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Intention to Use Islamic Mobile Banking: Integration of Technology Acceptance Model and Theory of Planned Behavior with Trust

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Abstract
This study intended to examine the variables influencing the interest in mobile banking at three Islamic banks in Yogyakarta, namely BSI, Mualamat, and BCA Syariah. The quantitative method was employed, alongside the integration of the TAM and TPB approaches with trust. Sampling was conducted using the purposive method, with questionnaires as the data collection technique. A total of 118 Yogyakarta Islamic mobile banking customers and users constituted the respondents. The data were analyzed with Warp PLS 6.0 analysis tool using the Multivariate SEM-PLS method. Subsequently, the SEM-PLS analysis results showed a high level of interest in Islamic mobile banking by customers. Islamic mobile banking simplifies financial transactions and boosts efficiency and productivity. The results of this study are anticipated to increase the standard of mobile banking services and customer service.

Keywords: Islamic bank, mobile banking, TAM, TPB, trust

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INTRODUCTION

Banking in Indonesia has developed very rapidly, with the growth of conventional office facilities as well as Islamic banks (Mujaddid & Nugroho, 2019). In order to provide more comprehensive alternative banking services, the Indonesian Banking Architecture (API) created a dual banking system structure comprising Islamic and conventional banks (Miftahuddin, 2019). Both structures collaborate to effectively mobilize public finances to boost the nation's economic sector (Solikah et al., 2017).

Rapid technological developments require the banking industry to transform through digital platforms to meet customer needs. There has been an increasing need for sophistication and completeness in banking products to facilitate financial transactions (Nurdin et al., 2020). This encourages the banking industry, including Islamic banks, to improve the quality of their services through the digitization of financial transactions using mobile banking provisions (Ramadhan & Herianingrum, 2017).

Although the financial sector experienced a slump during the pandemic, the effect was different on digital or mobile banking services (IMF, 2020). As one of the most cutting-edge technologies, mobile banking has started a new global age for the economic sector (Makanyeza, 2017). It offers a unique mode of banking through channels that facilitate interaction between customers and the bank via mobile devices, such as smartphones and personal digital assistants (Kwateng et al., 2019). Hence, mobile banking allows customers to access various bank and financial-related services regardless of location or time (Ahluwalia & Varshney, 2009). The benefits for customers or users include time optimization, quick connectivity and information, greater convenience, and other factors that increase their satisfaction (Alalwan et al., 2016).

At the beginning of the Covid-19 pandemic, mobile banking transactions increased. According to Publikasi Kata Data (2020), PT Bank Rakyat Indonesia (Persero) Tbk experienced a surge in digital transactions due to activity restrictions and the physical distancing policy. In March of the previous year, internet transactions on Bank BRI experienced a 61% surge compared to January 2020, with a frequency of 32 million times and a volume exceeding IDR 20 trillion. These data and figures indicate an increase in the community's need for mobile banking and financial transactions.

Generally, a person's attitudes and acceptance impact their use of the available digital technology service. These factors are usually measured with the TAM and TPB theories as a reference. This is in line with studies by Fatmasari and Wulandari (2016) as well as Rahmatika and Fajar (2019), where the integration of the Technology Acceptance Model (TAM) and Theory of Planned Behavior (TPB) theories was the basis for measuring the interest in the technology offered. The positive and significant effect found by these studies succeeded in showing that the integration of both theories was able to measure user interest.

Therefore, this study combined the TAM and TPB theories to measure the adoption of Mobile Banking. The model introduced by Taylor et al. (1995) was used, which explained the possible factors affecting a person's interest in mobile banking. Various studies have investigated the interest in using Islamic mobile banking in Indonesia (Setyawati, 2020; Kurniawati et al., 2017; Laksana et al., 2015; Rahayu, 2016). However, this study provided an improvement in the literature by combining all these variables into one by integrating aspects of the Planned Behaviour (TPB) Theory and the Technology Acceptance Model (TAM).

Moreover, this study included a trust variable to investigate the Intention to Use Islamic Mobile Banking, as recommended by Mufarih et al. (2020) and Patil et al. (2020). Therefore, the aim is to determine customers intentions to adopt and use Islamic mobile banking in Yogyakarta. The findings are expected to help related institutions understand user behaviour. as well as lay the foundation for developing digital payment products.

Mobile Banking

As a conduit for providing financial services, mobile banking enables bank customers to complete banking transactions using mobile phones or smartphones (Barnes & Corbitt, 2003). Customers can download and install an application, which provides a menu to access mobile banking services. This method of transaction is more practical than SMS banking since customers are not required to learn the SMS message format or the banking destination number. Mobile banking typically offers information services like balances, account transfers, interest rates, and the location of the closest branch or ATM, as well as transaction services like transfers, payment of utility, water, and internet bills, credit purchases, and other fees (Shaikh & Karjaluoto, 2015).

Hypotheses Development

Perceived usability and perceived ease of use are two distinct variables that are the primary determinants of usage attitudes, as described in the Technology Acceptance Model (TAM) (Chen et al., 2016). According to Venkatesh and Davis (2000), perceived ease of use is an individual's perception of the simplicity and convenience degree in utilizing technology simply and effortlessly. Meanwhile, perceived usefulness emphasizes the benefits or uses obtained from financial technology. Kurniawati et al. (2017) demonstrated the positive and significant effect of perceived ease of use on perceived usefulness. The ability to easily use Islamic banking mobile services translates into benefits or usefulness for customers. Therefore, the following hypothesis was developed:

H1: Perceived Ease of Use (PeOU) has a positive and significant effect on the Perceived Usefulness (PU) of Islamic Mobile Banking Systems.

Attitude towards use is an attitude of liking or disliking the use of a product (Setyawati, 2020). The tendency to easily use technology, in this case, Islamic bank mobile banking, will increase confidence in the product. Bangkara et al. (2016) examined the acceptance of information system technology and found that the perceived ease of use (PeOU) affected usage attitudes. Based on the description above, the following hypothesis was formulated:

H2: Perceived Ease of Use (PeOU) has a significantly positive effect on Attitudes towards Using (AT) Islamic Mobile Banking Systems.

Perceived usefulness (PU) can affect attitude towards using new technology due to the resulting increase in performance (Setyawati, 2020; Davis, 1989). The Technology Acceptance Model (TAM) explained that perceived usefulness (PU) can affect usage attitudes (Jimantoro & Tjondro, 2014), while interest in use can be interpreted as liking or liking a product (Mukhtisar et al., 2021). Kurniawati et al. (2017) explained that the perception of usability significantly influences interest in mobile banking. This means the belief that mobile banking can provide positive benefits to performance will increase customers' interest in its use. This assertion was supported by Rampen and Sihotang (2021), who demonstrates that attitudes toward use are impacted by perceived benefits. Based on the description above, the following hypothesis was formulated:

H3: Perceived Usefulness has a significantly positive effect on Attitudes toward Using Islamic Mobile Banking Systems.

H4:Perceived Usefulness has a significantly positive effect on the Interest toward Using Islamic Mobile Banking Systems.

Customer trust demonstrates that users are at ease and unconcerned about other issues when utilizing a service (Nguyen et al., 2019). It has been tested extensively and proved to be essential in predicting customer perception and intention towards using mobile banking services (Obaid & Aldammagh, 2021). This means trust is essential in the intensity or intention of using a new type of technology. Chin et al. (2020) investigated the variables that influence consumers' early trust in mobile banking and confirmed trust as a critical factor. Therefore, the hypothesis was stated as follows:

H5: Trust has a significantly positive effect on Attitudes towards Using Islamic Mobile Banking Systems.

Attitude towards Using is a person's behaviour characterized by acceptance or rejection while using a mobile internet system (Sadiyoko et al., 2009). Interest in using mobile banking can be interpreted as customers' perception of the service as capable of meeting their banking needs (Rizky, 2018). Rithmaya (2016) as well as Arthana and Rukhviyanti (2015), explained that usage attitudes significantly influence usage interest. Based on this description, the following hypothesis was formulated:

H6: Attitudes towards Using significantly positively influence the Interest toward Using Islamic Mobile Banking Systems.

Subjective norms (SN) refer to the perspective or interpretation of other people's views that influence a person's intention to engage in the behaviour under review (Idris & Kasmo, 2017). Strong beliefs, also known as normative beliefs, determine subjective norms regarding the normative expectations of others and the motivation to satisfy those expectations (Sakdiyah et al., 2019). The belief in a product is an implication of the subjective norms existence that can affect the interest in using mobile banking (Sodik et al., 2022). This is consistent with the analysis by Zulkarnain and Alwie (2018), where subjective norms significantly affect interest in using a product. Based on the description above, the following hypothesis was formulated:

H7: Subjective Norms Significantly and positively affect the Interest toward Using Islamic Mobile Banking Systems.

Perceived behavioural control is considered a form of control a person has over their behaviour(s) that can be accomplished with sufficient effort and resources (Lestari et al., 2017). Meanwhile, interest is an affinity for a relatively permanent activity involving technology to achieve satisfaction (Laksana et al., 2015). The existence of behavioural control based on the availability of resources that can facilitate the use of Islamic mobile banking systems can influence the interest in these services. This concurs with the study by Sodik et al. (2022), which found a positive and significant effect on user interest by Perceived Behavioral Control (PBC). Based on the description above, the following hypothesis was formulated:

H8: Perceived Behavioral Control has a significantly positive effect on the Interest toward Using Islamic Mobile Banking Systems.

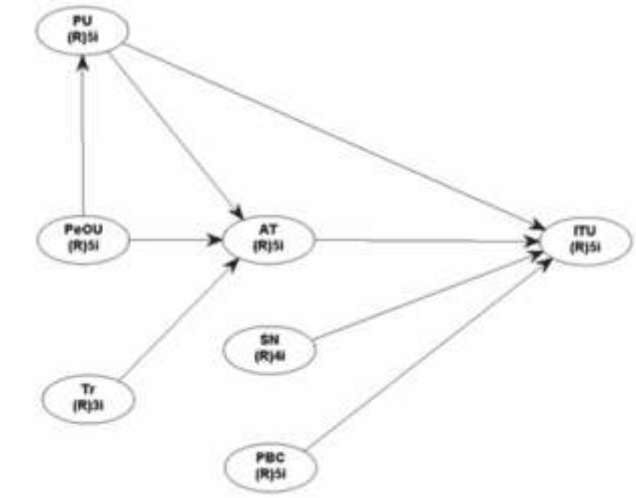

Figure 1. Research Model

METHOD

This study employed a quantitative approach. The primary data were directly collected by distributing questionnaires to Islamic mobile banking users in Yogyakarta Province. The study criteria were used to select respondents using the purposive sampling technique (Tanjung & Devi, 2013). The criteria for respondents were students and other individuals who lived or originated from Yogyakarta and were, as well as users of Islamic mobile banking services.

The data collection process was conducted from September to November 2022 using questionnaires as the survey instrument. A total of 118 Islamic mobile banking customers of 3 banks, namely BSI Mobile, Muamalat DIN, and BCA Syariah Mobile, were obtained as respondents.

Furthermore, the sample number was determined using the formula proposed by Hair et al. (2017). According to this study, a multivariate analysis should use a minimum sample size that is ten times the number of arrows pointing to latent variables anywhere in the PLS path model. This study consists of 8 arrows, meaning the minimum number of sample members = 10 x 8 = 80. Hence, 118 respondents were considered representative of the population in this study.

The quantitative data analysis was conducted by adopting the SEM (Structural Equation Modeling) model. The WarpPLS 6.0 and SPSS 26 applications were the tools used for hypothesis testing and descriptive analysis, respectively. Furthermore, Outer Model and Inner Model tests were performed. The Outer model test evaluates the measurement model using validity and reliability tests through Convergent Validity, Discriminant Validity, Cronbach's Alpha, Average Variance Extracted (AVE) and Composite Reliability (CR) assessments. Conversely, the Inner model focuses on concurrently assessing and demonstrating the structural model's adequacy by considering the Average Path Coefficient (APC), Average Adjusted R-Squared (AARS), Average R-Squared (ARS), Average Full Collinearity VIF (AFVIF), Average Block VIF, and Path Coefficient.

RESULT AND DISCUSSION

Respondent Demographics

The total number of samples in this study was 118 respondents. They were categorized based on gender, education level, occupation, and monthly income, alongside experience and the average length of time using mobile banking systems. About 67.8% of the respondents were female, with Diploma/Bachelor degrees as the most common education level at 67.8%.

Approximately 72% of the respondents were students, and the majority of 92.5% used the BSI M-banking application. The average use of mobile banking was 1 - 2 years, as reported by 28.8%. The results of the complete descriptive analysis are presented in the table below.

Table 1. Respondents Profile

Variables	Description	Frequency	Percentage
Gender	Male	38	32.2%
	Female	80	67.8%
Education	High school/equivalent	35	29.7%
	Diploma/Bachelor	80	67.8%
	Master/PhD	3	2.5%
Occupation	Student	85	72%
	Civil servant/employee of state-owned enterprise/ police/military	4	3.4%
	Private Sector Employee	18	15.3%
	Entrepreneur	3	2.5%
	Teacher	4	3.4%
	Other	4	3.4%
Monthly Income	< Rp. 1.500.000	88	74.6%
	Rp. 1.500.001 - Rp. 5.000.000	26	22.0%
	Rp. 10.000.000 - Rp. 15.000.000	1	0.8%
	Rp. 5.000.001 - Rp. 10.000.000	3	2.5%
Mobile Banking	BSI	107	90.7%
	BCA Sharia Mobile	6	5.1%
	Muamalat	5	4.2%
Long Time Using Mobile Bank	Less than 6 months	27	22.9%
	6 Months – 1 year	33	28.0%
	1 year - 2 years	34	28.8%
	2 years - 3 years	11	9.30%
	Over 3 years	13	11.0%

Source: Processed Data (2022)

Validity and Reliability Tests

According to Hair et al. (2017), an indicator variable is considered legitimate when the loading factor value is greater than 0.7 and the Average Variance Extracted (AVE) is above 0.5.

Furthermore, a construct with Cronbach's Alpha (CA) and Composite Reliability (CR) values above 0.7 is considered reliable (Sholihin & Ratmono, 2020).

Table 2. Validity and Reliability Test Results

Variable	Item	Loading Factor	CA & CR	AVE
Perceived Ease of Use (PeOU)	PeOU1	0.883	0.882 & 0.914	0.826
	PeOU2	0.887		
	PeOU3	0.848		
	PeOU4	0.797		
	PeOU5	0.701		
Perceived Usefulness (PU)	PU1	0.864	0.886 & 0.916	0.829
	PU2	0.838		
	PU3	0.817		
	PU4	0.783		
	PU5	0.839		
Trust (Tr)	Tr1	0.853	0.859& 0.914	0.883
	Tr2	0.906		
	Tr3	0.891		
Attitude Toward Using (AT)	AT1	0.837	0.921 & 0.941	0.872
	AT2	0.931		
	AT3	0.904		
	AT4	0.849		
	AT5	0.836		
Subjective Norm (SN)	SN1	0.860	0.871 & 0.913	0.852
	SN2	0.879		
	SN3	0.864		
	SN4	0.745		
Perceived Behavioral Control (PBC)	PBC1	0.834	0.876 & 0.910	0.818
	PBC2	0.853		
	PBC3	0.819		
	PBC4	0.812		
	PBC5	0.767		
Interest Toward Using (ITU)	ITU1	0.776	0.907 & 0.931	0.855
	ITU2	0.903		
	ITU3	0.876		
	ITU4	0.897		
	ITU5	0.818		

Source: Processed Data (2022)

Table 2 shows that all loading factors from the variables Perceived Ease of Use, Perceived Usefulness, Trust, Attitude toward Using, Subjective Norms, Perceived Behavioral Control and Interest toward Using were greater than 0.7. This means the requirements for the indicator items were met, and each indicator was able to measure its construct in theory. Moreover, the reliability test results indicated that Cronbach's Alpha (CA) and Composite

Reliability (CR) in each construct yielded values above 0.7. This shows that the proposed measurement model met the criteria and requirements for reliability, consistency, and accountability.

Table 3. Model Fit Test

Indicator	Value	Result
Tenenhaus GoF	0.653	Large/ Good
Average Path Coefficient (APC)	0.310 P < 0.001	Good
Average R-Squared (ARS)	0.603 P < 0.001	Good
Average Adjusted R-Squared (AARS)	0.593 P < 0.001	Good
Average Block VIF (AVIF)	2.594	Ideal
Average Full Collinearity VIF (AFVIF)	2.830	Ideal
R-squared Contribution Ratio (RSCR)	1.000	Ideal

Source: Processed Data (2022)

The results in Table 3 conclude that the model was structurally sound and met the model suitability criteria. The Tenenhaus GoF model had a value of 0.653 (> 0.36 = Large), APC was 0.310 P < 0.001 (P value < 0.005), ARS was 0.603 P < 0.001 (P value < 0.005), AARS was 0.593 P < 0.001 (P value < 0.005), AVIF value was 2.594 (<3.3 = ideal), AFVIF was 2.830 (accepted < 5), and 1000 (ideal = 1) was obtained for RSCR. Therefore, the study items were determined to be fit and acceptable, and further analysis could be conducted.

Table 4. Hypothesis Test Results

	Hypothesis	P-Value	Result
H1	Perceived Ease of Use => Perceived Usefulness	< 0.01	Supported
H2	Perceived Ease of Use => Attitude Toward Using	= 0.03	Supported
H3	Perceived Usefulness => Attitude Toward Using	< 0.01	Supported
H4	Perceived Usefulness => Interest Toward Using	< 0.01	Supported
H5	Trust => Interest Toward Using	=0.04	Supported
H6	Attitude Toward Using => Interest Toward Using	= 0.46	Not Supported
H7	Subjective Norm => Interest Toward Using	= 0.23	Not Supported
H8	Perceived Behavioral Control => Interest Toward Using	< 0.01	Supported

Source: Processed Data (2022)

The results of this study revealed that customer attitudes towards perceived benefits and services have a positive and significant effect on the intention to use a service. This follows the TAM and TPB theories developed by Taylor et al. (1995). Specifically, this study showed that the benefits perceived by a customer have a more substantial impact than the attitude formed from the perceived ease of use. This means banks can leverage technology advancements to create more valuable services, with an emphasis on promoting the development of digital banking systems. This is in line with the studies by Kurniawati et al. (2017), Arthana and Rukhviyanti (2015), and Widanengsih (2021).

Moreover, the findings demonstrated that perceived benefits have a significant influence on user interest. This signifies that the probable provision of benefits, including increased transaction effectiveness, efficiency, and work productivity enhances the interest in utilizing Syariah mobile banking services (Caroline, 2021). Likewise, perceived behavioural control significantly affects this interest (Sodik et al., 2022). The ability to use a technology-based service or application will influence the interest in it (Yulijanto & Ariyanti, 2019).

Meanwhile, trust encourages customers to use the mobile services of Islamic Commercial Banks. This shows that a sufficient level of trust enhances the perception of an application usefulness of (Obaid & Aldammagh, 2021). By earning the trust of customers, institutions eliminate security concerns while utilizing digital banking services. In contrast, information or feelings of instability or poor service quality lower customer trust (Nguyen, 2020; Saibil et al., 2022).

The intention to use the mobile banking services offered by Islamic banks was unaffected by the Attitude toward Using variable. Attitude towards Using is the degree of liking or disliking the outcome of a person's assessment of behaviour. This means that the conviction that certain behaviour can lead to excellent or valuable results will improve attitude (Indrayana et al., 2016).

Furthermore, an insignificant impact of Subjective Norms on the intention to use Islamic mobile banking services was reported. Subjective norms are personal interpretations of the societal pressure from role models or important persons regarding the performance or avoidance of certain behaviours. In using sharia mobile banking, customers are unaffected by subjective norms, as an individual with high knowledge will use a system voluntarily rather than by societal influence. These findings were supported by Rachmawati (2019) as well as Andriandi and Peniarsih (2018).

CONCLUSION

This study contributed to theory by combining the TAM and TPB theoretical models with an additional trust variable. Of the eight proposed hypotheses, six were supported. Perceived Ease of Use (PeOU) was discovered to exert a positive and significant effect on Perceived Usefulness (PU) and Attitude toward Using (AT). Likewise, Perceived Usefulness (PU) had a similar effect on Attitude toward Using (AT). Perceived Behavioral Control (PBC) and Trust were also proven to positively and significantly affect the Interest toward Using (ITU). However, the variables of Attitude toward Using (ATU) and Subjective Norms (SN) were unable to influence the Interest toward Using (ITU).

This study found that the ease of using Islamic mobile banking services impacted the interest and attitudes toward it. Positive perception and the possibility of obtaining benefits increase the effectiveness and efficiency of transactions and work productivity, thereby enhancing interest in using Islamic mobile banking services.

Based on the statistical findings, this study can be used as a recommendation for stakeholders and practitioners of Islamic banking systems to design strategies and formulate policies. Islamic banking is expected to help understand user behaviour and lay the foundation for developing digital payment products. Furthermore, the findings are expected to help regulators increase the use of Islamic digital banking services through education and innovation programs that can build and increase individual trust.

Consequently, further studies can be added through interviews or open questionnaires. This can include the expansion of respondents to achieve an even distribution of demographics in terms of education and income levels. Potential variables that were not included in this study can also be adopted, such as religiosity, security perceptions, and knowledge about usury. This would further demonstrate its impact on client interest in utilizing Islamic mobile banking.

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