*, *Bandung : ALFABETA*, 2019.

[47] Nur Hardani et al., *Buku Metode Penelitian Kualitatif Dan Kuantitatif* (Yogyakarta: CV. Pustaka Ilmu, 2020).

[48] Muslich Anshori and Sri Iswati, *Metodologi Penelitian Kuantitatif* (Surabaya: Airlangga University Press, 2019).

		use.	
EE3		It is very easy for me to become skilled in using the BSI Mobile app.	Likert
SI1	Social Influence	lose individuals (friends, family, partners) can influence me to use the BSI Mobile app.	Likert
SI2		People I consider important (lecturers, teachers) can influence me to use the BSI Mobile app.	Likert
HM1	Hedonic Motivation	BSI Mobile services allow me to transact comfortably.	Likert
HM2		BSI Mobile services make transactions enjoyable for me.	Likert
PV1	Price Value	The cost of BSI Mobile services is considered affordable.	Likert
PV2		The cost of BSI Mobile services is commensurate with the quality of service provided.	Likert
FC1	Facilitating Condition	The smartphone technology I use supports using the BSI Mobile app.	Likert
FC2		The availability of internet connectivity supports me in using the BSI Mobile app.	Likert
FC3		I have the necessary knowledge to use the BSI Mobile app.	Likert
H1	Habit	Conducting transactions using the BSI Mobile app has become a habit for me.	Likert
H2		I frequently make payments through the BSI Mobile app.	Likert
H3		Using the BSI Mobile app for payment has become routine for me.	Likert
PI1	Personal Innovation	I use the BSI Mobile app because I am interested in the features it offers.	Likert
PI2		I am interested in using the features available on BSI Mobile for transactions in my daily life.	Likert
BI1	Behavioural Intention	I intend to use the BSI Mobile app for payments going forward.	Likert
BI2		I am willing to recommend the use of the BSI Mobile app to others.	Likert
UB1	Usage Behaviour	I have made payments through mobile banking.	Likert
UB2		I have made payments through the BSI Mobile app.	Likert

This study uses a purposive sampling method, which researchers use when they have standards or factors to consider while choosing a sample.[49] The criteria considered are ownership of the BSI Mobile app, having used the BSI Mobile app, students residing in

[49] Sidik Priadana and Denok Sunarsi, *Metode Penelitian Kuantitiatif* (Banten: Pascal Books, 2021).

Soloraya. Since the exact population of students using the BSI Mobile app in Soloraya is not precisely known, the researchers decided to use the Lemeshow formula:[50]

$$n = \frac{Z^2\ 1 - a/z\ x\ P(1-P)}{d^2}$$

$$n = \frac{1{,}96^2 X 0{,}2(1-0{,}2)}{0{,}05^2}$$

$$n = \frac{3{,}8416\ X\ 0{,}16}{0{,}0025}$$

$$n = \frac{0{,}614656}{0{,}0025}$$

$$n = 245$$

Description:

n = The number of samples required
z = The z-score at 95% confidence level = 1.96
p = Estimated proportion = 20%
d = Margin of error = 5%

Since the estimated proportion in the population is unknown, the proportion was calculated subjectively, and 20% or 0.2 was chosen as the result. According to this calculation, the required sample size is 245 respondents. This number is considered sufficient to be used as a sample and to represent the population.

The data source consists of questions on an online questionnaire distributed to students in Soloraya.[51] Respondents simply need to open the link provided and then answer by selecting one response option. A Likert scale is used to measure the questionnaire responses, where one means the respondent strongly disagrees with the question and five means they strongly agree.[52] SEM-PLS is the method used for data analysis. The data analysis phase using SEM-PLS begins with testing the measurement model, the structural model, and hypothesis testing through the SmartPLS application.

RESULT AND DISCUSSION

Respondent Characteristics

There are 245 responders in the sample drawn from this study, their details are as follows:

Table 2.
Respondent Characteristics

Category	Description	Amount
Regency/City	Sukoharjo	35

[50] Paul S. Levy and Stanley Lemeshow, *Sampling of Populations*, *Wiley Series in Survey Methodology*, Fourth (Canada: John Wiley & Sons, Inc., 2008), https://doi.org/10.1002/9780470374597.
[51] Geetanjali V. Kale et al., *Research Methodology A Practical and Scientific Approach*, ed. Vinayak Bairagi and Mousami V. Munot, *CRC Press Taylor & Francis GroupTaylor & Francis Group* (52 Vanderbilt Avenue New York, NY 10017: Taylor & Francis Group, 2019).
[52] Kamini Rai, Shikha Dua, and Miklesh Yadav, "Association of Financial Attitude, Financial Behaviour and Financial Knowledge Towards Financial Literacy: A Structural Equation Modeling Approach," *FIIB Business Review* 8, no. 1 (March 5, 2019): 51–60, https://doi.org/10.1177/2319714519826651.

	Klaten	35
	Wonogiri	35
	Boyolali	35
	Sragen	35
	Karanganyar	35
	Surakarta	35
Age	18	2
	19	13
	20	77
	21	109
	22	36
	23	8

The criteria for respondents in this study include age and residence. This information was obtained from research conducted on students residing in Soloraya. The respondents' ages range from 18 to 23 years old, indicating that customers in this age group generally accept technology and lifestyles.[53] It is imperative for Islamic banks to comprehend the variables that impact the acceptance and utilisation of digital banking services in order to effectively execute fintech tactics.

Convergent Validity Test

In validity testing, the factor loading must meet or exceed 0.70 to indicate that the factor is reliable.[54]

Table 3.
Convergent Validity Test

Variable	Indicator	Outer Loading	AVE	Description
Performance Expectancy	PE1	0.887	0.777	Valid
	PE2	0.876		Valid
Effort Expectancy	EE1	0.845	0.706	Valid
	EE2	0.854		Valid
	EE3	0.822		Valid
Social Influence	SI1	0.901	0.777	Valid
	SI2	0.862		Valid
Hedonic Motivation	HM1	0.897	0.815	Valid
	HM2	0.909		Valid
Price Value	PV1	0.867	0.773	Valid
	PV2	0.891		Valid
Facilitating	FC1	0.771	0.667	Valid

[53] Reza Pahlevi et al., "Adoption of Fintech Services for Sharia Bank Users in Indonesia: An Extended TAM Approach," *Equilibrium: Jurnal Ekonomi Syariah* 11, no. 1 (2023): 27–50, https://doi.org/10.21043/equilibrium.v11i1.19641.

[54] Karin Boonlertvanich, "Service Quality, Satisfaction, Trust, and Loyalty: The Moderating Role of Main-Bank and Wealth Status," *International Journal of Bank Marketing* 37, no. 1 (2019): 278–302, https://doi.org/10.1108/IJBM-02-2018-0021.

Condition	FC2	0.848		Valid
	FC3	0.829		Valid
Habit	H1	0.878	0.788	Valid
	H2	0.899		Valid
	H3	0.888		Valid
Personal Innovation	PI1	0.897	0.824	Valid
	PI2	0.918		Valid
Behavioural Intention	BI1	0.921	0.828	Valid
	BI2	0.899		Valid
Usage Behaviour	UB1	0.901	0.833	Valid
	UB2	0.924		Valid

Given that all construct indicators have outer loading values more than 0.70 and the overall AVE value satisfies the minimal validity criteria of 0.50, each indicator can be used as a measurement tool in the study.

Discriminant Validity Test

Discriminant validity can be evaluated using cross loading values, which show the link between each indication and the associated variable.[55]

Table 4.
Discriminant Validity Test

[55] Teuku Raihan and Ir. Indira Rachmawati, "Analyzing Factors Influencing Continuance Intention of E-Payment Adoption Using Modified UTAUT 2 Model: (A Case Study of Go-Pay from Indonesia)," *E-Proceeding of Management* 6, no. 2 (2019): 8, https://doi.org/10.1109/ICoICT.2018.8528748.

	PE	EE	SI	HM	PV	FC	H	PI	BI	UB
PE1	0.887	0.614	0.417	0.570	0.480	0.599	0.538	0.448	0.550	0.464
PE2	0.876	0.601	0.521	0.509	0.358	0.521	0.546	0.573	0.528	0.396
EE1	0.578	0.845	0.433	0.605	0.468	0.610	0.544	0.480	0.518	0.416
EE2	0.610	0.854	0.491	0.601	0.455	0.587	0.572	0.530	0.515	0.495
EE3	0.551	0.822	0.506	0.521	0.481	0.544	0.530	0.498	0.514	0.422
SI1	0.513	0.511	0.901	0.427	0.360	0.459	0.482	0.499	0.566	0.299
SI2	0.416	0.489	0.862	0.364	0.344	0.412	0.429	0.500	0.483	0.296
HM1	0.527	0.572	0.416	0.897	0.473	0.554	0.508	0.517	0.482	0.424
HM2	0.578	0.662	0.399	0.909	0.550	0.606	0.595	0.546	0.510	0.477
PV1	0.350	0.446	0.281	0.457	0.867	0.547	0.381	0.270	0.438	0.393
PV2	0.481	0.529	0.414	0.537	0.891	0.561	0.501	0.488	0.482	0.412
FC1	0.395	0.504	0.303	0.434	0.656	0.771	0.389	0.271	0.431	0.479
FC2	0.568	0.577	0.420	0.569	0.451	0.848	0.481	0.436	0.490	0.372
FC3	0.593	0.608	0.487	0.572	0.438	0.829	0.569	0.535	0.530	0.412
H1	0.554	0.594	0.469	0.540	0.510	0.521	0.878	0.581	0.562	0.442
H2	0.549	0.560	0.455	0.508	0.431	0.492	0.899	0.577	0.581	0.512
H3	0.536	0.588	0.458	0.584	0.408	0.558	0.888	0.631	0.549	0.505
PI1	0.515	0.531	0.525	0.508	0.379	0.436	0.563	0.897	0.563	0.309
PI2	0.534	0.555	0.503	0.559	0.413	0.486	0.651	0.918	0.599	0.386
BI1	0.589	0.595	0.522	0.514	0.537	0.565	0.612	0.600	0.921	0.520
BI2	0.520	0.517	0.571	0.485	0.410	0.512	0.541	0.566	0.899	0.424
UB1	0.420	0.474	0.258	0.466	0.435	0.487	0.428	0.319	0.446	0.901
UB2	0.469	0.491	0.351	0.447	0.405	0.459	0.565	0.379	0.502	0.924

The relationship between indicators and their respective variables has higher values compared to the relationships between indicators and other variables, according to the Cross Loading data. Therefore, it can be concluded that the latent variables predict the indicators more accurately than other variables.

Reliability Test

The reliability testing in PLS involves two methods: composite reliability and Cronbach's alpha. Cronbach's alpha is used to determine the lower bound of reliability values. Composite reliability is particularly useful in determining the actual reliability value of a construct. If both Cronbach's alpha and composite reliability values are greater than 0.7, the construct is considered reliable.[56]

[56] Rahmad Solling Hamid dan Suhardi M Anwar, *Structural Equation Modeling (SEM) Berbasis Varian Konsep Dasar dan Aplikasi Program Smart PLS 3.2.8 dalam Riset Bisnis* (PT. Inkubator Penulis Indonesia, 2019).

Table 5.
Reliability Test

Variable	Cronbach's Alpha	Composite Reliability
Performance Expectancy	0.713	0.875
Effort Expectancy	0.792	0.878
Social Influence	0.715	0.875
Hedonic Motiation	0.774	0.898
Price Value	0.706	0.872
Facilitating Condition	0.750	0.857
Habit	0.866	0.918
Personal Innovation	0.786	0.903
Behavioural Intention	0.793	0.906
Usage Behaviour	0.800	0.909

From the Cronbach's Alpha values, it is evident that each variable has a minimum value of 0.7. Thus, it can be concluded that all variables are reliable, and the questionnaire can be used to measure the current level of issues.

R *Square*

The calculation of R Square helps to show the amount of influence of exogenous variables on endogenous variables. Based on the R Square value, the quality of the model can be evaluated using three criteria: weak (R^2 = 0.19), moderate (R^2 = 0.33), and substantial (R^2 = 0.67).[57]

Table 6.
R Square

Variable	R Square	R Square Adjusted
Behavioural Intention	0.589	0.575
Usage Behaviour	0.386	0.376

The construct of behavioral intention is explained by its variables at 58.9%, while the remaining 41.1% is explained by variables outside the model. The construct of usage behavior is explained by its variables at 38.6%, with the remaining 61.4% explained by variables outside the model. Based on this, the model used in this study falls into the moderate category.

Hypothesis Test

The step to determine the presence of a relationship between variables can be assessed through the results of the p-value and t-statistics with a significance level of 0.05. This

[57] Maulani and Handayani, "Analysis of the Application of the Unified Theory of Acceptance and Use of Technology 3 (UTAUT-3) Model on Intention and Use Behavior of Users of Mobile Banking Applications in the Jabodetabek Region."

comparison is made to determine whether these variables interact with each other. The t-statistics should be ≥ 1.65 and the p-value ≤ 0.05. Hypothesis testing is based on the Output Path Coefficients from the bootstrap results.[58]

Figure 2.
Bootstrapping

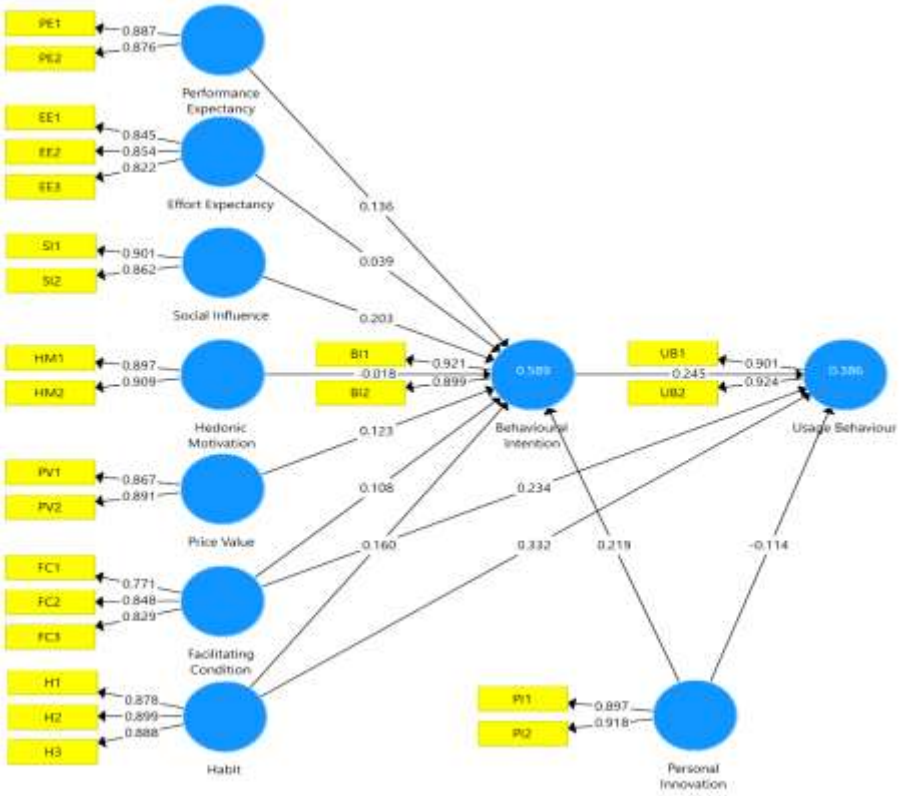

Table 7.
Hypothesis Test

Variable	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (|O/STDEV|)	P-values
Performance Expectancy -> Behavioural Intetion	0.136	0.133	0.062	2.192	0.029

[58] Anggi Puspita Sari, Budi Sukardi, and Muhammad Kurnia Rahman Abadi, "Adoption of User Satisfaction With the Utaut2 Model in Using Indonesia Sharia Mobile Banking," *FINANSIA : Jurnal Akuntansi Dan Perbankan Syariah* 7, no. 1 (2024): 21–40, https://doi.org/10.32332/finansia.v7i1.8165.

Effort Expectancy -> Behavioural Intetion	0.039	0.040	0.081	0.481	0.630
Social Influence -> Behavioural Intetion	0.203	0.202	0.063	3.214	0.001
Hedonic Motivation -> Behavioural Intetion	-0.018	-0.019	0.065	0.277	0.782
Price Value -> Behavioural Intetion	0.123	0.126	0.077	1.602	0.110
Facilitating Condition -> Behavioural Intetion	0.108	0.108	0.078	1.398	0.163
Facilitating Condition -> Usage Behaviour	0.234	0.236	0.072	3.239	0.001
Habit -> Behavioural Intetion	0.160	0.157	0.074	2.152	0.032
Habit -> Usage Behaviour	0.332	0.328	0.084	3.943	0.000
Personal Innovation -> Behavioural Intetion	0.219	0.224	0.067	3.266	0.001
Personal Innovation -> Usage Behaviour	-0.114	-0.112	0.086	1.319	0.188
Behavioural Intetion -> Usage Behaviour	0.245	0.248	0.093	2.631	0.009

The results may be accompanied by tables and/or figures to clarify the presentation of the research findings. Each table and figure must be commented on and discussed in the text.

Discussion

The Effect of Performance Expectations on Behavioural Intention

The results of the analysis show that performance expectations have a significant influence on behavioural intention, in accordance with the results of the SEM-PLS test of BSI Mobile usage behaviour research through the adoption of the UTAUT3 model. The t statistic value (2.192) > t-table (1.65) and p-value (0.029) < 0.05, which means that the hypothesis is accepted. The advantages of utilizing the BSI mobile application are evident to its users. These advantages include convenient access to technology, enhanced security features, and users report that the BSI Mobile application enables them to conduct banking activities more quickly. Users feel that this application has boosted their overall productivity.

Essentially, the UTAUT theory posits that the greater the performance expectations perceived by users, the stronger their intention to utilize the technology. Performance expectations relate to individuals' beliefs about how much technology will enhance their performance or deliver anticipated benefits. In this context, performance expectancy can be understood as students' views on the extent to which using BSI Mobile will yield expected

advantages. For instance, students believe that utilizing BSI Mobile will simplify their payment processes.

This is due to the benefits of using the BSI mobile application that users get. These benefits are in the form of easy access to technology, technology security, and even users claim that the BSI Mobile application helps them do banking activities faster. Users believe that the app has increased their productivity. In terms of payment activities, the higher the level of satisfaction of BSI Mobile users, the greater the desire to use this service in the future. Thus, management must be able to provide and guarantee technological capabilities that help customers to conduct banking transactions without the limitations of physical presence, distance, and time. This is in line with research by Savic & Pesterac and Saparudin et al., which proves that performance expectations affect behavioural intentions.[59]

The Effect of Effort Expectations on Behavioural Intention

The results of the analysis show that effort expectations do not have a significant effect on behavioural intention, in accordance with the results of the SEM-PLS test of BSI Mobile usage behaviour research through the adoption of the UTAUT3 model. The t statistic value (0.481) < t-table (1.65) and p-value (0.630) > 0.05, which means that the hypothesis is rejected. Effort expectations can be understood as students' views on the ease or difficulty of using BSI Mobile. For instance, students might find BSI Mobile user-friendly, requiring minimal effort to operate, or they may appreciate its intuitive interface and straightforward instructions.

According to the UTAUT theory, the greater the effort expectations that users associate with technology, the stronger their intention to use it. However, findings indicate that customers' business expectations regarding the BSI Mobile application have not been fully realized. This shows that customer effort expectations for the BSI Mobile application have not been achieved to the fullest. This happens because of obstacles experienced by customers such as difficulty using the BSI Mobile application, internet interference, and m-banking errors when logging into the application.

Ease of learning, operation, and system flexibility are factors that should be prioritised by the banking industry. Making the m-banking system as user-friendly as feasible is essential to keeping users using the application. That way the desire and usefulness of using m-banking will increase if someone believes that using BSI Mobile is relatively easy. In line with Aprianingsih & Yuliana and Rahmiati & Susanto, effort expectations do not affect behavioural intentions.[60]

The Effect of Social Influence on Behavioural Intention

[59] Jovana Savic and Aleksandra Pesterac, "Antecedents of Mobile Banking: UTAUT Model," *The European Journal of Applied Economics* 16, no. 1 (2019): 20–29, https://doi.org/10.5937/ejae15-19381; Mohamad Saparudin et al., "Exploring the Role of Trust in Mobile Banking Use by Indonesian Customer Using Unified Theory of Acceptance and Usage Technology," *International Heart Journal* 11, no. 2 (2020): 51–60, https://doi.org/10.5430/ijfr.v11n2p51.

[60] Rahmiati and Perengki Susanto, "Use Behavior of E-Money: Empirical Analysis Using The UTAUT Model," *Proceedings of the Sixth Padang International Conference On Economics Education, Economics, Business and Management, Accounting and Entrepreneurship (PICEEBA 2020)* 179, no. Piceeba 2020 (2021): 398–403, https://doi.org/10.2991/aebmr.k.210616.061; Yuliana and Aprianingsih, "Factors Involved in Adopting Mobile Banking for Sharia Banking Sector Using UTAUT 2."

The results of the analysis show that social influence has a significant influence on behavioural intention, in accordance with the results of the SEM-PLS test of BSI Mobile usage behaviour research through the adoption of the UTAUT3 model. The t statistic value (3.214) > t-table (1.65) and p-value (0.001) <0.05, which means that the hypothesis is accepted. Social Influence pertains to the impact or pressure that individuals or groups impose on one's intent to employ a technology. Within the realm of students, societal influence can be seen as the influence felt by students from their peers or other entities concerning the utilization of BSI Mobile.

Students might be encouraged to use BSI Mobile because a significant number of their classmates are also utilizing it, or they may feel pressure from their professors or faculty members to adopt the application. According to the UTAUT theory, social influence is crucial in shaping users' intentions to engage with technology. When students experience a strong social influence regarding technology usage, it can positively affect their intention to use BSI Mobile.

This is also in line with the responses of respondents in the study that the social environment greatly influences individual intention to use BSI Mobile, because customers are persuaded to use this service by others around them. Users are more interested in using BSI Mobile services when they feel a greater influence. So, this social influence needs special attention for further attention, BSI Management must build a good reputation and provide the best service to its customers by utilising the testimonials of previous BSI Mobile users, which has a positive impact on subsequent user behaviour. In line with Prasetyaningrum & Hilaliyah dan Chairia et al., social influence affects behavioural intention.[61]

The Effect of Hedonic Motivation on Behavioural Intention

The results of the analysis show that hedonic motivation does not have a significant effect on behavioural intention, in accordance with the results of the SEM-PLS test of BSI Mobile usage behaviour research through the adoption of the UTAUT3 model. The t statistic value (0.277) < t-table (1.65) and p-value (0.782) > 0.05, which means that the hypothesis is rejected. Hedonic motivations pertain to the pursuit of enjoyable and fulfilling experiences, typically linked to shopping activities or the use of products that offer emotional satisfaction.

According to the UTAUT theory, when students experience comfort, pleasure, enjoyment, satisfaction, and happiness, they are less likely to alter their technology usage. This suggests that an individual's belief in the pleasure, pride, and satisfaction derived from using technology does not necessarily enhance their interest in using BSI Mobile. The findings of this study reveal that respondents indicated hedonic motivation does not influence individuals' intention to use BSI Mobile.

This is also in line with the respondents' responses in the study that hedonic motivation does not affect individual intention to use BSI Mobile, because the main purpose of this service is to help customers carry out digital financial transactions, not as an entertainment

[61] Eka Prasetyaningrum and Sari Atul Hilaliyah, "Analisis Perilaku Adopsi Digital Marketing Pada UMKM Menggunakan Model UTAUT3 Di Era New Normal," *Jurnal CoSciTech (Computer Science and Information Technology)* 3, no. 2 (2022): 226–33, https://doi.org/10.37859/coscitech.v3i2.3955; Chairia Chairia, Citra Sukmadilaga, and Indri Yuliafitri, "Peran Ekspektasi Kinerja, Ekspektasi Usaha, Pengaruh Sosial, Dan Kondisi Yang Mendukung Terhadap Perilaku Pengguna Itqan Mobile Yang Dimediasi Oleh Niat Perilaku Menggunakannya," *Jurnal Maksipreneur: Manajemen, Koperasi, Dan Entrepreneurship* 10, no. 1 (2020): 48–72, https://doi.org/10.30588/jmp.v10i1.655.

medium. Improving features and appearance is very important to make users feel happy and comfortable when using the BSI Mobile application, this will increase interest in use and the significance of this variable. In line with research of Asrori et al. and Aprianingsih & Yuliana, hedonic motivation does not affect behavioural intention.[62]

The Effect of Price Value on Behavioural Intention

The results of the analysis show that price value does not have a significant effect on behavioural intention, in accordance with the results of the SEM-PLS test of BSI Mobile usage behaviour research through the adoption of the UTAUT3 model. The t statistic value (1.602) < t-table (1.65) and p-value (0.110) > 0.05, which means that the hypothesis is rejected. Price value aims to assess the consumer's cognitive trade-off between the perceived advantages of the app and the expenses associated with its use.

Based on the UTAUT theory, during the use of technology services, students generally weigh the costs they incur for technology against any potential discounts gained through continuous use. As a result, they tend to increase their usage rates if they receive rewards. Additionally, when the perceived value of the price is higher, students exhibit greater enthusiasm for continued use of BSI Mobile. However, the outcome revealed that price value has no impact on behavioral intention.

This happens because BSI mobile users do not feel the benefits of quality in accordance with the cost of services in their use. This is made feasible by the fact that Islamic mobile banking is still more expensive than conventional banks. Another thing that causes this to happen is because there is an assumption that using other payment methods is much more profitable and economical than using the BSI Mobile application. As a result, it's critical to lower service fees and enhance application quality in order, so that interest in using the application will also increase. In line with Wardana and Anggraeni et al. research, price value does not affect behavioural intention.[63]

The Effect of Facilitating Conditions on Behavioural Intention

The results of the analysis show that facilitating conditions do not have a significant effect on behavioural intention, in accordance with the results of the SEM-PLS test of research on the behaviour of using BSI Mobile through the adoption of the UTAUT3 model. The t statistic value (1.398) > t-table (1.65) and p-value (0.163) > 0.05, which means that the hypothesis is rejected. Facilitating conditions refer to an individual's beliefs regarding the resources available in their environment, including the accessibility, network, and availability of devices, which contribute to their confidence in adopting a technology.

This happens because user facilities and resources do not match application compatibility. This happens because despite having access to supporting facilities such as

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[62] Muhammad Asrori, Anang Kunaefi, and Andhy Permadi, "Penerapan Model UTAUT3 Dalam Menganalisis Penerimaan Penggunaan Aplikasi Mobile JKN Di Kabupaten Tuban," *Jurnal SIMETRIS* 13, no. 2 (2022): 1–13; Yuliana and Aprianingsih, "Factors Involved in Adopting Mobile Banking for Sharia Banking Sector Using UTAUT 2."

[63] Wardana, "Analisis Adopsi Teknologi Layanan Digital Banking Dengan Model Unified Theory of Acceptance and Use of Technology 3 (UTAUT-3) Pada Studi Kasus PT Bank Raya Indonesia Tbk."; Rila Anggraeni, Raditha Hapsari, and Noor Awanis Muslim, "Examining Factors Influencing Consumers Intention and Usage of Digital Banking: Evidence from Indonesian Digital Banking Customers," *Asia Pacific Management and Business Application* 009, no. 03 (2021): 193–210, https://doi.org/10.21776/ub.apmba.2021.009.03.1.

mobile phones and strong internet networks, individuals still have difficulty utilising the features of BSI Mobile. Customers who have knowledge of digital payments are more likely to use it, therefore its implementation can have a positive impact through efforts to demonstrate the advantages of the technology. If the BSI Mobile facility is getting better, customer interest in using it will also be higher. In line with Prasetyaningrum & Hilaliyah[64] and Anjani & Mukhlis[65] research, facilitating conditions do not affect behavioural intentions.

The Effect of Facilitating Conditions on Usage Behaviour

The results of the analysis show that facilitating conditions have a significant influence on usage behaviour, in accordance with the results of the SEM-PLS test of BSI Mobile usage behaviour research through the adoption of the UTAUT3 model. The t statistic value (3.239)> t-table (1.65) and p-value (0.001) <0.05, which means that the hypothesis is accepted. Facilitating conditions aims to determine the degree to which an individual believes that the current infrastructure and technical support facilitate the use of technology. According to UTAUT theory, students' perceptions are shaped by the technological infrastructure, which can encourage them to persist in using the services offered. Additionally, a person's ability to navigate the internet and access resources influences how compatible they feel while using technology, thereby affecting their likelihood of using BSI Mobile

This is in accordance with the research respondents' statements that facilitating conditions affect user behaviour in adopting the BSI Mobile application. This shows that the existence of facilities such as smartphones, internet networks, and adequate knowledge has a direct impact on usage behaviour, not on the intention to use the service. Customers will use the BSI Mobile application because of the supporting facilities and knowledge in using it. In line with the research of Ramadhan et al.[66] and Nopiani & Putra[67], facilitating conditions affect usage behaviour.

The Effect of Habit on Behavioural Intention

The results of the analysis show that habits have a significant influence on behavioural intention, in accordance with the results of the SEM-PLS test of BSI Mobile usage behaviour research through the adoption of the UTAUT3 model. The t statistic value (2.152)> t-table (1.65) and p-value (0.032) <0.05, which means that the hypothesis is accepted.

Habits are learned behaviors that have evolved into automatic responses to specific triggers and serve to achieve objectives. According to UTAUT theory, behaviors that are

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[64] Prasetyaningrum and Hilaliyah, "Analisis Perilaku Adopsi Digital Marketing Pada UMKM Menggunakan Model UTAUT3 Di Era New Normal."

[65] Widya Anjani and Imam Mukhlis, "Penerapan Model UTAUT (The Unified Theory of Acceptance and Use of Technology) Terhadap Minat Dan Perilaku Penggunaan Mobile Banking," *Jurnal Ekonomi Akuntansi Dan Manajemen* 21, no. 1 (April 28, 2022): 1–22, https://doi.org/10.19184/jeam.v21i1.30570.

[66] Ramadhan, Hurriyati, dan Lisnawati, "Analisis Perilaku Adopsi Teknologi Mobile Wallet Menggunakan Model Unified Theory of Acceptance And Use Of Technology3 (UTAUT3) (Survei Pengguna OVO pada Generasi Milenial di Indonesia)."

[67] Ni Kadek Rahayu Nopiani and I Made Pande Dwiana Putra, "Penerapan Model UTAUT 2 Untuk Menjelaskan Minat Dan Perilaku Penggunaan Mobile Banking," *E-Jurnal Akuntansi* 31, no. 10 (2021): 2569–81, https://doi.org/10.24843/eja.2021.v31.i10.p17.

performed repeatedly and effectively can develop into habits. If BSI users become accustomed to and proficient in using the technology, it will influence their intention to continue using it.

This explains that almost all activities today use technological developments, one of which is payment activities. The existence of transactions through BSI Mobile in everyday life makes this a habit for customers. Because BSI Mobile users are accustomed to the routine and are familiar with the system, it affects how they will respond when utilising the service. In line with the research of Acharya et al., Kilani et al., and Arifin & Wahyuhastuti, habits influence behavioural intention.[68]

The Effect of Habit on Usage Behaviour

The results of the analysis show that habits have a significant influence on usage behaviour, in accordance with the results of the SEM-PLS test of BSI Mobile usage behaviour research through the adoption of the UTAUT3 model. The t statistic value (3.943)> t-table (1.65) and p-value (0.000) <0.05, which means that the hypothesis is accepted. Habit aims to assess the degree to which an individual tends to engage in behavior automatically. It is linked to automation and the repetition of actions. According to UTAUT theory, habits play a crucial role in enhancing technology usage.[69] This occurs because users can utilize mobile banking services automatically if they have become accustomed to using them.

This shows that frequent users make transactions using the BSI Mobile application, which will automatically cause a tendency to adopt a system on an ongoing basis. This behaviour is caused by the user's tendency to learn from previous experiences. The more frequent transactions, users will feel a great advantage, this can increase dependence and intensity of use by users. In line with research by Nguyen et al.[70] and Taufik et al.[71], habits influence usage behaviour.

The Effect of Personal Innovation on Behavioural Intention

The results of the analysis show that personal innovation has a significant influence on behavioural intention, in accordance with the results of the SEM-PLS test of BSI Mobile usage

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[68] Vishal Acharya, S O Junare, and Dharmesh D Gadhavi, "E-Payment: Buzz Word or Reality," *International Journal of Recent Technology and Engineering* 8, no. 3S2 (2019): 397–404, https://doi.org/10.35940/ijrte.c1076.1083s219; Abd Al Haleem Zaid Kilani et al., "Consumer Post-Adoption of e-Wallet: An Extended UTAUT2 Perspective with Trust," *Journal of Open Innovation: Technology, Market, and Complexity* 9, no. 3 (2023): 100–113, https://doi.org/10.1016/j.joitmc.2023.100113; M Syamsul Arifin and Novika Wahyuhastuti, "Analisis Faktor-Faktor Yang Mempengaruhi Intensitas Kontinuitas Pengguna E-Wallet Pada Mahasiswa Universitas PGRI Semarang," *Spirit Edukasia* 2, no. 1 (2022): 76–87.

[69] Sumia Mumtaz et al., "Habit—Does It Matter? Bringing Habit and Emotion into the Development of Consumer's Food Waste Reduction Behavior with the Lens of the Theory of Interpersonal Behavior," *International Journal of Environmental Research and Public Health* 19, no. 10 (May 23, 2022): 6312, https://doi.org/10.3390/ijerph19106312; Fatya Alty Amalia, Adila Sosianika, and Dwi Suhartanto, "Indonesian Millennials' Halal Food Purchasing: Merely a Habit?," *British Food Journal* 122, no. 4 (2020): 1185–98, https://doi.org/10.1108/BFJ-10-2019-0748.

[70] Oanh Thi Nguyen, "Factors Affecting the Intention to Use Digital Banking in Vietnam," *Journal of Asian Finance, Economics and Business* 7, no. 3 (2020): 303–10, https://doi.org/10.13106/jafeb.2020.vol7.no3.303.

[71] Taufik, Qurrotul Aini, and Elvi Fetrina, "Penerimaan Pengguna E-Wallet Menggunakan UTAUT 2 (Studi Kasus)," *Jurnal Nasional Teknik Elektro Dan Teknologi Informasi* 9, no. 3 (2020): 239–47.

behaviour research through the adoption of the UTAUT3 model. The statistical t value (3.266) > t-table (1.65) and p-value (0.001) < 0.05, which means that the hypothesis is accepted.

Personal innovation refers to the willingness to explore new things, concepts, and products or services. It is viewed as a component of the process of adopting new technology. According to UTAUT theory, personal innovation is typically acknowledged by all customers, leading innovative individuals to actively seek information and discover new ideas.

According to respondent data, users, especially those in their teens, indicate that technological advances and innovations related to mobile banking are always updated. This may indicate that users are willing to experiment and create new inventions when the latest technology is available. The interest and desire that users must find out about an innovation or new feature available on the BSI Mobile application is used to fulfil their needs. This makes personal innovation affect the formation of user intentions. In line with the research of Mulazid et al. and Prasetyaningrum & Hilaliyah, personal innovation affects behavioural intention.[72]

The Effect of Personal Innovation on Usage Behavior

The analysis results indicate that personal innovation does not have a significant effect on usage behavior, consistent with the SEM-PLS test results of the BSI Mobile usage behavior study through the UTAUT3 model adoption. The t-statistic value (1.319) is less than the t-table (1.65), and the p-value (0.188) is greater than 0.05, meaning the hypothesis is rejected.

Personal innovation pertains to an individual's capacity to embrace and apply new ideas within the realm of technology use. According to UTAUT theory, individuals with a high degree of personal innovation are generally more receptive to new technologies and can adapt swiftly. While personal innovativeness can foster creativity, it is insufficient on its own to directly impact usage behavior without the backing of other more influential factors.

This is also consistent with respondents' feedback in the study that personal innovation does not affect individuals' behavior to use BSI Mobile. The emergence of new technologies and features does not encourage users to continuously adopt the BSI Mobile application, as what drives users to transact in the future is personal need. Therefore, personal innovation does not influence users' behavior in using the BSI Mobile application. In line with the studies by Maulani & Handayani and Wardana, personal innovation does not influence usage behavior.[73]

The Effect of Behavioral Intention on Usage Behavior

The analysis results show that behavioral intention has a significant effect on usage behavior, consistent with the SEM-PLS test results of the BSI Mobile usage behavior study

[72] Mulazid et al., "Determinants for Acceptance and Use of Shariah Banking Digital Services in Indonesia: Applying UTAUT3, Trust, and Shariah Compliance"; Prasetyaningrum and Hilaliyah, "Analisis Perilaku Adopsi Digital Marketing Pada UMKM Menggunakan Model UTAUT3 Di Era New Normal."

[73] Maulani and Handayani, "Analysis of the Application of the Unified Theory of Acceptance and Use of Technology 3 (UTAUT-3) Model on Intention and Use Behavior of Users of Mobile Banking Applications in the Jabodetabek Region"; Wardana, "Analisis Adopsi Teknologi Layanan Digital Banking Dengan Model Unified Theory of Acceptance and Use of Technology 3 (UTAUT-3) Pada Studi Kasus PT Bank Raya Indonesia Tbk."

through the UTAUT3 model adoption. The t-statistic value (2.631) is greater than the t-table (1.65), and the p-value (0.009) is less than 0.05, meaning the hypothesis is accepted. Behavioral intention refers to an individual's interest in utilizing information technology, serving as a measure of their desire or intention to continuously use the technology, assuming they have access to the necessary information.

According to UTAUT theory, students' beliefs about using new technology are influenced by their perception that it will enhance their performance, the ease of understanding the technology, and the strong influence of their environment where technology is commonly used. This suggests that the intentions of most users significantly affect their use of BSI Mobile based on their transactional or shopping needs.

This means that the intention held by most customers influences their use of BSI Mobile in accordance with their needs for transactions or shopping. This hypothesis is put to the test to determine how strongly consumers want to use BSI Mobile after they make that decision. In today's advanced technological era, the demand for digital banking services for Islamic banks makes everything easier for users. This is especially true for transactions conducted through mobile banking services provided by Islamic banks. In line with the studies by Ramadhan et al., and El Hasan & Permana, behavioral intention affects usage behavior.[74]

CONCLUSION

The research findings indicate that there are variables with significant effects, including performance expectancy, social influence, habit, and personal innovation on behavioral intention, as well as facilitating conditions, habit, and behavioral intention on usage behavior. In today's modern technological era, the need for digital payment services makes it easier for users across various sectors. However, some variables do not have a significant impact, such as effort expectancy, hedonic motivation, price value, and facilitating conditions on behavioral intention, as well as personal innovation on usage behavior. This may be due to customers' lack of awareness of the benefits of the BSI Mobile application and their incomplete understanding.

Additionally, high administrative costs of Islamic mobile banking compared to conventional banks may be a factor. In this regard, customers need to be thoroughly and continuously oriented towards using and benefiting from the BSI Mobile application. The proposed recommendations so that BSI Mobile services can be accepted by customers. For BSI Mobile application developers, it is expected to improve the quality of services, programs, and product features by considering factors that affect customer satisfaction, improving service quality, and mobile banking product quality. So that the public, especially BSI customers, will start to be interested in using it.

For future researchers, it is recommended to use this study as an academic reference on UTAUT3 theory and digital banking usage in the future. There are several limitations in this study. First, the research was conducted only in the Soloraya region. Therefore, it is suggested that future studies cover a broader geographical area. Second, this study focused solely on one bank, namely BSI, so further research on other Islamic banks in Indonesia is recommended. Third, this study only includes ten variables within the UTAUT3 model without adding other

[74] Ramadhan, Hurriyati, and Lisnawati, "Analisis Perilaku Adopsi Teknologi Mobile Wallet Menggunakan Model Unified Theory Of Acceptance And Use Of Technology3"; Qona'ah El Hasan and Budi Permana, "Analisis Minat Dan Perilaku Penggunaan Aplikasi Shareit Dengan Pendekatan Unified Theory of Acceptance and Use of Technology," *Jurnal Sistem Informasi Dan Informatika (Simika)* 4, no. 2 (2021): 170–84, https://doi.org/10.47080/simika.v4i2.1330.

variables. Hence, it is suggested that future research explore additional factors not covered in this study. By integrating user satisfaction into the UTAUT3 model and conducting research on students in the Soloraya region, this study contributes to understanding the relationship between user behavior towards BSI Mobile services. It serves as a guide for both platform owners and users to develop better services, while also aiding the Indonesian public in choosing digital payment options and promoting literacy in using the BSI Mobile application.

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