



## ADOPTION OF USER SATISFACTION WITH THE UTAUT2 MODEL IN USING INDONESIA SHARIA MOBILE BANKING

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**Abstract:** Indonesia has a large number of internet users, which at the very least indicates its enormous digital potential. Banks and other financial institutions are benefiting from improved digital offerings. This study strengthens literacy and inclusion as an effective strategy for strengthening the effects of the integrated UTAUT2 construct model with user satisfaction using Islamic mobile banking applications. Quantitative research type, with a research sample of 206 respondents as the primary data source using a questionnaire survey. Data analysis using partial regression analysis (PLS-SEM). The results prove that several factors have a positive and significant effect, namely the variables of behavioral intention, facilitating conditions, habit on user behavior and habit, hedonic motivation, and user satisfaction on behavioral intention. On the other hand, some variables do not affect, namely the variables of performance expectancy, effort expectancy, facilitating conditions, price value, and social influence on behavioral intention.

**Keywords:** Mobile Banking Syariah; User Satisfaction; UTAUT2; PLS-SEM

**Abstrak:** Indonesia memiliki jumlah pengguna internet yang besar, yang setidaknya menunjukkan potensi digital yang sangat besar. Bank dan lembaga keuangan lainnya mendapatkan keuntungan dari penawaran digital yang lebih baik ini. Penelitian ini memperkuat literasi dan inklusi sebagai strategi efektif sebagai penguatan efek model konstruk UTAUT2 terintegrasi dengan kepuasan pengguna menggunakan aplikasi mobile banking syariah. Jenis penelitian kuantitatif, dengan sampel penelitian sejumlah 206 responden sebagai sumber data primer menggunakan survei kuesioner. Analisis data menggunakan analisis regresi parsial (PLS-SEM). Hasil penelitian membuktikan beberapa faktor berpengaruh positif dan signifikan, yaitu variabel behavioral intention, facilitating conditions, habit pada user Behavior dan habit, hedonic motivation, dan user satisfaction pada behavioral intention. Disisi lain terdapat variabel yang tidak mempengaruhi, yaitu variabel performance expectancy, effort expectancy, facilitating conditions, price value dan social influence pada behavioral intention.

**Kata Kunci:** Mobile Banking Syariah; Kepuasan Pengguna; UTAUT2; PLS-SEM

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## Introduction

In a press release made by OJK, related ministries/agencies, the financial services sector, and other parties have worked well together to improve the financial literacy and inclusion index. SNLIK in 2022 is one of the main determining elements for OJK and other stakeholders in creating strategies and policies and improving public welfare. OJK will also focus on improving literacy in the 2023 Financial Literacy Strategic Direction, namely on students, MSMEs, people with disabilities, 3T groups, women, students, MSMEs, rural communities, and the sharia financial services industry as the main goal of financial inclusion in 2023.<sup>1</sup> As seen in the findings of the National Digital Literacy Index in 2022, there was an increase of 0.05 to 3.54. There was an increase in Pillar 1 (Digital Skills), Pillar 2 (Digital Ethics), and Pillar 3 (Digital Safety). However, Pillar 4 (Digital Culture) has decreased.<sup>2</sup>

At the very least, Indonesia's vast digital potential is evident in the country's high internet user base. Digital services are also improving in the financial industry, which includes banking. As of July 2023, the value of digital banking transactions in Indonesia reached Rp5,035.37 trillion, growing 15.5% year over year, according to Bank Indonesia (BI). Klaten Regency's history is inextricably linked to the evolution of Islam in Central Java. The center of Islamic preaching in the Klaten region was allegedly this old mosque located in Majasem Hamlet, Pakahan Village, and Jogonalan Subdistrict. The people who live in Klaten Regency have distinct cultural traits that are heavily influenced by a strong link with traditions. The bulk of people in Klaten Regency are Muslims, according to a data table provided by the Central Bureau of Statistics (BPS) that breaks down population figures by religion.

When a product presents a beneficial behavioral goal, it will positively affect consumer perceptions of the offer.<sup>3</sup> Customer feedback comes in the form of word-of-mouth promotion. Word-of-mouth marketing is a cheap yet highly effective type of advertising for businesses.<sup>4</sup> Customers with positive behavioral intentions will tell others around them about the product, encouraging them to use or buy it.<sup>5</sup> User behavior is an increase in user activity in arousing their interest in using information.<sup>6</sup> Sharia mobile banking services, a

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<sup>1</sup> Otoritas Jasa Keuangan, "Laporan Perkembangan Keuangan Syariah Indonesia 2022," <https://ojk.go.id/id/kanal/syariah/data-dan-statistik/laporan-perkembangan-keuangan-syariah-indonesia/default.aspx>, (21 February 2024).

<sup>2</sup> Otoritas Jasa Keuangan, "Siaran Pers Survei Nasional Literasi Dan Inklusi Keuangan Tahun 2022," <https://ojk.go.id/id/berita-dan-kegiatan/siaran-pers/Pages/Survei-Nasional-Literasi-dan-Inklusi-Kuangan-Tahun-2022.aspx>, (21 February 2024).

<sup>3</sup> Lily Purwianti Dan Karen Tio, "Faktor-Faktor Yang Mempengaruhi Behavioural Intention," *Jurnal Manajemen Maranatha* 17, no. 1 (2017): 15.

<sup>4</sup> Hun Kim And Byenghee Chang, "A Study On The Effects Of Crowdfunding Values On The Intention To Visit Local Festivals: Focusing On Mediating Effects Of Perceived Risk And E-WOM," *Sustainability (Switzerland)* 12, no. 8 (2020).

<sup>5</sup> Javed Iqbal And Muhammad Idrees, "Understanding The IOT Adoption For Home Automation In The Perspective Of UTAUT2," *Global Business Review*, (2022).

<sup>6</sup> Abdul Rohman, "Implementasi Model Utaut Pada Industri Perbankan Di Indonesia," *Kajian Branding Indonesia* 4, no. 1 (2022): 60; Shana Axcell And Debbie Ellis, "Exploring The Attitudes And Behaviour Of Gen Z Students Towards Branded Mobile Apps In An Emerging Market: UTAUT2 Model Extension," *Young Consumers* 24, no. 2 (2023): 184.

part of digital technology Sharia banking, which is quite well known and popular among the public, provide convenience for payment transaction services with an online system.<sup>78</sup> The application still has problems, such as errors. It is following the initial observations that have been made due to problems with the Sharia mobile banking application.<sup>9</sup>

Many technology acceptance models and techniques have been used to measure the elements that influence a person when having behavioral intentions and user behavior using a technology system.<sup>10</sup> One of the latest technological acceptances of construct models today is the Unified Theory of Acceptance and Use of Technology (UTAUT).<sup>11</sup> Performance expectation, effort expectancy, social influence, and facilitating condition are the four main types of basic determinants of interest in utilizing and behavior using information technology-based systems that make up this theory.<sup>12</sup> Unified Theory Acceptance and Use of Technology 2 (UTAUT2), which focuses on the context of individual customers and adds additional factors including habits, hedonic motivation, and price value, is an evolution of the original UTAUT model.<sup>13</sup> The UTAUT2 is a fitting theory or model for technology acceptance as it unifies, synthesizes, or summarizes eight previous theories of technology acceptance.<sup>14</sup>

This research will integrate the latest technology acceptance model with the UTAUT2 paradigm approach used to predict technology acceptance by adding user satisfaction variables.<sup>15</sup> This study uses a modified version of the technology acceptance and use theory (UTAUT2) model to investigate the factors influencing Indonesian Islamic banks' Mobile Banking (M-Banking) acceptability. The independent factors in this study were

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<sup>7</sup> Abdul Aziz, Muhammad Yazid, Rahmat Kurnia, Nur Azlina, Muhamad Fauzi, Fadhli Fathul Haq, Dan Budi Sukardi, *Ekonomi Digital Dan Sistem Ekonomi Islam*, (Yogyakarta: Jejak Pustaka, 2023), 2; Yasushi Suzuki And Mohammad Dulal Miah, *Digital Transformation In Islamic Finance* (London: Routledge, 2022).

<sup>8</sup> Saad G Yaseen, Ihab Ali, El Qirem, And Dima Dajani, "Islamic Mobile Banking Smart Services Adoption And Use In Jordan," *ISRA International Journal Of Islamic Finance* 14, no. 3 (2022): 349.

<sup>9</sup> Emmanuel Kofi Penney, James Agyei, Eric Kofi Boadi, Eugene Abrokwah, and Richmond Ofori-Boafo, "Understanding Factors That Influence Consumer Intention to Use Mobile Money Services: An Application of UTAUT2 With Perceived Risk and Trust," *SAGE Open* 11, no. 3 (2021).

<sup>10</sup> Disha Sharma And Yashwant Kumar Vaid, "Factors Affecting M-Payment Adoption In Millennials – Testing Extended UTAUT2 Model," *Thailand And The World Economy* 41, no. 2 (2023): 40; Emmanuel Kofi Penney, James Agyei, Eric Kofi Boadi, Eugene Abrokwah, and Richmond Ofori-Boafo, "Understanding Factors That Influence.

<sup>11</sup> Mohamed Bouteraa, Raja Rizal Iskandar Raja Hisham, And Zairani Zainol, "Challenges Affecting Bank Consumers' Intention To Adopt Green Banking Technology In The UAE: A UTAUT-Based Mixed-Methods Approach," *Journal Of Islamic Marketing* 14, no. 10 (2023): 2466.

<sup>12</sup> Fadhil Bima Anandia, *Analisis Penerapan Model Penerimaan Teknologi UTAUT2 Terhadap Penggunaan Mobile Banking Pada Bank Syariah: Studi Kasus Pada Kota Surabaya*, (Jawa Timur: Universitas Islam Negeri Maulana Malik Ibrahim Malang, 2022).

<sup>13</sup> Nabil Hussein Al-Fahim, Rawad Abdulgafor, And Edres Hamood Qaid, "Determinants Of Banks' Costumer's Intention To Adopt Internet Banking Services In Yemen: Using The Unified Theory Of Acceptance And Use Of Technology (UTAUT)," *International Congress Of Advanced Technology And Engineering, ICOTEN 2021* (2021): 2.

<sup>14</sup> M. Adriansyah Alam Putra, M. Qomarul Huda, And Elvi Fetrina, "An Evaluation Of E-Money Products Using UTAUT2 Model (The Case Of Bank Mandiri)," *2019 7th International Conference On Cyber And It Service Management, CITSM 2019*, (2019).

<sup>15</sup> Helena Ferreira Barbosa, Jeronimo Garcia-Fernandez, Vera Pedragosa, And Gabriel Cepeda-Carrion, "The Use Of Fitness Centre Apps And Its Relation To Customer Satisfaction: A UTAUT2 Perspective," *International Journal Of Sports Marketing And Sponsorship* 23, no. 5 (2022): 966.

performance expectancy, effort expectancy, facilitating conditions, social influence, price value, habit, and hedonic motivation. Additionally, a user satisfaction variable was added for novelty. Similar behavioral intention and user behavior patterns should be followed while using M-banking in Indonesia's Islamic banks.

Prior technological acceptance models, such as TRA, TAM, MM, and TPB, were developed by combining TAM and TPB, MPTU, IDT, and SCT to form UTAUT.<sup>16</sup> This concept is supported by four types of fundamental elements that behavioral user intentions and actions when using information technology-based systems. Performance expectation, the first of the four elements, refers to how confident a person is in obtaining performance and results.<sup>17</sup> Second, the expected effort expectations will depend on the application of technology-based techniques.<sup>18</sup> Third, social influence comes from the idea that individuals trust others to utilize the new system.<sup>19</sup> Fourth, the degree to which one believes that a system's infrastructure and technical aspects should be supported.<sup>20</sup> The seven factors that behavioral intention were found using the UTAUT2 model.<sup>21</sup>

Using a modified UTAUT model, the empirical data on M-banking acceptability in Pakistani Islamic banks reveals that all factors, except social influence, have a strong positive impact on the intention that leads to actual usage.<sup>22</sup> The study's conclusions Customers' intentions to embrace Internet banking services in Yemen are highly positively impacted by effort expectation, performance expectancy, awareness, and trust, according to a study on the determinants of banks' customers' intentions. On IB services, however, the social influence had no discernible impact. Furthermore, there was a moderating effect of the age and experience factors on the intention of customers to use IB services in Yemen.<sup>23</sup> Then, bolstered by studies conducted on the Islamic mobile banking user community in Surabaya City, it demonstrates how hedonic incentives and facilitating conditions affect the behavioral intention variable to use mobile banking at Islamic banks. Facilitating conditions

<sup>16</sup> Kuttimani Tamilmani, Nripendra P. Rana, Samuel Fosso Wamba, And Rohita Dwivedi, "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 2021 (2021): 102269.

<sup>17</sup> Marta Aranyossi, "Technology Adoption In The Digital Entertainment Industry During The COVID-19 Pandemic: An Extended UTAUT2 Model For Online Theater Streaming," *Informatics* 9, no. 3 (2022).

<sup>18</sup> Qais Hammouri, Abdalrazzaq Aloqool, Besan Abdallah Saleh, Hadeel Aldossary, Saleh Yahya Al Frejat, Mona Halim, Dmaithan Abdelkarim Almajali, Jassim Ahmad Al-Gasawneh, and Sad Dam Rateb Darawshah, "An Empirical Investigation On Acceptance Of E-Wallets In The Fintech Era In Jordan: Extending UTAUT2 Model With Perceived Trust," *International Journal Of Data And Network Science* 7, no. 3 (2023): 1249.

<sup>19</sup> Anton Bawono And Yudi Saputra, "Intention To Use Crowdfunding- Waqf Model (CWM) Among Muslim Gen-Z In Indonesia: Role Of Religious Orientation Using Extended UTAUT2," *Journal Of Economic Cooperation And Development* 44, no. 1 (2023): 2.

<sup>20</sup> Yi Bo Zhang, Lin Lin Zhang, And Ha Kyun Kim, "The Effect Of UTAUT2 On Use Intention And Use Behavior In Online Learning Platform," *Journal Of Logistics, Informatics And Service Science* 8, no. 1 (2021): 67.

<sup>21</sup> Kuttimani Tamilmani, Nripendra P. Rana, Samuel Fosso Wamba, And Rohita Dwivedi, "The Extended Unified Theory.

<sup>22</sup> Syed Ali Raza, Nida Shah, And Muhammad Ali, "Acceptance Of Mobile Banking In Islamic Banks: Evidence From Modified UTAUT Model," *Journal Of Islamic Marketing* 10, no. 1 (2019): 357.

<sup>23</sup> Nabil Hussein Al-Fahim, Rawad Abdulgafor, And Edres Hamood Qaid, "Determinants Of Banks' Costumer's..., 3.

and behavioral intention then impact the variable usage behavior.<sup>24</sup> This research will also include various other elements that behavioral intentions and user behavior when using technology, such as hedonic motivation, price value, and habits.

One way to measure individual confidence in gaining significant benefits from the new system is through the performance expectations component of the UTAUT model. Putting effort into place a structure that will allow him to do his job more effectively is known as effort expectation. Social influence refers to how highly a person considers the opinions of others when using the system. How comfortable a person feels with the ability of technology to operate a system is referred to as a possible condition. Hedonic motivation is a term for enjoying technology. Price-value analysis compares the advantages of a product with its cost. Behavioral intent refers to the customer's desire to take advantage and own something. A person will feel satisfied after realizing his expectations. User behavior describes how a person uses technology. Considering the results of previous research and discussion, Islamic mobile banking user behavior using the UTAUT2 model illustrates how certain variables, namely, behavioral intentions, facilitation conditions, habits towards user behavior, habits, hedonic motivation, and user satisfaction with behavioral intentions have a significant positive impact on behavioral intentions and usage behavior. However, some variables, such as price value, facilitation conditions, performance expectations, effort expectations, and social influence on behavioral intention, did not significantly change the results. Here's a hypothesis to put forward:

Table 1. Research Hypothesis

H1	Is there a substantial correlation between the Performance Expectancy (PE) and Behavioral Intention (BI) variables?
H2	Is there a substantial correlation between the Effort Expectancy (EE) and Behavioral Intention (BI) variables?
H3	Is there a substantial correlation between the Social Influence (SI) and Behavioral Intention (BI) variables?
H4	Is there a substantial correlation between the Facilitating Conditions (FC) and Behavioral Intention (BI) variables?
H5	Is there a substantial correlation between the Facilitating Conditions (FC) and User Behavior (UB) variables?
H6	Is there a substantial correlation between the Hedonic Motivation (HM) and Behavioral Intention (BI) variables?
H7	Is there a substantial correlation between the Price Value (PV) and Behavioral Intention (BI) variables?
H8	Is there a substantial correlation between the Habit (H) and Behavioral Intention (BI) variables?
H9	Is there a substantial correlation between the Habit (H) and User Behavior (UB) variables?
H10	Is there a substantial correlation between the Behavioral Intention (BI) and User Behavior (UB) variables?
H11	Is there a substantial correlation between the User Satisfaction (US) and Behavioral Intention (BI) variables?

<sup>24</sup> Fadhil Bima Anandia, *Analisis Penerapan Model*.

## Methods

The focus of this study is Sharia mobile banking users, using a case study of the Muslim community in Klaten Regency, Central Java, Indonesia, with the UTAUT2 approach model. This type of quantitative research uses primary data sources collected from respondents who have been appropriately identified using a questionnaire survey.<sup>25</sup> The study's data collection method was purposive sampling, sampling used by researchers when they have certain criteria or considerations for sampling.<sup>26</sup> With the criteria, Sharia mobile banking customers who are Muslim with a total research sample of 206 respondents by employing five to ten times as many indicators in the sample as the research variable in the investigation. This study uses partial regression analysis (PLS-SEM) using the Smart PLS version 3 software, the relationships between variables will be investigated for each study hypothesis.<sup>27</sup> The two stages of the data analysis approach utilized in this study are as follows the first, the outer model is evaluated to determine the validity and reliability of the construct indicator variables employed in the study using outer loading and outer weight as an outer model study, an inner model with the criteria of R-Square value and significance value (p-value). In the second stage, the structural model is evaluated to determine how the variables impact the structure with the p-values and t-statistics.<sup>28</sup>

## Result And Discussion

### Characteristics Of Respondents

In this research study, 206 sample data on research respondents made up the sample. The respondent profiles that are utilized include the following information: gender, occupation, length of time that Sharia mobile banking has been used, and kind of Islamic mobile banking used:

Table 1. Characteristics Of Respondents

Profile Of Respondents	Descriptions	Amount	Percentage
Gender	Male	82	38,9%
	Female	124	60,2%
Professions	Student	109	52,9%
	Self-employed	26	12,6%
	Civil servant (PNS)	26	12,6%
	Entrepreneur	14	6,8%

<sup>25</sup> Almasdi Syahza, *Metodologi Penelitian*, (Pekanbaru: UR Press, 2021); John W Creswell, *Educational Research-Planning, Conducting, And Evaluating Quantitative and Qualitative Research*, (Lincoln: Pearson Education, Inc., 2015); Herve Abdi, Vincenzo Esposito Vinzi, Giorgio Russolillo, And Gilbert Saporta, *The Multiple Facets Of Partial Least Squares And Related Methods*, (Paris: Springer International Publishing, 2016), p. 313; C George Thomas, *Research Methodology And Scientific Writing*, (Cham: Springer International Publishing, 2021).

<sup>26</sup> Sidik Priadana Dan Denok Sunarsi, *Metode Penelitian Kuantitatif*, (Tangerang: Pascal Books, 2021).

<sup>27</sup> Rahmad Solling Hamid And Suhardi M. Anwar, *Structural Equation Modelling (SEM) Berbasis Varian: Aplikasi Dengan Program Smartpls 3.2.8 Dalam Riset Bisnis*, (Jakarta Pusat: PT. Inkubator Penulis Indonesia, 2019).

<sup>28</sup> Joseph F. Hair, G. Tomas M. Hult, Christian M. Ringle, Marko Sarstedt, Nicholas P. Danks, and Soumya Ray, *Partial Least Squares Structural Equation Modeling (PLS-SEM) Using R, Sage, Classroom Companion: Business*, (Cham: Springer International Publishing, 2021); Joseph F. Hair, Jeffrey J. Risher, Marko Sarstedt, and Christian M. Ringle, "When To Use And How To Report The Results Of PLS-SEM," *European Business Review* 31, no. 1 (2019): 2.

	Labourer	6	2,9%
	Others	25	12,1%
Length of use of sharia mobile banking	1-3 month	11	5,3%
	3-6 month	16	7,8%
	6-9 month	28	13,6%
	9-12 month	5	2,4%
	More than 1 year	146	70,9%
Type of Sharia mobile banking used	Bank Syariah Indonesia (BSI)	132	64,1%
	Bank Jateng Syariah	40	19,4%
	Bank Muamalat	31	15%
	Bank Central Asia Syariah (BCA Syariah)	1	0,5%
	Bank Tabungan Negara Syariah (BTN Syariah)	2	1%

**Source:** Processed Data 2023

This information was obtained from a survey conducted specifically on Muslim communities in Klaten Regency who routinely utilize Islamic mobile banking. Information was collected using a questionnaire collection technique. The researcher collected 206 research respondents. Most respondents are students aged between 19 to 73 years. There were 124 respondents 60.2% who were female and 82 respondents 38.9% who were male in the research. When it comes to the respondents' use of Sharia mobile banking services, those who have been using them for more than a year 70.9% predominate. For example, BSI has as many as 132 users 64,1%, Bank Jateng Syariah has as many as 40 users 19,4%, Bank Muamalat as many as 31 users 15%, and BCA Syariah as much as 1 user 0,5%, and BTN Syariah as much as 2 users 1% among other sharia mobile banking platforms.

### Evaluation Of Outer Model

Using outer loading and outer weight as an outer model study, validity tests and reliability test analysis were performed to ascertain the link between indicators and construct variables. The composite reliability, rho coefficient, and Cronbach's alpha are utilized to determine the variable constructions' reliability value. Convergent validity, discriminant validity, construct reliability, cross-loading, unidimensional modeling, and Average Variance Extracted (AVE) are additional factors that reflect a variable construct's dependability value.<sup>29</sup>

### Convergent Validity

An indicator variable's validity may be evaluated by looking at its convergent validity, which is based on outer loading of more than 0.70. For every latent variable construct, the Minimum AVE indicator has a minimum value of 0.60.<sup>30</sup>

<sup>29</sup> Duryadi, *Metode Penelitian Ilmiah: Metode Penelitian Empiris Model Path Analysis Dan Analisis Smartpls*, (Semarang: Yayasan Prima Agus Teknik, 2021).

<sup>30</sup> Fadhil Bima Anandia, *Analisis Penerapan Model...*; Joseph F. Hair, G. Tomas M. Hult, Christian M. Ringle, Marko Sarstedt, Nicholas P. Danks, and Soumya Ray, *Partial Least Squares*.

Table 2. Convergent Validity

Variable	Indicators	Outer Loading	Average Variance Extracted
Performance Expectancy (PE)	PE1	0,853	0,672
	PE2	0,783	
	PE3	0,821	
Effort Expectancy (EE)	EE1	0,891	0,789
	EE2	0,886	
Social Influence (SI)	SI1	0,812	0,796
	SI2	0,966	
Facilitating Conditions (FC)	FC1	1,000	1,000
Hedonic Motivation (HM)	HM1	0,849	0,641
	HM3	0,750	
Price Value (PV)	PV1	0,870	0,699
	PV2	0,807	
	PV3	0,830	
Habit (H)	H1	0,722	0,665
	H3	0,887	
	H4	0,829	
User Satisfaction (US)	US1	0,828	0,656
	US2	0,864	
	US3	0,732	
Behavioral Intention (BI)	BI1	0,863	0,627
	BI2	0,714	
User Behavior (UB)	UB1	0,942	0,879
	UB2	0,933	

Source: Processed Data 2023

Since the overall AVE value meets the minimum validity threshold of 0.60 and all construct indicators with outer loading values have a value of more than 0.70, it can be said that all indicators are valid for use as measuring instruments in research.

### Discriminant Validity

By using the Heterotrait-Monotrait Ratio (HTMT) criteria, one may assess discriminant validity. Experts highly suggest it and it has good application criteria. Lower or less than 0.90 is the required HTMT value.<sup>31</sup>

Table 3. Heterotrait-Monotrait Ratio

	BI	EE	FC	H	HM	PE	PV	SI	UB	US
BI										
EE	0,569									
FC	0,322	0,568								
H	0,832	0,546	0,479							
HM	1,077	0,608	0,413	0,752						

<sup>31</sup> Joseph F Hair, G. Tomas M. Hult, Christian M. Ringle, and Marko Sarstedt, *A Primer on Partial Least Squares Structural Equation Modeling (PLS-SEM)*, SAGE Publications, Inc., (Los Angeles: SAGE Publications, Inc., 2017); M R Ab Hamid, W Sami, And M H Mohmad Sidek, "Discriminant Validity Assessment: Use Of Fornell & Larcker Criterion Versus HTMT Criterion," *Journal Of Physics: Conference Series* 890 (2017).



PE	0,496	1,000	0,487	0,542	0,586				
PV	0,546	0,434	0,478	0,569	0,719	0,375			
SI	0,293	0,083	0,188	0,443	0,265	0,103	0,220		
UB	0,860	0,453	0,385	0,749	0,651	0,425	0,399	0,268	
US	0,807	0,788	0,528	0,682	0,837	0,787	0,463	0,269	0,689

**Source:** Processed Data 2023

The latent variable values obtained are smaller and are below 0.90. However, two variables are worth 1.00 based on the test findings using the HTMT criteria above. Consequently, the variables and indicators that were employed in this investigation met the requirements for discriminant validity.

### Reliability

If the parameter-based reliability test has a minimum Cronbach's Alpha value of 0.60 and a Composite Reliability value of at least 0.70, it is considered reliable. This test is conducted to determine and show the accuracy and accuracy of the research instrument in assessing a construct of research variables.

Table 4. Cronbach's Alpha And Composite Reliability

Variable	Cronbach's Alpha	Composite Reliability
Performance Expectancy (PE)	0,756	0,860
Effort Expectancy (EE)	0,732	0,882
Social Influence (SI)	0,775	0,886
Facilitating Conditions (FC)	1,000	1,000
Hedonic Motivation (HM)	0,445	0,781
Price Value (PV)	0,787	0,874
Habit (H)	0,745	0,856
User Satisfaction (US)	0,734	0,851
Behavioral Intention (BI)	0,416	0,770
User Behavior (UB)	0,863	0,936

**Source:** Processed Data 2023

A value of 0.445 is assigned to the HM variable. According to a reliability test that uses parameters with a minimum Cronbach's Alpha value of 0.60, the BI variable has a value of 0.416. On the other side, all construct indicators on Composite Reliability are worth more than 0.70, so all variables are considered reliable.

### Evaluation Of Inner Model

The criteria of R-Square value and significance value (p-value) are used along with the coefficient value to show the relationship between latent variables in the internal analysis of the structural model as measured by the Variance Inflation Factor (VIF) value, Goodness of Fit (GoF) Index test, Stone-Geisser (Q2) test, R square (R2), F Square.

**R Square**

Table 5. R Square

Variable	R Square	R Square Adjusted
Behavioral Intention (BI)	0,340	0,314
User Behavior (UB)	0,451	0,443

**Source:** Processed Data 2023

The aforementioned statistical findings demonstrate the significance of the R Square value in analyzing the impact of Sharia mobile banking users' behavior on the overall percentage of variable Y, which is 34% explained by the BI variable. By contrast, the UB variable accounts for 45.1% of the variation, whereas the independent variable outside the model accounts for 66%. By contrast, 54.9% of the independent variable is outside the model. The Adjusted R Square values of 0.314 and 0.443 show that there is a chance that independent variables in this study may affect the dependent variable, behavioral intention, and user behavior.

**F Square**

Table 6. F Square

	BI	EE	FC	H	HM	PE	PV	SI	UB	US
BI									0,137	
EE	0,003									
FC	0,007								0,022	
H	0,056								0,201	
HM	0,059									
PE	0,001									
PV	0,002									
SI	0,002									
UB										
US	0,032									

**Source:** Processed Data 2023

The F Square score indicates that there is a 0.137 and 0.201 correlation between behavioral intention and habit on user behavior, which is above the median value of 0.10, so it has a moderate influence. The variable H of 0.056, HM of 0.059, US of 0.032 on BI, and FC of 0.022 on User Behavior include small criteria because the F Square value is more than 0.02. In addition, no additional factors are relevant because F Square is less than 0.02.

**Fit Summary**

Table 7. Fit Summary Model

Variable	Saturated Model	Estimated Model
SRMR	0,080	0,082
d_ULS	1,784	1,864
d_G	0,649	0,660
Chi-Square	827,310	834,107

NFI	0,624	0,620
rms Theta		0,200

**Source:** Processed Data 2023

Based on these evaluation criteria, if the RMS Theta value of 0.200 is greater than or above 0.102 and the NFI value of 0.620 is less than 0.9, the model does not fulfill the fit criteria. However, the SRMR value explained as 0.080 is lower and is at 0.10, so it is concluded that the fit model is by the data.

### Variance Inflation Factor (VIF)

Table 8. VIF Values

	BI	EE	FC	H	HM	PE	PV	SI	UB	US
BI									1,289	
EE	2,610									
FC	1,553								1,211	
H	1,735								1,840	
HM	1,517									
PE	2,474									
PV	1,469									
SI	1,179									
UB										
US	2,066									

**Source:** Processed Data 2023

The Variance Inflation Factor (VIF) indicates if a research model is a multicollinearity. Because there isn't a VIF number greater than or equal to 5, this study doesn't have multicollinearity issues.

### Stone-Geisser (Q2)

Table 9. Construct Cross Validated Redundancy

	SSO	SSE	Q <sup>2</sup> (=1-SSE/SSO)
Behavioral Intention (BI)	412,000	342,345	0,169
Effort Expectancy (EE)	412,000	412,000	
Facilitating Conditions (FC)	206,000	206,000	
Habit (H)	618,000	618,000	
Hedonic Motivation (HM)	412,000	412,000	
Performance Expectancy (PE)	618,000	618,000	
Price Value (PV)	618,000	618,000	
Social Influence (SI)	412,000	412,000	
User Behavior (UB)	412,000	257,277	0,376
User Satisfaction (US)	618,000	618,000	

**Source:** Processed Data 2023

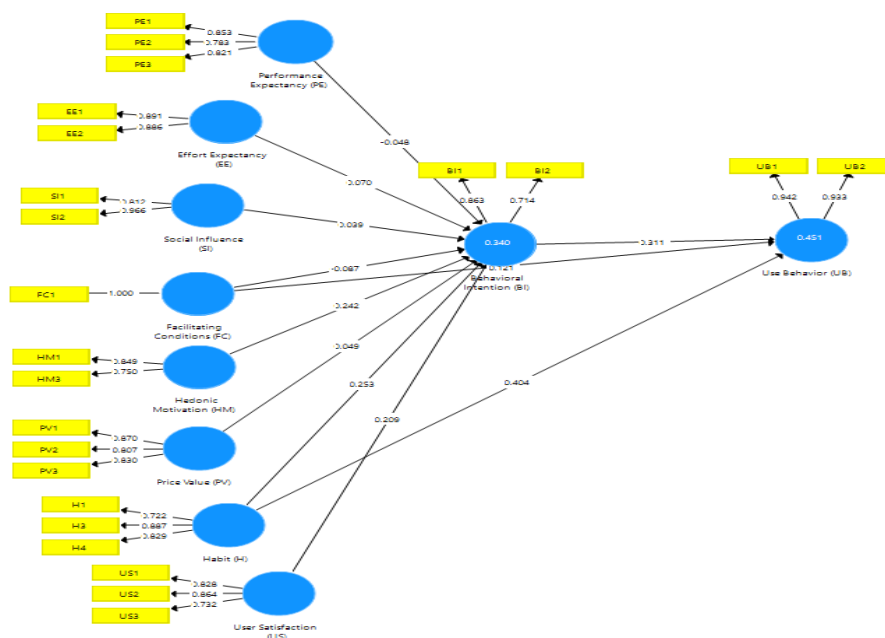
One research model has a meaningful predictive metric that can be used to highlight information in research data by 16.9%, according to the calculation of the Q square for the

BI variable, which is 0.169. The UB variable's Q square calculation is 0.376, implying that the study's model has a relevant predictive value of 37.6%, which may be utilized to explain the data in the research. The Q square value has a good observation value as it is greater than zero.

### Structural Equation Model

P-values and t-statistics are used in research studies of hypothesis testing and Structural Equation Model (SEM) model construction to ascertain the degree of importance of the correlation between the variables. The research theory utilizes a two-tailed statistical value, a significance test of 5% (0.05), and t table value (1.65). If the t-statistics exceed the t-table, the results of the hypothesis test are therefore deemed significant.

Figure 1. Bootstrapping



Source: Processed Data 2023

Table 10. Output Path Coefficient Direct Effect

Variable	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics ( O/STDEV)	P Values
Behavioral Intention (BI) -> User Behavior (UB)	0,311	0,311	0,060	5,148	0,000
Effort Expectancy (EE) -> Behavioral Intention (BI)	0,070	0,065	0,103	0,680	0,497
Facilitating Conditions (FC) -> Behavioral Intention (BI)	-0,087	-0,089	0,078	1,115	0,265
Facilitating Conditions (FC) -> User Behavior (UB)	0,121	0,122	0,055	2,217	0,027

Habit (H) -> Behavioral Intention (BI)	0,253	0,251	0,085	2,985	0,003
Habit (H) -> User Behavior (UB)	0,404	0,400	0,085	4,781	0,000
Hedonic Motivation (HM) -> Behavioral Intention (BI)	0,242	0,248	0,085	2,849	0,004
Performance Expectancy (PE) -> Behavioral Intention (BI)	-0,048	-0,036	0,102	0,472	0,637
Price Value (PV) -> Behavioral Intention (BI)	0,049	0,048	0,087	0,560	0,576
Social Influence (SI) -> Behavioral Intention (BI)	0,039	0,045	0,068	0,576	0,565
User Satisfaction (US) -> Behavioral Intention (BI)	0,209	0,208	0,083	2,507	0,012

Source: Processed Data 2023

### The Impact Of Behavioral Intentions On User Behavior

The behavior of Sharia mobile banking users was studied using the UTAUT2 model, and the results of statistical tests on the SEM model revealed that BI significantly positively affects UB. The research study hypothesis may be accepted as a result, as shown by the t-statistics value (5.148) > t-table (1.65) and the p-values (0.000) < (0.05). The Effect of Behavioral Intention on User Behavior. As the research study by, in his research explained in Sharia mobile banking practiced in Surabaya, it was found that behavioral intention had an impact on user behavior. According to a study that uses the UTAUT2 model to assess the acceptability of Islamic mobile banking in Pakistan, behavioral intention has a major beneficial impact on actual technology use.<sup>32</sup>

Thus, it may be concluded that the Klaten region's usage of Sharia mobile banking is influenced by the interaction between the BI variable on UB. This theory is evaluated to determine how strong the user's desire to utilize Sharia mobile banking is since they decided to do so. Users are encouraged to use the services offered if they want to adopt Sharia mobile banking, they should consider Sharia banking. The necessity for Sharia bank services through digital banking in the current era of advanced technology enables users across all industries to be aided in everything, particularly in transactions through Sharia mobile banking services.

### The Impact Of Effort Expectancy On Behavioral Intention

The use of the UTAUT2 model in the SEM model research on the behavior of Sharia mobile banking users revealed statistical test findings indicating EE had no significant influence on BI. The p-value (0.497) > 0.05 and the t-statistics value (0.680) < t-table (1.65) both support this, so the research study hypothesis cannot be accepted. In previous research related to performance expectations, behavioral intention is not influenced by

<sup>32</sup> Syed Ali Raza, Nida Shah, And Muhammad Ali, "Acceptance Of Mobile Banking...", 357.

effort expectations. By this, Putri et al. research also shows that mobile BSI is not much affected by performance expectations.<sup>33</sup>

It may indicate that the services and features of Sharia mobile banking are still difficult to use and less effective in helping customers. The findings above also show that the use of Sharia mobile banking applications still presents several challenges and problems. For example, problems when internet service interruptions routine maintenance on the system result in Sharia mobile banking down and errors, and difficulties when trying to log into the application.

### **The Impact Of Facilitating Conditions On Behavioral Intention**

According to the statistical test results of the SEM model research on Sharia mobile banking users' behavior using the UTAUT2 model, BI is not significantly impacted by Facilitating Conditions (FC). The t-statistics value (1.115) < t-table (1.65) and the p-value (0.265) > 0.05 imply that the research study hypothesis is not viable. Research studies show that while using the QR Payment function in mobile banking applications, the facilitating condition variable does not affect usage behavior.<sup>34</sup>

Therefore, if the Sharia mobile banking facility is getting better, the customer's interest in using it will also be higher. Sharia banks believe that they will also benefit from mobile banking services because customers can contact them more easily and feel closer to them because of the applications they offer.

### **The Impact Of Facilitating Conditions On User Behavior**

According to the statistical test results of the SEM model research on Sharia mobile banking users' behavior, FC have a considerable favorable impact on UB when the UTAUT2 model is adopted. To accept the research study hypothesis, this is demonstrated by the t-statistics value (2.217) > t-table (1.65) and the p-values (0.027) < (0.05). A study on Sharia mobile banking users in Surabaya suggests that enabling factors influence people's intentions to behave in certain ways.

In using Sharia mobile banking, there is an influence on the relationship between facilitating condition variables and user behavior. Based on the research findings above, customers at Sharia banks will use Sharia mobile banking applications due to supporting facilities or instructions, online services, and ease of use.

### **The Impact Of Habit On Behavioral Intention**

The findings of the statistical tests in the SEM model research on the behavior of Sharia mobile banking users using the UTAUT2 model show that BI is significantly influenced positively by H. This may be acknowledged to support the research study hypothesis, as shown by the t-statistics value (2.985) > t-table (1.65) and the p-values (0.003) < (0.05). Following research conducted by Argani and Indira shows that habits

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<sup>33</sup> Yura Karlinda Wiasa Putri, Ni Luh Nyoman Sherina Devi, And IA Rayhita Santhi, "Faktor-Faktor Yang Mempengaruhi Penggunaan M-Banking Pada Penerapan Model UTAUT 2," *Remik* 7, no. 1 (2023): 381.

<sup>34</sup> Krisananda Putera Kosim And Nilo Legowo, "Factors Affecting Consumer Intention On QR Payment Of Mobile Banking: A Case Study In Indonesia," *Journal Of Asian Finance* 8, no. 5 (2021): 391.

influence the use of mobile banking applications.<sup>35</sup> Therefore, it can be concluded that Sharia mobile banking users are accustomed to the routine and already understand the system, which has an impact on how they will behave when using the service.

### **The Impact Of Habit On User Behavior**

H has a considerable beneficial impact on UB, according to the statistical test findings of the SEM model research on the behavior of Sharia mobile banking users through the adoption of the UTAUT2 model. The research study hypothesis may be accepted as a result, as shown by the t-statistics value (4.781) > t-table (1.65) and the p-values (0.000) < (0.05). It is consistent with studies by Argani and Indira that demonstrate how habits affect how mobile banking apps are used. There is a link between habit characteristics and the way that users behave when utilizing Sharia mobile banking, which is prevalent in Surabaya.<sup>36</sup>

Sharia bank customers who use mobile banking will not always use the service, even though they have the behavioral intention to do so. The conclusion that can be drawn is that the more likely a user is to use the system regularly and continuously, the more often they make transactions using mobile banking at Sharia banks. Users will also become more dependent and utilize the service more intensely because they make more frequent transactions and find it easier and more effective.

### **The Impact Of Hedonic Motivation On Behavioral Intention**

With the use of the UTAUT2 model, the SEM model research on the behavior of Sharia mobile banking users revealed statistical test findings that demonstrated a strong beneficial impact of HM on BI. This may be acknowledged to support the research study hypothesis, as shown by the t-statistics value (2.849) > t-table (1.65) and p-values (0.004) < (0.05). Hedonic motivation has a significant influence on the North Sulawesi provincial government's behavioral intention toward e-performance, according to Onibala's research findings.<sup>37</sup>

According to the aforementioned study's findings, customers at Sharia banks prefer to utilize mobile banking apps because they feel happy and comfortable when transacting using these services. Hedonic motivation is a variable that relates to the user's emotions and influences his willingness to behave according to his needs and becomes a crucial factor.

### **The Impact Of Performance Expectations On Behavioral Intentions**

PE has no discernible impact on BI, according to the statistical test findings of the SEM model research on the behavior of Sharia mobile banking users through the adoption

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<sup>35</sup> Argani Arief Santoso Dan Indira Rachmawati, "Analisis Minat Pengguna Layanan M-Banking Livin' By Mandiri Di Indoneisa Menggunakan Model Modiffikasi UTAUT 2," E-Proceeding of Management 8, no. 5 (2021): 4316.

<sup>36</sup> Fadhil Bima Anandia, And Esy Nur Aisyah. "Analisis Penerapan Model Utaut2 Terhadap Penggunaan Mobile Banking Pada Bank Syariah." *Management Studies and Entrepreneurship* 4,(2023).

<sup>37</sup> Anggreiny A. Onibala, Yaulie Rindengan, and Arie S. Lumenta, "Analisis Penerapan Model UTAUT2 Terhadap E-Kinerja Pada Pemerintah Provinsi Sulawesi Utara." *E-Journal Teknik Informatika* 2, (2021): 2.

of the UTAUT2 model. The research study hypothesis cannot be accepted, as evidenced by the t-statistics value (0.472) < t-table (1.65) and p-value (0.637) > 0.05. According to research by Pohan et al., performance expectations do not affect mobile BSI.<sup>38</sup>

It demonstrates that one cannot become more productive or simplify their life by using Islamic mobile banking. These results suggest that there are no appreciable advantages for service customers using Islamic mobile banking.

### **The Impact Of Price Value On Behavioral Intention**

According to the statistical test, PV has no discernible impact on BI in the SEM model research on the behavior of Sharia mobile banking users through the adoption of the UTAUT2 model. The t-statistics value (0.560) < t-table (1.65) and the p-value (0.576) > 0.05 imply that the research study hypothesis is not viable. As demonstrated by their research, monetary value does not affect behavioral intention. H7 is rejected, according to the research findings, because the p-value is (0.344) more than (0.10) and the t-statistics value (0.948) is less than (1.65).

The findings above indicate that customers are not satisfied with the service costs associated with Sharia mobile banking. This is possible because the cost of Sharia mobile banking is still high when compared to conventional banks. Usually, these administrative fees are added to bill payments, QRIS payments, e-wallet top-ups, and interbank transfer transactions. In addition, the cost of Sharia mobile banking services does not reflect the quality of services provided.

### **The Impact Of Social Influence On Behavioral Intention**

The SEM model study's statistical test findings on social influence (SI) showed no discernible impact on BI. The research study hypothesis cannot be accepted, as evidenced by the t-statistics value (0.576) < t-table (1.65) and p-value (0.565) > 0.05. The findings of Trasesiarta and Rosianta's study demonstrate that social influence has a major impact on Generation Z consumers' behavioral intention to use mobile payment services.<sup>39</sup>

A lack of knowledge about how technology is used in Sharia banking is a significant social influence that can encourage or persuade people to adopt Sharia mobile banking services. Customer knowledge of Sharia banking literacy, namely the ability to utilize, manage, introduce, and distribute information using new technology provided by Sharia banking, can be an important element in determining the need to use Sharia mobile banking applications.

### **The Impact Of User Satisfaction On Behavioral Intention**

US significantly positively influences BI, according to the findings of statistical tests on the SEM model research on the behavior of Sharia mobile banking users through the

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<sup>38</sup> Rahma Pohan, "Faktor-Faktor Yang Mempengaruhi Penggunaan Mobile Banking Pada Layanan BSI Mobile Dengan Menggunakan Model Unified Theory Of Acceptance And Use Of Technology (UTAUT)," *Jurnal Manajemen Akuntansi (JUMSI)* 3, (2023): 798.

<sup>39</sup> Pragusto Sumarsono, Anggit, Mhd Handika Surbakti, Nurul Huda, And Nova Rini, "Faktor-Faktor Yang Mempengaruhi Kepuasan Dan Keputusan Bertransaksi Nasabah Pengguna Mandiri Syariah Mobile (Msm)," *Jurnal Tabarru': Islamic Banking And Finance* 3, no. 2 (2020): 225.



adoption of the UTAUT2 model. The research study hypothesis can be accepted because the t-statistic value (2.507) > t-table (1.65) and the p-value (0.012) < (0.05) show that efficiency, trust, and blessings all have a significant impact on customer happiness among Mandiri Sharia mobile users.

Thus, it can be said that the usage of Sharia mobile banking in the Klaten district region is influenced by the link between user pleasure and behavior. It is consistent with current Sharia mobile banking services, which may boost output, give customers a sense of blessing, and, naturally, are rather simple to use.

## Conclusion

The results of statistical tests on the SEM model study on user behavior of Sharia mobile banking users through the adoption of the UTAUT2 model show that there are variables that have a significant positive effect, namely behavioral intention variables, facilitation conditions, habits towards user behavior, and habits, hedonic motivation, user satisfaction with behavioral intentions. In today's modern technological era, the need for Islamic bank services through digital banking allows users in various sectors to be easier in everything. This is in line with existing Sharia mobile banking services so as to increase productivity. Some variables do not have a significant impact on results, namely performance expectations, business expectations, facilitation conditions, price value, and social influence variables on behavioral intentions. Lack of knowledge of the use of Islamic banking technology is a significant social influence that can encourage or persuade people to adopt Islamic mobile banking services. This is also possible because Islamic mobile banking fees are still high when compared to conventional banks, including administrative costs. For future research not just concentrate on one topic. Services in the mobile banking application service feature can be further improved by Islamic banking companies in terms of promotion, development of initiatives in collaboration with parties such as e-commerce, and development in terms of features.

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## Author Contributions Statement

The author's contribution to this research study is that APS helped develop the investigation's fundamental idea and outline. Data analysis and research techniques were assisted by BS. MKR helped translate this article into another language. Each author offered insightful criticism and contributed to the development of the study, analysis, and article. Following that, each author contributed to the final text and discussed the findings.

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