Mabny : Journal of Sharia Management and Business
Vol. 06, No. 02 (2026), 147-159
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The Influence of Perceived Usefulness and Perceived Ease of Use on the Actual Use of Bank Jago Syariah: Evidence from University Students

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Article History
Received : 2026-06-10
Revised : 2026-07-03
Accepted : 2026-11-19
Published : 2026-11-20

Keywords:
Islamic Digital Banking, Bank Jago Syariah, Technology Acceptance Model, Perceived Usefulness, Perceived Ease of Use, Actual Usage.

DOI:
https://doi.org/10.19105/mabny.v6i2.25023

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Cite this article:
Al Berto, M., et.al. (2026). The Influence of Perceived Usefulness and Perceived Ease of Use on the Actual Use of Bank Jago Syariah: Evidence from University Students. Mabny: Journal of Sharia Management and, and Business, 6(2), 147-159
https://doi.org//mabny.v6i2.25023

Abstract

Purpose – This study aims to examine the effects of Perceived Usefulness and Perceived Ease of Use on the Actual Usage of Bank Jago Syariah among university students in East Java.
Methodology – A quantitative approach was employed using the Technology Acceptance Model (TAM). Data was collected through an online questionnaire from 100 students selected through purposive sampling and analyzed using multiple linear regression.
Findings – The results show that Perceived Usefulness and Perceived Ease of Use have positive and significant effects on the Actual Usage of Bank Jago Syariah. Perceived usefulness demonstrates a standardized coefficient (β) of 0.417 ($p < 0.001$), while perceived ease of use has a standardized coefficient (β) of 0.350 ($p < 0.001$). These findings suggest that perceived usefulness has a relatively stronger association with actual usage than perceived ease of use.
Implications – Islamic digital banks should continue improving application usability, service quality, and transparency of Sharia based products to encourage greater user adoption.
Originality – This study contributes to the literature on Islamic digital banking by focusing on actual usage rather than users attitudes or behavioral intentions, which have been the focus of previous TAM research on Bank Jago Syariah. By examining actual usage through frequency of application use, duration of use, and diversity of features utilized, this study provides an empirical perspective on how perceived usefulness and perceived ease of use relate to users actual engagement with Islamic digital banking services, particularly among university students.

Introduction

Digital transformation has fundamentally reshaped the banking industry, including the Islamic banking sector. The adoption of information technology enables banks to improve operational efficiency, expand service accessibility, and provide customers with faster and more flexible banking experiences. In Indonesia, the acceleration of banking digitalization is also closely related to efforts aimed at increasing Islamic financial inclusion, which still possesses considerable growth potential. According to Hasanah et al., (2024), digitalization has become an important driver

P ISSN 2797-8487 | E ISSN 2797-6319
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of financial service innovation and must be supported by strong operational governance to ensure sustainability.

The financial model of Islamic digital banks represents a combination of Sharia principles and technology based financial services. Unlike conventional Islamic banks that continue to rely heavily on physical branch networks, digital banks emphasize automated processes, mobile applications, and real time data integration. This shift directly influences operational management functions, including service process design, operational risk management, and monitoring of Sharia compliance within digital systems. Consequently, the effectiveness of the operational model becomes one of the main determinants of success for Islamic digital banks in the digital economy era (Arifin and Fasa 2024).

What distinguishes Islamic digital banks from conventional digital banks is their obligation to maintain compliance with Islamic principles throughout all operational activities (Afdawaiza et al. 2024; Faizi 2026). At Bank Jago Syariah, digital transformation is not merely focused on improving efficiency but also on ensuring that all contracts and transactions adhere to Sharia requirements. Transparency in transactions and supervision from the Sharia Supervisory Board (DPS) remain essential components of its business operations. Every digital product and feature must be designed to avoid elements of riba (interest), gharar (uncertainty), and maysir (speculation), as outlined in the fatwas issued by the National Sharia Council of the Indonesian Ulema Council (Habibaty 2017).

Implementation of Sharia principles in digital banking is reflected in the way digital financial services are managed and delivered to customers. Digital contracts are provided clearly within the application, enabling users to understand the contractual basis of each product, including agreements such as wadiah and mudharabah used in Islamic savings accounts. At the same time, profit sharing calculations, administrative charges, and financing procedures are carried out in accordance with Islamic regulations to ensure that every transaction remains Sharia compliant. This commitment is further reinforced through continuous oversight, where compliance functions work alongside the Sharia Supervisory Board to regularly evaluate digital products and services and ensure that they consistently adhere to Islamic principles (D. N. A. Sari and Samsuri 2026; Wahyudi et al. 2026).

Beyond contractual compliance, the operational management of Islamic digital banking also emphasizes fund segregation and accurate transaction recording as essential components of Sharia governance. In an increasingly digital environment, automated financial processes must maintain transparency, accountability, and operational reliability. Consequently, business process design, information system architecture, and operational risk governance become important in ensuring that digital banking services operate effectively while maintaining customer trust (Nazwa et al. 2026). These operational aspects are particularly relevant because the quality and reliability of digital services may influence how customers evaluate the benefits and convenience of using Islamic banking applications.

The long term success of digital banking depends not only on technological innovation but also on how customers perceive and accept the services provided. One of the most widely used frameworks for explaining technology adoption is the Technology Acceptance Model (TAM) proposed by Fred D. Davis. According to this model, users are more likely to adopt a technology when they perceive it as useful and easy to use (Ilmi et al. 2020). Perceived usefulness refers to the extent to which individuals believe that using a particular technology enhances their performance, whereas perceived ease of use reflects the extent to which they believe that using the technology requires minimal effort. In the context of Islamic digital banking, these perceptions may be shaped by operational service characteristics, including transaction efficiency, system reliability, information accessibility, and the simplicity of banking procedures (Shareef et al. 2018; Mir et al. 2023; Abu Al-Haija et al. 2026). Thus, effective operational management may contribute to positive user perceptions of the usefulness and ease of digital banking services.

The rapid growth of digital banking in Indonesia has created new opportunities for Islamic financial institutions, yet technological development alone is not sufficient to ensure long term success. Islamic digital banks are also expected to maintain consistent operational practices that

comply with Sharia principles while delivering high quality services to customers (Fitria 2025; Nisa et al. 2025). Customers tend to pay close attention to factors such as trust, transparency in contractual agreements, and the security of financial transactions. These considerations make Bank Jago Syariah an appropriate case for examining how operational practices influence customers' perceptions of convenience and usefulness in digital banking.

Previous studies have extensively examined the adoption of mobile banking in Islamic banking institutions using technology acceptance frameworks(Alsamydai 2014; Govender and Sihlali 2014; Giovanis et al. 2019). Suhartanto et al., (2019) investigated mobile banking adoption among Islamic bank customers in Indonesia, emphasizing the roles of perceived usefulness and perceived ease of use. Similarly, Riza & Hafizi, (2019) examined the application of TAM in Islamic mobile banking in Indonesia. More specifically, W. K. Sari et al., (2025) applied TAM to Bank Jago Syariah by examining perceived usefulness and perceived ease of use in relation to users' attitudes and behavioral intentions. These studies demonstrate the relevance of TAM in explaining the acceptance of Islamic digital banking services. However, their research focuses primarily on adoption, attitudes, and behavioral intentions rather than the actual usage of digital banking applications. Although Raza et al., (2018) examined actual mobile banking usage in Islamic banks, their study employed a modified UTAUT framework. Therefore, further empirical investigation is needed to examine the direct influence of perceived usefulness and perceived ease of use on actual usage in the context of Bank Jago Syariah.

Furthermore, the operational quality of digital banking services provides an important context for understanding these perceptions. Rahma & Sofyani, (2024) found that application efficiency, security, and reliability play significant roles in the continued use of Islamic digital banking services. Similarly, Fianto et al., (2021) highlighted the importance of application systems, security, and design in the quality of Islamic mobile banking services. These findings suggest that the effectiveness and accessibility of digital banking services are relevant to customers' perceptions of usefulness and ease of use. Accordingly, this study aims to examine the influence of perceived usefulness and perceived ease of use on the actual use of Bank Jago Syariah among university students. Perceived usefulness is assessed through the application's ability to support financial transactions, improve effectiveness, and accelerate financial activities, while perceived ease of use is evaluated through the ease of learning, accessing, and operating the application. Actual usage is measured through the frequency and duration of use, as well as the diversity of application features utilized. Theoretically, this study contributes to the application of TAM by extending the empirical discussion from technology acceptance and behavioral intention to actual usage in Islamic digital banking. Practically, the findings may provide insights for Bank Jago Syariah management in improving the usefulness, accessibility, and operational quality of its digital services.

Research Methods

Research Design

This research employs a quantitative approach using a survey as the primary method of data collection. This approach is appropriate because it enables the relationships among the research variables to be examined empirically through statistical analysis. To explain technology acceptance, this study adopts the Technology Acceptance Model (TAM) introduced by Davis (1989), which emphasizes the roles of perceived usefulness and perceived ease of use in explaining users' acceptance of technology. TAM has been widely applied in studies examining the use of various digital technologies, including digital banking services. In this study, perceived usefulness and perceived ease of use are examined in relation to the actual usage of Bank Jago Syariah.

Population and Sample

The study targeted university students living in East Java, Indonesia, as the research population. This group was considered appropriate because students generally have a good level of digital literacy and are among the potential users of Islamic digital banking services. Respondents were selected using purposive sampling to ensure that only individuals who met the research requirements were included. To participate, respondents had to be actively enrolled in a higher

education institution in East Java, own a smartphone with access to mobile banking services, and be familiar with as well as actively use Bank Jago Syariah.

The demographic and institutional characteristics of the respondents were examined to provide a clearer description of the study sample. The data show that 54% of respondents were male and 46% were female. In terms of age, 28% were below 20 years old, 58% were between 21 and 23 years old, and 14% were above 24 years old. Regarding institutional distribution, 64% of respondents were students at UIN Sunan Ampel Surabaya, followed by Universitas Negeri Surabaya (16%), Universitas Airlangga (12%), and other higher education institutions in East Java (8%). The detailed characteristics of the respondents are presented in Table 1:

Table.1 Demographics of Respondents

Variables	Description	Percentage (%)
Gender	Male	54%
	Female	46%
Age	< 20 years	28%
	21-23 years	58%
	> 24 years	14%
Institution	UIN Sunan Ampel Surabaya	64%
	Universitas Negeri Surabaya	16%
	Universitas Airlangga	12%
	Other	8%

Source: Author, (2026)

The required sample size was determined based on the recommendation for multivariate analysis, which suggests using a sample ranging from five to ten times the total number of research indicators The sample size determination considered the requirements of multiple regression analysis. Green (1991) proposed the guideline $N \geq 50 + 8m$ for testing the multiple correlation coefficient, where N represents the sample size and m represents the number of independent variables. With two independent variables in this study, the minimum sample size based on this guideline was 66 respondents. Therefore, the 100 respondents included in the final sample exceeded this minimum requirement. The indicator-to-respondent ratio recommended by (Hair Jr et al. 2021), which suggests five to ten respondents per indicator, was also considered as supplementary guidance. Since this study employed nine indicators, the recommended range was 45 to 90 respondents. Thus, the final sample of 100 respondents also exceeded this supplementary recommendation.

Data Collection Technique

The data used in this study were obtained through an online questionnaire employing a five point Likert scale. An online survey was selected because it was well suited to the characteristics of the target respondents, who are accustomed to using digital technologies in their daily activities. The questionnaire items were adapted from validated constructs of the Technology Acceptance Model that have been extensively used in previous studies on technology adoption, ensuring that the instrument was appropriate for measuring the variables examined in this research.

Table 2. Research Variables and Indicators

No	Variable	Source	Indicators
1	Perceived Usefulness (PU)	(Venkatesh and Thong 2016)	Support for financial transactions; Improves effectiveness; Accelerates financial activities
2	Perceived Ease of Use (PE)	(Mellinda et al. 2025)	Information technology is easy to learn; Easy to access; Easy to operate
3	Actual Usage of Bank Jago Syariah (AU)	(Gogo Febrianto and Ardianto 2018)	Frequency of use; Duration of use; Diversity of features utilized

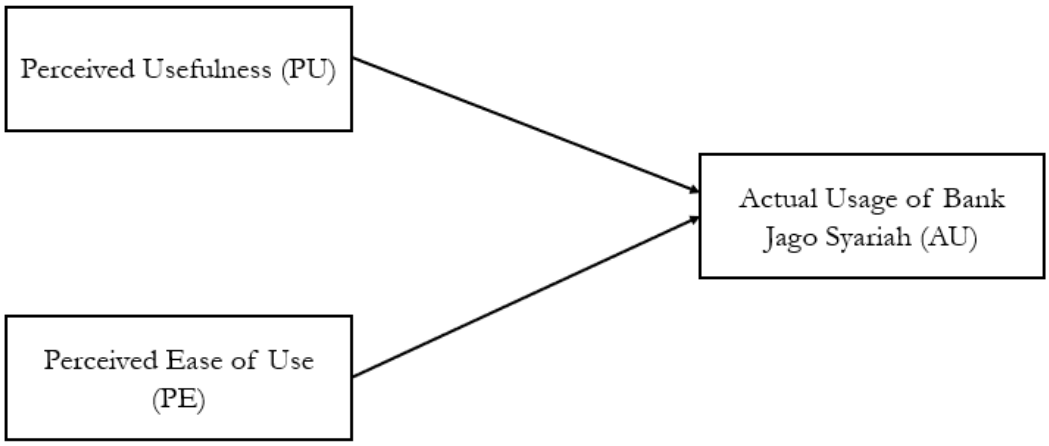
Source: Author, (2026)

The hypotheses proposed in this study are formulated to examine the influence of independent variables on the dependent variable:

H1: Perceived Usefulness has a positive effect on the actual usage of Bank Jago Syariah.

H2: Perceived Ease of Use has a positive effect on the actual usage of Bank Jago Syariah.

Figure 1. Research Framework



Source: Author, (2026)

Results and Discussion

Validity Test

Table 3. Results of the Validity Test

Item	r-cal	r-table	Result
PU1	0,820	0,197	Valid
PU2	0,846	0,197	Valid
PU3	0,770	0,197	Valid
PE1	0,804	0,197	Valid
PE2	0,800	0,197	Valid
PE3	0,741	0,197	Valid
AU1	0,824	0,197	Valid
AU2	0,783	0,197	Valid
AU3	0,796	0,197	Valid

Source: Data Processed (SPSS 26, 2026)

The measurement instrument demonstrated satisfactory validity across all indicators. Based on the results shown in Table 3, each indicator produced an r-cal value exceeding the minimum r-table threshold of 0.197. The obtained correlation coefficients ranged from 0.741 to 0.846, indicating that every indicator was able to represent its corresponding construct effectively. Consequently, the indicators measuring Perceived Usefulness (PU), Perceived Ease of Use (PE), and Actual Usage (AU) were considered valid and appropriate for inclusion in the subsequent statistical analyses.

Reliability Test

Table 4. Reliability Test Results

Item	Cronbach Alpha	Threshold Value	Result
PU	0.742	0.60	Reliable
PE	0.677	0.60	Reliable
AU	0.721	0.60	Reliable

Source: Data Processed (SPSS 26, 2026)

Based on Table 4, all research variables have Cronbach's Alpha values exceeding the recommended threshold of 0.60. Perceived Usefulness achieved a reliability coefficient of 0.742, Perceived Ease of Use recorded 0.677, and Actual Usage obtained 0.721. These results indicate that the measurement instruments possess satisfactory internal consistency. Therefore, the questionnaire can be considered reliable and consistent as a tool for collecting research data.

Normality Test

A normality test was performed to examine whether the residuals followed a normal distribution, which is one of the assumptions required for regression analysis. The analysis produced a significance value of 0.180, exceeding the accepted threshold of 0.05. This result indicates that the residuals are normally distributed, suggesting that the normality assumption has been satisfied and that the data are appropriate for subsequent regression analysis.

Multicollinearity Test

Table 5. Multicollinearity Test

Variable	Tolerance	VIF
PU	0,82	1,219
PE	0,82	1,219

Source: Data Processed (SPSS 26, 2026)

The multicollinearity test results demonstrate that no multicollinearity problem exists among the independent variables. This conclusion is supported by tolerance values greater than 0.10 and Variance Inflation Factor (VIF) values below 10. Since both variables have tolerance values of 0.820 and VIF values of 1.219, the regression model satisfies the multicollinearity assumption.

Heteroscedasticity Test

Table 6. Heteroscedasticity Test

Variable	Sig.
(Constant)	.000
PU	.129
PE	.963

Source: Data Processed (SPSS 26, 2026)

The heteroscedasticity test was performed using the significance value approach. The results show that the Perceived Usefulness variable has a significance value of 0.129, while Perceived Ease of Use has a significance value of 0.963. Both values exceed the threshold of 0.05, indicating that the independent variables do not exhibit heteroscedasticity problems.

Multiple Linear Regression Test

Table 7. Multiple Linear Regression Test Results

Model	Unstandardized Coefficients
	B
(Constant)	3,474
PU	0,404
PE	0,321

Source: Data Processed (SPSS 26, 2026)

Based on the regression analysis, the estimated regression equation is as follows:

AU = 3.474 + 0,404 PU + 0,321 PE + e

The regression analysis produced a constant value of 3.474, representing the estimated value of actual usage when both independent variables are held constant. Perceived usefulness has an unstandardized regression coefficient of 0.404, indicating that a one-unit increase in perceived usefulness is associated with a 0.404-unit increase in actual usage, assuming perceived ease of use remains constant. Similarly, perceived ease of use has a coefficient of 0.321, indicating that a one-unit increase in perceived ease of use is associated with a 0.321-unit increase in actual usage, holding perceived usefulness constant. These results indicate that both independent variables have positive relationships with the actual usage of Bank Jago Syariah.

T-test

Table 8. T-test Results

Model	Standardized Coefficients Beta	T	Sig
(Constant)		3.292	0.001
PU	0.417	4.884	<0.001
PE	0.350	4.093	<0.001

Source: Data Processed (SPSS 26, 2026)

The t-test results indicate that perceived usefulness has a positive and statistically significant effect on the actual usage of Bank Jago Syariah, with a t-statistic of 4.884 and a significance level below 0.001. Therefore, the first hypothesis is supported. Similarly, perceived ease of use demonstrates a positive and statistically significant effect on actual usage, with a t-statistic of 4.093 and a significance level below 0.001. Thus, the second hypothesis is also supported.

Furthermore, the standardized coefficients indicate that perceived usefulness (Beta = 0.417) has a relatively stronger contribution to actual usage than perceived ease of use (Beta = 0.350). This suggests that, within the regression model, the perceived benefits of using Bank Jago Syariah have a greater relative association with actual usage than the perceived ease of operating the application.

F-test

Table 9. F-test Results

F	Sig,
35.087	0.000

Source: Data Processed (SPSS 26, 2026)

The F-test was conducted to examine the simultaneous effect of the independent variables on Actual Usage. Results show that the calculated F-value of 35.087 is higher than the F-table value of 3.09. Additionally, the significance value of 0.000 is below the threshold of 0.05. These findings indicate that Perceived Usefulness and Perceived Ease of Use simultaneously have a positive and significant effect on the Actual Usage of Bank Jago Syariah. Therefore, the proposed model is statistically significant and capable of explaining variations in users' actual usage behavior.

Coefficient of Determination (R^2)

Table 10. Coefficient of Determination Test (R^2)

Model	R Square	Adjusted R Square
Regression	0,420	0,408

Source: Data Processed (SPSS 26, 2026)

The coefficient analysis shows that the R Square value is 0.420, while the Adjusted R Square value is 0.408. This means that 40.8% of the variation in Actual Usage can be explained by Perceived Usefulness and Perceived Ease of Use. The remaining 59.2% is influenced by other factors outside the scope of this study.

Although the coefficient of determination indicates that the model explains 40.8% of the variation in actual usage, this value should be interpreted within the context of the research. Actual usage of digital banking services may be associated with various factors beyond perceived usefulness and perceived ease of use. Therefore, the remaining unexplained variation does not necessarily indicate that the regression model is inadequate but rather reflects the limited scope of the explanatory variables examined in this study. Furthermore, based on Cohen (2013) effect size framework, the calculated f^2 value of 0.724 indicates a large effect size. This suggests that perceived usefulness and perceived ease of use provide a considerable explanatory contribution to understanding the actual usage of Bank Jago Syariah, despite the model not accounting for all factors associated with users' actual usage.

The Effect of Perceived Usefulness on the Actual Usage of Bank Jago Syariah

The first hypothesis (H1) proposed that Perceived Usefulness positively affects the Actual Usage of Bank Jago Syariah. The empirical findings support this hypothesis, as indicated by the significance value of <0.001, which is lower than the 0.05 significance threshold. Furthermore, the standardized beta coefficient of 0.417 demonstrates a positive relationship between the variables. The results indicate that university students in East Java tend to use Bank Jago Syariah more frequently when they perceive the application as providing meaningful benefits for their financial activities. Functions that make transactions more convenient, support personal financial management, and offer greater flexibility are likely to strengthen users' willingness to continue using the application.

This pattern is consistent with the Technology Acceptance Model (TAM), which identifies perceived usefulness as one of the primary factors influencing an individual's decision to adopt and continue using a particular technology. When users believe that a system enhances their performance or productivity, they are more willing to integrate that technology into their daily activities. The results are consistent with the findings of Amelia & Fitri, (2025), who reported that perceived usefulness significantly influences the actual usage of digital banking services. This reinforces the argument that the success of Islamic digital banking depends not only on technological innovation but also on the extent to which users perceive tangible benefits from the services offered (Ramli and Rahmawati 2020; Prastiawan et al. 2021; Hedau 2025; Najib et al. 2025; Fauzan and Soemitra 2026).

Within Bank Jago Syariah, perceived usefulness can be viewed as an outcome of how effectively the bank delivers its digital services through daily operations. Customers are able to access integrated financial features, complete transactions in real time, and manage their accounts conveniently using mobile devices. These capabilities allow banking activities to be carried out

more efficiently without the limitations commonly associated with conventional banking services. As users experience these practical benefits in their everyday financial activities, they are more likely to recognize the value of the application, which in turn contributes to higher levels of actual usage.

The Effect of Perceived Ease of Use on the Actual Usage of Bank Jago Syariah

The second hypothesis (H2) stated that Perceived Ease of Use positively affects the Actual Usage of Bank Jago Syariah. The statistical results support this hypothesis, as evidenced by the significance value of <0.001 and the positive standardized beta coefficient of 0.350. This finding indicates that the simplicity of the application, user friendly navigation, and accessible digital services contribute significantly to users' willingness to utilize Bank Jago Syariah. The findings indicate that Bank Jago Syariah has been able to develop a digital banking platform that allows customers to complete financial activities with relatively little effort. When an application is easy to understand and does not require extensive learning, users are generally more willing to incorporate it into their daily routines. This suggests that convenience plays an important role in encouraging the continued use of the bank's digital services.

A similar conclusion was reported by Rahmah & Ulya, (2023), who found that perceived ease of use has a positive and significant effect on the actual use of Islamic digital banking services. The increasing availability of banking features through smartphones also enables customers to carry out transactions more quickly and efficiently without the need to visit a physical branch (Zhu and Wang 2022; Hutomo 2023; Gaviyau and Godi 2025; Gupta 2026). These findings highlight the importance of continuously improving the usability of digital banking services as part of a broader strategy to strengthen customer engagement and encourage sustained usage.

From an operational management perspective, ease of use is closely linked to the effectiveness of system design and service delivery. An application with a clear interface, straightforward transaction procedures, and reliable system performance can make the banking experience more comfortable while reducing potential difficulties during use. This is particularly relevant for university students, who interact with digital technologies on a daily basis and generally expect applications to be intuitive and efficient. Maintaining a positive user experience through ongoing improvements in interface design and service accessibility can therefore support customer acceptance while contributing to the long term development of Bank Jago Syariah.

Conclusion

This study aimed to examine the influence of Perceived Ease of Use and Perceived Usefulness, as representations of digital financial model performance, on the Actual Usage of Bank Jago Syariah using the Technology Acceptance Model (TAM). The findings indicate that both Perceived Ease of Use and Perceived Usefulness have a positive and significant effect on Actual Usage. These results suggest that university students in East Java are more likely to use Bank Jago Syariah when they perceive the digital banking system as easy to operate and capable of providing meaningful benefits in their financial activities.

The results of this study demonstrate that operational performance remains an essential element in promoting the adoption of Islamic digital banking services. While technological innovation provides the foundation for digital transformation, its long term success also depends on the bank's ability to deliver services that are efficient, reliable, and centered on users without compromising Sharia principles. In this context, Perceived Ease of Use reflects how effectively digital operational processes support customer interactions, whereas Perceived Usefulness represents the practical value that users obtain from the services provided. The combined influence of these two factors contributes to the continued use of Bank Jago Syariah among its customers.

Further studies could provide a broader understanding of Islamic digital banking usage by addressing the limitations of this study. The research was limited to university students in East Java, Indonesia, which may restrict the generalizability of the findings to other geographical regions and demographic groups. In addition, the research model incorporated only two TAM constructs, namely perceived usefulness and perceived ease of use, to explain actual usage. Therefore, future research could extend the proposed model by incorporating additional determinants, including

trust, perceived risk, service quality, and Sharia compliance. Examining these factors across a wider range of respondents, geographical regions, and demographic groups would provide more comprehensive insights into the factors influencing the actual usage and long-term development of Islamic digital banking services in Indonesia.

Acknowledgements

The authors would like to thank all respondents who participated in this study and all parties who supported the data collection process.

Funding

This research received no specific grant or financial support from any funding agency in the public, commercial, or not-for-profit sectors. The study was entirely self-funded by the authors.

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