

EXPLORING GEN Z'S BEHAVIORAL INTENTIONS TO USE SHARIA MOBILE BANKING WITH A UTAUT PERSPECTIVE

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Abstract

Limited technological literacy, especially among the older generation and rural communities, as well as lack of promotion and education, has led to low adoption of digital Islamic banking, so an effective strategy is needed to expand its use. The population in this study was generation Z with potential users of Islamic mobile banking services in Indonesia, with a focus on users who have knowledge or experience in using Islamic-based mobile banking services. The number of samples taken was 450 respondents using the purposive sampling method to ensure that respondents met the established criteria, namely potential users who are familiar with Islamic mobile banking. The results of the study showed that Performance Expectancy, Effort Expectancy, Facilitating Condition, has a significant positive effect on Behavioral Intention to Adopt Islamic Mobile Banking and Social Influence has a significant negative effect on Behavioral Intention to Adopt Islamic Mobile Banking. Performance Expectancy does not have a significant effect on Behavioral Intention to Adopt Islamic Mobile Banking which is moderated by Trust. Effort Expectancy, Social Influence, Facilitating Condition have a significant negative effect on Behavioral Intention to Adopt Islamic Mobile Banking which is moderated by Trust.

Keywords: Performance Expectancy, Effort Expectancy, Social Influence, Facilitating Condition, Trust, Behavioral Intention to Adopt Islamic Mobile Banking.

INTRODUCTION

The adoption of Islamic mobile banking among non-Muslim communities shows relatively low interest. Data from BI (2023) also shows that the number of Islamic mobile banking users is dominated by Muslim customers, with a relatively small percentage of non-Muslims compared to conventional mobile banking users. Another influencing factor is the perception that Islamic mobile banking features and services are still less competitive compared to conventional mobile banking which is more established and widely used.(Utomo et al., 2021). This shows that although Islamic mobile banking continues to grow, its penetration among non-Muslims still faces various challenges.(Yuliantie, 2024). Although Islamic banking technology offers various conveniences and transparency in financial transactions, many non-Muslims tend to avoid or do not consider it necessary to use these services.(Abegao et al., 2023). This is due to several factors, including limited understanding of the sharia principles applied in this banking system, as well as the perception that these services are only relevant to Muslims.(Rica et al., 2023). Research shows that non-Muslim communities often prefer to use conventional banking which is more familiar and not bound by sharia principles.(Al-Smadi & Al-Wabel, 2022). Data from BI (2023) also indicates that the market share of Islamic banking in Indonesia is still dominated by Muslim customers, with a relatively small contribution from non-Muslims, reflecting a stronger preference for the conventional banking system. The main problem that arises is the lack of understanding of the benefits and advantages that can be obtained from Islamic mobile banking for non-Muslims. Islamic banking services, such as interest-free systems and profit-sharing financing, may seem foreign or less attractive to non-Muslim groups who are more accustomed to the traditional banking system.(Alalwan et al., 2022). In addition, there is an assumption that Islamic mobile banking is only intended for Muslims, whereas this service can provide broader benefits, such as fairness in transactions and financial transparency. The main challenge in this case is how to change this perception and attract the

interest of non-Muslims to adopt this service. Previous research on the adoption of Islamic banking technology generally focuses more on the Muslim community, while research discussing the adoption of Islamic mobile banking by non-Muslims is still limited(Utami et al., 2024). Therefore, it is important to identify factors that can increase the intention of non-Muslim communities to adopt this service, as well as understand the obstacles faced. Better recognition of the features and benefits of Islamic mobile banking that can be felt by all groups, regardless of religious background, will be an important step in increasing the adoption rate among non-Muslim communities.(Hidayat & Firmansyah, 2022).

The gap of this research compared to previous research lies in the different geographical and demographic focus. Most of the existing research studies more on the adoption of Islamic mobile banking among Muslim communities, both in Muslim-majority countries and in certain countries in the Middle East and Southeast Asia.(Sodik & Riza, 2023). This study offers novelty by highlighting the aspect of Islamic mobile banking adoption in non-Muslim communities, especially in Batam city, which has not been widely studied before. This contributes to understanding the factors that influence the intention to adopt sharia-based financial services in a more heterogeneous community group, namely non-Muslims. Another novelty is that this study will explore local dynamics in Batam city, which is a city with quite high ethnic and religious diversity, and has a fairly rapid level of technology penetration. Most previous studies have focused on large cities with a dominant Muslim population, so this study fills this gap by examining a more local and specific context in Batam, which has not been widely applied in research on Islamic mobile banking.(Amarta, 2024). Thus, this study is expected to provide new understanding of the factors that influence the adoption of Islamic banking services among non-Muslim communities in Batam city, as well as enrich the related literature.

Unified Theory of Acceptance and Use of Technology(UTAUT) is a theoretical model that is widely used to understand the factors that influence behavioral intention in adopting technology. In the context of Generation Z, especially non-Muslims, UTAUT is relevant because this generation is known as a digital native who is very familiar with technology, including sharia-based mobile banking services. Generation Z has unique characteristics, such as high dependence on digital technology, expectations for ease of use, and the need for personalization of services(Sodik & Riza, 2023). UTAUT consists of four main variables that influence behavioral intention, namely performance expectancy, effort expectancy, social influence, and facilitating conditions. In Generation Z, effort expectancy and social influence variables are often the main determinants in adopting new technologies such as Islamic mobile banking. This generation expects services that are easy to use and integrated with their digital lifestyle, and are influenced by peer opinions or social media.(Alalwan et al., 2022).

This study provides an important contribution in testing the Unified Theory of Acceptance and Use of Technology (UTAUT) in the context of Islamic mobile banking adoption, especially for non-Muslim communities. UTAUT as a theory that has proven its relevance in various technology adoption studies, such as those conducted by Horas et al. (2023), will be further tested in the context of Islamic banking which is still relatively new to being adopted by non-Muslim communities. This study aims to broaden the understanding of the factors that influence the intention to adopt this service through dimensions such as Performance Expectancy, Effort Expectancy, Social Influence, and Facilitating Conditions.(Venkatesh et al., 2022). Thus, this study can enrich the literature related to UTAUT theory by including variables that are relevant to Islamic mobile banking and the beneficiaries of the service. In addition, another contribution of this study is to provide input to academics regarding the application of technology adoption theory in non-Muslim communities in Indonesia which have diverse ethnic and religious populations. Given that

the majority of previous studies have focused on Muslim communities or countries with a dominant Muslim population(Hidayat & Firmansyah, 2022), this study fills the gap in research on the adoption of Islamic mobile banking among non-Muslims. This study is also expected to open new insights in understanding the social and cultural dynamics in the adoption of sharia-based financial technology, which has not been widely studied in this context. This study not only provides new insights into the factors that encourage or inhibit the adoption of Islamic mobile banking among non-Muslim communities, but can also be used as a reference for further studies that want to develop the UTAUT theory further in the context of Islamic banking and other technology adoption. This study is expected to inspire more research that focuses on testing theories of technology adoption in the context of multicultural societies and broaden the scope of studies on consumer behavior in the digital world(Buraimoh et al., 2023).

METHODOLOGY

This study uses a quantitative approach with descriptive and explanatory research types. Descriptive research aims to describe the influence of the variables tested, namely Performance Expectancy, Effort Expectancy, Social Influence, and Facilitating Condition on Behavioral Intention to Adopt Islamic Mobile Banking moderated by trust. While explanatory research is used to explain the causal relationship between these variables. According to The Last Supper (2019) Population is a set of units to be measured and units to be studied. The population in this study is potential non-Muslim users of sharia mobile banking services in Indonesia, with a focus on non-Muslim users who have knowledge or experience in using sharia-based mobile banking services. This population involves non-Muslim individuals in Batam who are at least 18 years old, specifically Generation Z, with diverse educational backgrounds, who are expected to be able to provide relevant responses related to the adoption of sharia mobile banking. The sample calculation was carried out based on the formula proposed by Hair et al. (2019), which is $n \times 10$, where n is the number of indicators in the research model. In this study, there are 18 indicators divided among the four variables tested, so the minimum sample size required is 180 respondents. The sample was taken using the purposive sampling method to ensure that respondents meet the established criteria, namely potential non-Muslim users in Indonesia who are familiar with Islamic mobile banking. The instrument used in this study was a questionnaire consisting of 18 statements divided into 4 main variables referring to the UTAUT2 model(Indriantoro & Supomo, 2020) which is modified for the context of Islamic mobile banking. The measurement scale used is a 5-point Likert scale, with answer choices ranging from "Strongly Disagree" (1) to "Strongly Agree" (5).

RESULTS AND DISCUSSION

Respondent Demographic Test

Characteristics	Type	n	Percentage
Gender	Man	179	39.78%
	Woman	271	60.22%
Age	17-21 Years	349	77.56%
	22-27 Years	101	22.44%
Education	SENIOR HIGH		
	SCHOOL	116	25.78%
	S1	334	74.22%
Religion	Buddha	92	20.44%
	Christian Protestant	358	79.56%
What Sharia Mobile Banking do you use?	Indonesian Sharia Bank (BSI)	101	22.44%

How often do you make transactions using Sharia Mobile Banking?	BCA Mobile	62	13.78%
	BCA Syariah Mobile	275	61.11%
	CIMB Niaga Sharia	12	2.67%
	Once a week	364	80.89%
	5x a week	49	10.89%
	More than 5x	13	2.89%
	Never	24	5.33%

Source: Primary Data Processed (2025).

Based on the respondent characteristics table, the majority of sharia mobile banking users are women with a percentage of 60.22%, while men are 39.78%. This shows that women use sharia mobile banking services more than men. In terms of age, the 17-21 year old group dominates with 77.56%, while the 22-27 year old group is 22.44%. This indicates that sharia mobile banking users are dominated by the younger generation, especially students or individuals who have just entered the workforce. In terms of education, the majority of respondents have a bachelor's degree (74.22%), while those with a high school education are 25.78%. This shows that sharia mobile banking users generally come from educated circles who are more familiar with digital technology. In terms of religion, the majority of respondents are Protestant Christians (79.56%), while those who are Buddhist are 20.44%. This is interesting because even though sharia mobile banking services are based on Islamic principles, they are used by various non-Muslim groups. Regarding the type of sharia mobile banking used, the majority of respondents use BCA Syariah Mobile (61.11%), followed by Bank Syariah Indonesia (BSI) (22.44%), BCA Mobile (13.78%), and CIMB Niaga Syariah (2.67%). The dominance of BCA Syariah Mobile shows user trust in the services provided by this bank. In terms of frequency of use, the majority of respondents make transactions at least once a week (80.89%), while 10.89% use this service five times a week, and 2.89% more than five times a week. Meanwhile, 5.33% of respondents stated that they had never used sharia mobile banking, indicating that there is a group that is not yet interested or still hesitant to use this service. Overall, these results indicate that sharia mobile banking is more widely used by the highly educated young generation, with women dominating as the main users. A sharia-based service, this service is also used by non-Muslim groups. In addition, the majority of users make transactions routinely, indicating that sharia mobile banking has become an important part of their financial lives.

Outer Model Test, Validity, Reliability, and Determination Coefficient

Variable Name	Outer Loading	Average Variance Extracted	Composite Reliability	Cronbach's Alpha	R Square Adjusted
<i>Behavioral Intention to Adopt Islamic Mobile Banking</i>		0.708	0.879	0.793	0.800
<i>EExT</i>		1,000	1,000	1,000	
<i>Effort Expectancy</i>		0.709	0.880	0.794	
<i>FC x T</i>		1,000	1,000	1,000	
<i>Facilitating Conditions</i>		0.732	0.891	0.818	
<i>PExT</i>		1,000	1,000	1,000	
<i>Performance Expectancy</i>		0.703	0.876	0.803	
<i>SIxT</i>		1,000	1,000	1,000	
<i>Social Influence</i>		0.768	0.908	0.848	
<i>Trust</i>		0.619	0.827	0.769	
<i>BII <- Behavioral Intention to Adopt Islamic Mobile Banking</i>	0.820				
<i>BII <- Behavioral Intention to Adopt Islamic Mobile Banking</i>	0.829				

<i>BI2 <- Behavioral Intention to Adopt Islamic Mobile Banking</i>	0.829				
<i>BI3 <- Behavioral Intention to Adopt Islamic Mobile Banking</i>	0.873				
<i>EE1 <- Effort Expectancy</i>	0.857				
<i>EE2 <- Effort Expectancy</i>	0.796				
<i>EE3 <- Effort Expectancy</i>	0.871				
<i>Effort Expectancy * Trust <- EExT</i>	1,049				
<i>FC1 <- Facilitating Condition</i>	0.862				
<i>FC2 <- Facilitating Condition</i>	0.861				
<i>FC3 <- Facilitating Condition</i>	0.844				
<i>Facilitating Condition * Trust <- FC x T</i>	0.971				
<i>PE1 <- Performance Expectancy</i>	0.841				
<i>PE2 <- Performance Expectancy</i>	0.809				
<i>PE3 <- Performance Expectancy</i>	0.864				
<i>Performance Expectancy * Trust <- PExT</i>	1,010				
<i>SI1 <- Social Influence</i>	0.891				
<i>SI2 <- Social Influence</i>	0.839				
<i>SI3 <- Social Influence</i>	0.898				
<i>Social Influence * Trust <- SbT</i>	0.980				
<i>T1 <- Trust</i>	0.755				
<i>T2 <- Trust</i>	0.707				
<i>T3 <- Trust</i>	0.882				

Source: Primary Data Processed (2025).

The table above presents the results of the Partial Least Squares Structural Equation Modeling (PLS-SEM) model test, which includes the Outer Loading, Average Variance Extracted (AVE), Composite Reliability (CR), Cronbach's Alpha (CA), and R Square Adjusted values. These metrics are used to assess the validity and reliability of the constructs in the study of Behavioral Intention to Adopt Islamic Mobile Banking. In terms of Outer Loading, all indicators have values above 0.708, which indicates that the indicators have a fairly strong correlation with their respective constructs.(Hair et al., 2017). The AVE value for all variables is above 0.50, indicating that more than 50% of the construct variance can be explained by its indicators, thus meeting the convergent validity criteria.(Fornell & Larcker, 1981). Furthermore, Composite Reliability (CR) has a value greater than 0.70, with a range of 0.827 to 1.000, indicating that all variables in the model have high internal reliability (Chin, 1998). Similarly, Cronbach's Alpha (CA) is above 0.70, confirming that all variables have good internal consistency.(Nunnally & Bernstein, 1994). The R Square Adjusted value for Behavioral Intention to Adopt Islamic Mobile Banking is 0.800, which indicates that the independent variables in the model are able to explain 80% of the variance in the dependent variable. This indicates that the model has strong predictive power. Thus, the results of this analysis indicate that the model used in the study has good validity and reliability, and is able to explain the factors that influence a person's intention to adopt Islamic Mobile Banking significantly.

VIF Test

	VIF
BI1	1,534
BI2	1,745
BI3	2,058
EE1	1,968
EE2	1,428

EE3	2,148
Effort Expectancy * Trust	1,000
FC1	2,154
FC2	2,073
FC3	1,568
Facilitating Conditions * Trust	1,000
PE1	2,335
PE2	2,272
PE3	1,396
Performance Expectancy * Trust	1,000
SI1	2,283
SI2	1,766
SI3	2,399
Social Influence * Trust	1,000
T1	4,592
T2	4,384
T3	1,168

Source:Primary Data Processed (2025).

The table above shows the results of the Variance Inflation Factor (VIF) test in the Partial Least Squares Structural Equation Modeling (PLS-SEM) analysis. VIF is used to detect the possibility of multicollinearity, which is a condition when the independent variables in the model have too high a correlation with each other, which can cause distortion in the estimation of regression parameters.(Hair et al., 2017). Based on the results in the table, most of the VIF values are below 5, which indicates that there is no serious multicollinearity problem in this model.(Hair et al., 2019). The highest VIF value was found in the Trust variable ($T1 = 4.592$ and $T2 = 4.384$), which is still within the acceptable tolerance limit, which is below 5 (Diamantopoulos & Siguaw, 2006). Meanwhile, the interaction of variables such as Effort Expectancy * Trust, Facilitating Condition * Trust, Performance Expectancy * Trust, and Social Influence * Trust have a VIF value = 1.000, which indicates that this variable does not experience multicollinearity problems. In general, since all VIF values in this model are below 5, it can be concluded that there are no significant multicollinearity problems that can interfere with model estimation. Therefore, this model meets the assumptions required for further analysis using PLS-SEM.

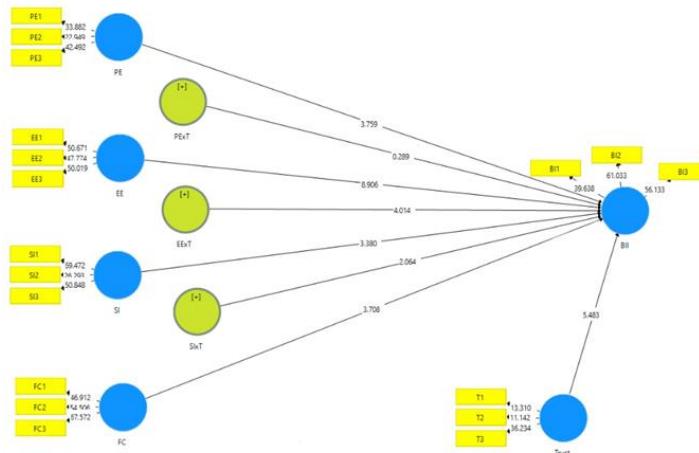
SRMR Test

Original Sample (O)	
<i>Saturated Model</i>	0.131
<i>Estimated Model</i>	0.131

Source:Primary Data Processed (2025).

The table above shows the results of the Original Sample (O) test in Partial Least Squares Structural Equation Modeling (PLS-SEM). The values presented for the Saturated Model and Estimated Model are the same, namely 0.131. In the context of PLS-SEM, the Saturated Model measures the model fit by considering all possible relationships between hypothesized constructs, while the Estimated Model refers to the model estimated based on the relationship paths established in the study.(Hair et al., 2017). The similarity of values between the Saturated Model and Estimated Model indicates that the model built is in accordance with the data used and there is no significant difference in its structural

relationship. This indicates that the model has good stability and the estimation results are quite accurate.(Henseler et al., 2016). In addition, the Original Sample (O) value of 0.131 indicates the direction and strength of the relationship between variables in the model being tested. Thus, these results indicate that the PLS-SEM model used in the study has met good criteria in terms of estimation stability and model fit, which allows further interpretation of the influence of the variables studied.



Source:Primary Data Processed (2025).

t-test

XY	Sample Mean	t-statistic	p-value	Conclusion	Information
Performance Expectancy -> Behavioral Intention to Adopt Islamic Mobile Banking	0.145	3,682	0,000	Significant Positive	H1 Accepted
Effort Expectancy -> Behavioral Intention to Adopt Islamic Mobile Banking	0.573	9,600	0,000	Significant Positive	H2 Accepted
Social Influence -> Behavioral Intention to Adopt Islamic Mobile Banking	-0.165	3,161	0.001	Significant Negative	H3 Accepted
Facilitating Condition -> Behavioral Intention to Adopt Islamic Mobile Banking	0.292	3,419	0,000	Significant Positive	H4 Accepted
PExT -> Behavioral Intention to Adopt Islamic Mobile Banking	-0.007	0.226	0.773	Not Significant	H5 Rejected
EExT -> Behavioral Intention to Adopt Islamic Mobile Banking	-0.204	3,646	0,000	Significant Negative	H6 Accepted
SIxT -> Behavioral Intention to Adopt Islamic Mobile Banking	-0.098	2,321	0.040	Significant Negative	H7 Accepted

Source:Primary Data Processed (2025).

Discussion

The Influence of Performance Expectancy on Behavioral Intention to Adopt Islamic Mobile Banking

Based on the output, it shows that the p value score is $0.000 < 0.05$ with a significant positive sample mean, meaning that Performance Expectancy has a significant positive effect on Behavioral Intention to Adopt Islamic Mobile Banking. So that hypothesis 1 is accepted. In line with the results of previous research from the study Buraimoh et al. (2022); Horas et al. (2023); Utomo et al. (2021); Yuliantie (2024); Abegao et al. (2023) shows

that Performance Expectancy has a significant positive effect on Behavioral Intention to Adopt Islamic Mobile Banking. This means that users believe that Islamic mobile banking can improve efficiency in conducting financial transactions such as transfers, bill payments, and purchases. With features such as real-time notifications and organized transaction recording, this service provides significant added value, thus encouraging the intention to adopt it.(Buraimoh et al., 2022). Generation Z, especially non-Muslims, as the main users of digital technology, have a need for fast, flexible, and anytime accessible services. Islamic mobile banking that meets these needs provides the perception that this service has performance that is in accordance with expectations, thus increasing behavioral intention.(Horas et al., 2023). The good reputation of Islamic mobile banking, especially related to sharia compliance, gives users confidence that the service is capable of providing adequate and consistent performance. This creates positive expectations about its performance, thus increasing users' intention to adopt the service.(Utomo et al., 2021). Users often perceive that using Islamic mobile banking can provide better financial benefits, such as easy access to account information, better financial management, and services that are in accordance with sharia principles. This perception strengthens their belief that the service is worth using.(Yuliantie, 2024). PE also influences behavioral intention because users believe that Islamic mobile banking helps them achieve their financial goals in an easier and safer way. For example, sharia-based financing or sharia-based savings features provide financial solutions that are in accordance with Islamic values.(Abegao et al., 2023).

The Influence of Effort Expectancy on Behavioral Intention to Adopt Islamic Mobile Banking

Based on the output, it shows that the p value score is 0.000 <0.05 with a significant positive sample mean, meaning that Effort Expectancy has a significant positive effect on Behavioral Intention to Adopt Islamic Mobile Banking. So that hypothesis 2 is accepted. In line with the results of previous research from the study Alkhawaiter (2022);Fusva et al. (2020);Hanif et al. (2022);Marciano et al. (2022);Rica et al. (2023) shows that Effort Expectancy has a significant positive effect on Behavioral Intention to Adopt Islamic Mobile Banking. This means that Islamic mobile banking applications designed with intuitive and simple interfaces make it easier for users, especially for those who are new to using digital banking services. Users tend to be more willing to adopt technology if they feel they do not need to spend much effort to learn or operate it.(Alkhawaiter, 2022). EE influences user intention by minimizing technical barriers such as navigation complexity or having to understand complicated features. User-friendly Islamic mobile banking features, such as easy login processes or usage guides, create a more convenient experience, thereby increasing intention to use.(Fusva et al., 2020). Generation Z, especially non-Muslims, as the main users of technology, prioritizes convenience in every aspect of the technology they use. Services that are easily accessible via mobile devices and available at any time reflect their lifestyle, thus increasing behavioral intention.(Hanif et al., 2022). Applications designed to simplify transactions such as money transfers, bill payments, or purchases with just a few clicks provide an efficient user experience. Users feel that these services provide convenience and ease, which encourages them to use this technology more often.(Marciano et al., 2022). The availability of support such as application usage guides, responsive customer service, and online tutorials help overcome user confusion in using Islamic mobile banking. This makes users feel more confident and motivated to adopt the service, because they feel there is ease if there are technical problems.(Rica et al., 2023).

The Influence of Social Influence on Behavioral Intention to Adopt Islamic Mobile Banking

Based on the output, it shows that the p value score is 0.001 <0.05 with a significant negative sample mean, meaning that Social Influence has a significant negative effect on

Behavioral Intention to Adopt Islamic Mobile Banking. So that hypothesis 3 is accepted but significantly negative. In connection with the results of previous research from the study Sudarsono et al. (2024); Alalwan et al. (2022); Al-Smadi and Al-Wabel (2022); Amarta (2024); Hidayat and Firmansyah (2022) shows that Social Influence has a significant positive effect on Behavioral Intention to Adopt Islamic Mobile Banking. This means that users should tend to pay attention to opinions and recommendations from people around them, such as family, friends, or coworkers. If their social environment uses and recommends Islamic mobile banking, users feel more confident in adopting the service. (Sudarsono et al., 2024). Social media plays a significant role in influencing user behavior, especially non-Muslim Generation Z who are highly digitally active. Promotional campaigns or positive reviews by influencers related to Islamic mobile banking can increase user interest and trust in using the service. (Alalwan et al., 2022). In a society with a collectivistic culture, such as Indonesia, social norms have a major influence on individual behavior. If the use of Islamic mobile banking is considered common or a "must do," then individuals are more likely to follow it to maintain conformity with social norms. (Al-Smadi & Al-Wabel, 2022). Using Islamic mobile banking services can be considered as an act that shows financial awareness, modernity, and compliance with sharia principles. This perception creates a sense of prestige for users, who are driven by social influence to follow the positive trend. (Amarta, 2024). Support and promotion from institutions such as Islamic banks, Islamic communities, or educational institutions also increase social influence on users' decisions to adopt Islamic mobile banking. Educational or financial literacy campaigns by these institutions can strengthen the social drive to use the service. (Hidayat & Firmansyah, 2022).

The Influence of Facilitating Conditions on Behavioral Intention to Adopt Islamic Mobile Banking

Based on the output, it shows that the p value score is $0.000 < 0.05$, meaning that the Facilitating Condition has a significant positive effect on Behavioral Intention to Adopt Islamic Mobile Banking. So that hypothesis 4 is accepted. In line with the results of previous research from the study Utami et al. (2024); Sodik and Riza (2023); Buraimoh et al. (2022); Fusva et al. (2020); Hidayat and Firmansyah (2022) shows that Facilitating Condition has a significant positive effect on Behavioral Intention to Adopt Islamic Mobile Banking. This means that facilitating conditions include the availability of technological infrastructure such as smartphones, internet connections, and compatible applications. When users feel that the infrastructure is easily accessible and functions well, they are more likely to intend to use Islamic Mobile Banking services. (Utami et al., 2024). Effective customer service and technical support increases user trust. If users know they can ask for help with technical or operational issues, they are more likely to feel comfortable trying and adopting the service. (Sodik & Riza, 2023). Facilitating conditions include ease of navigation and a user-friendly application interface. Islamic Mobile Banking that is designed to facilitate its users will increase their intention to use it. (Buraimoh et al., 2022). When Islamic Mobile Banking features (such as sharia transactions, zakat, and waqf) are designed according to users' needs and preferences, they feel supported to adopt them. This creates a relevant and satisfying user experience. (Fusva et al., 2020). Facilitating conditions often include supportive social and regulatory environments, such as the promotion of sharia-based financial education and the ease of compliance with Islamic principles. This creates the perception that the service is relevant and in line with societal norms. (Hidayat & Firmansyah, 2022).

The Influence of Performance Expectancy on Behavioral Intention to Adopt Islamic Mobile Banking Moderated by Trust

Based on the output, it shows that the p value score is $0.773 > 0.05$, meaning that Performance Expectancy does not have a significant effect on Behavioral Intention to Adopt Islamic Mobile Banking moderated by Trust. So hypothesis 5 is rejected. In the context of

adopting Islamic mobile banking, Performance Expectancy (PE) or perceived usefulness is often considered a factor that influences user behavioral intentions. However, research shows that the effect of PE on Behavioral Intention to Adopt Islamic Mobile Banking moderated by Trust is not always significant. One of the main reasons is that users may place more emphasis on other factors such as Perceived Ease of Use (PEOU) or perceived ease of use and Trust than PE. Research by Habibi and Zaky (2021) found that perceived ease of use and trust did not have a significant effect on the attitude of using Islamic mobile banking, while perceived usefulness and perceived convenience had a significant effect on the attitude of use. This suggests that although PE is considered important, other factors such as perceived convenience and user attitudes may have a more dominant role in influencing the intention to adopt Islamic mobile banking. Not in line with the results of previous studies from the study Yuliantie (2024); Alkhawaiter (2022); Hanif et al. (2022); Rica et al. (2023); Alalwan et al. (2022); Sentoso and Muchsinati (2024) shows that Performance Expectancy has a significant positive effect on Behavioral Intention to Adopt Islamic Mobile Banking which is moderated by Trust.

The Influence of Effort Expectancy on Behavioral Intention to Adopt Islamic Mobile Banking Moderated by Trust

Based on the output, it shows that the p value score is $0.000 < 0.05$, meaning that Effort Expectancy has a significant negative effect on Behavioral Intention to Adopt Islamic Mobile Banking which is moderated by Trust. So that hypothesis 6 is accepted but significantly negative. In connection with the results of previous research from the study Amarta (2024); Utami et al. (2024); Horas et al. (2023); Abegao et al. (2023); Sudarsono et al. (2024); Febriyanti and Mon (2025) shows that Effort Expectancy has a significant positive effect on Behavioral Intention to Adopt Islamic Mobile Banking which is moderated by Trust. This means that Effort Expectancy is not strongly related to the extent to which users believe that Islamic Mobile Banking is easy to use. Trust not only reflects trust in the technology system, but also in sharia principles, Islamic financial institutions, and religious authorities. In conditions of high trust, users may not rely too much on technological factors such as perceived performance or ease of use in making decisions to adopt a service. Trust in the service or provider of Islamic banking makes users more confident that the system is well designed, intuitive, and does not require much effort to learn, thus increasing the intention to adopt (Amarta, 2024). When users trust a service, they are more confident that the system will provide guidance or support that helps reduce errors during use. This trust increases their belief that the effort required to operate the application is minimal, thereby increasing their intention to use it. (Utami et al., 2024). One of the barriers to effort expectancy is the fear of technical risks, such as errors in navigation or complicated features. Trust reduces this barrier by ensuring that Islamic Mobile Banking services are tested and secure, so that users feel more comfortable trying and using them. (Horas et al., 2023). Trust makes users more open to new experiences with Islamic Mobile Banking services. With trust, users feel that even though it takes time to understand the system, the effort is worth it because the service is designed with the principles of honesty and efficiency. (Abegao et al., 2023). Trust provides confidence that the Islamic Mobile Banking application will actually meet their expectations, including ease of navigation and use of features. This strengthens the relationship between effort expectancy and intention to use, because users are confident that their efforts will bring satisfactory results without excessive risk. (Sudarsono et al., 2024).

The Influence of Social Influence on Behavioral Intention to Adopt Islamic Mobile Banking Moderated by Trust

Based on the output, it shows that the p value score is $0.040 < 0.05$, meaning that Social Influence has a significant negative effect on Behavioral Intention to Adopt Islamic

Mobile Banking which is moderated by Trust. So that hypothesis 7 is accepted but significantly negative. In connection with the results of previous research from the study Marciano et al. (2022); Sodik and Riza (2023); Utomo et al. (2021); Al-Smadi and Al-Wabel (2022); Yuliantie (2024) shows that Social Influence has a significant positive effect on Behavioral Intention to Adopt Islamic Mobile Banking which is moderated by Trust. However, there is a possibility that influential social groups around respondents actually have negative or skeptical views of Islamic mobile banking services. When trust in Islamic Mobile Banking services is high, users tend to trust the recommendations more because they believe that other people's positive experiences also apply to them. (Marciano et al., 2022). Social influence often forms social norms, such as "everyone uses Islamic Mobile Banking." With high trust, users feel confident that following this norm is a safe and beneficial decision, thus increasing their intention to adopt the service. (Sodik & Riza, 2023). When authority figures such as clerics, community leaders, or sharia influencers endorse Islamic Mobile Banking, trust amplifies the impact of their opinions. Users who already have trust in the service will be more easily influenced by these figures, increasing their intention to use (Utomo et al., 2021). Social influence often brings positive information about the security and benefits of the service. With high trust, users feel that information from their social environment is reliable, which strengthens their belief in trying Islamic Mobile Banking services. (Al-Smadi & Al-Wabel, 2022). Users who are affected by social influence need trust to translate that influence into behavioral intentions. Trust acts as a connector, ensuring that social recommendations are not only considered as suggestions but also translated into decisions to adopt the service. (Yuliantie, 2024).

CONCLUSION

This study aims to examine the influence of the Unified Theory of Acceptance and Use of Technology (UTAUT) model as an independent variable on Behavior intention to use as a dependent variable with trust as a moderating variable. The results of primary data processing obtained from Islamic mobile banking users show important findings.

In several UTAUT components, such as performance expectancy, effort expectancy, and Facilitating Conditions, it has been proven to have significant positive results on behavioral intention to use, to use Islamic mobile banking. This can confirm that the perception of benefits and ease of use remains an important factor in driving technology adoption, including in the context of Islamic finance. In addition, there are UTAUT components such as social influence that show a significant negative influence on behavioral intention to use. In this case, it indicates that the social influence felt by users is not always constructive, and in some cases can actually reduce individual intentions to use Islamic mobile banking services, especially if the influence is perceived as pressure or comes from a less credible source. In the Trust moderation variable, it proves to negatively moderate the relationship between UTAUT and behavioral intention to use. Therefore, the strategy for adopting Islamic technology should not only focus on features and convenience, but also strengthen otherworldly values and build consistent trust.

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