JURNAL
Riset Akuntansi dan Keuangan Indonesia
URL : http://journals.ums.ac.id/index.php/reaksi/index

Adoption of The UTAUT3 Model by Mobile Banking Users of Bank Syariah Indonesia (A Study on Customers of Indonesian Sharia Banks in Central Java, Indonesia)

Salsabila Putri Widyadana[1], Erma Setiawati[2], Rini Trisnawati[3]
[1]Master of accounting, Faculty of Economics and business , University Muhammadiyah Surakarta
[2,3]Faculty of Economics and business , University Muhammadiyah Surakarta
email: W100240007@student.ums.ac.id[1], es143@ums.ac.id[2], rt116@ums.ac.id[3]

Keywords:
Mobile banking, UTAUT-3, Bank Syariah Indonesia, Behavior Intention, Use Behavior

ABSTRACT
This study examines the adoption of mobile banking using the UTAUT3 model among Bank Syariah Indonesia customers, particularly millennials in Semarang, Pekalongan, and Solo, Central Java. Employing a quantitative approach, data were collected via Google Forms questionnaires from a purposive sample of 300 respondents. Variables studied include Performance Expectancy, Effort Expectancy, Social Influence, Facilitating Conditions, Hedonic Motivation, Price Value, Habit, Personal Innovativeness, Behavioral Intention, and Use Behavior. Data were analyzed using SmartPLS SEM to test the relationships among constructs. Results indicate that Performance Expectancy, Effort Expectancy, Facilitating Conditions, Price Value, Habit, Personal Innovativeness, and Behavioral Intention significantly influence Behavioral Intention and Use Behavior. Conversely, Social Influence and Hedonic Motivation do not significantly affect Behavioral Intention. These findings suggest that millennials' mobile banking adoption is driven primarily by perceived usefulness, ease of use, supportive conditions, value, habits, and personal innovativeness, while social pressure and hedonic factors play a minor role.

INTRODUCTION

Rapid technological advances have streamlined economic activities and increased reliance on digital services for daily needs, especially in today's high-mobility era (Lubis & Siregar, 2021). Although the COVID-19 pandemic undermined economies worldwide, it simultaneously pushed companies to innovate for survival (Han & Qian, 2020); in Indonesia, the banking sector was among the hardest hit, prompting Bank Indonesia to cut its 2020 growth forecast to 2.5% from the initial 5% (Susilawati et al., 2020). To stabilize the system, the Financial Services Authority (OJK) issued five regulations under Government Regulation in Lieu of Law No. 1/2020, including POJK No. 11/ POJK.03/2020, which enabled banks to restructure loans for customers affected by the pandemic so that non-performing financing ratios could remain manageable despite falling revenues and persistent overhead costs(Diba et al., 2020). The crisis also slowed production and consumption, making prudent money management essential; low financial literacy can lead to poor economic decisions and potential financial failure (Reza Adiyanto & Setyo Dwi Purnomo, 2021).

Prior to the pandemic, programs such as the 2017 National Strategy for Financial Literacy (Revisit SNLKI) sought to strengthen financial capability, foster prudent attitudes and behavior, and improve access to financial service (Suryani, 2022). This need is especially critical for millennials: OJK data show financial literacy levels of only 32.1% among those aged 18–25 and 33.5% among those aged 25–35, even though the 2019 National Survey of Financial Literacy and Inclusion recorded a rise in the national literacy index to 38% and the inclusion index to 76.19%. Millennials about 24% of Indonesia's population or roughly 64 million people remain financially vulnerable, saving on average just 10.7% of income, with only 35.1% owning a home and around 51.1% spending most earnings on monthly needs (Suryani, 2022). While mobile banking applications offer greater convenience, many banking services still require physical presence; however, the pandemic accelerated the adoption of digital banking innovations(Susilawaty & Nicola, 2020), underscoring the expanding role of digital technology in daily life and the growing opportunities for Indonesia's digital economy as internet connectivity and public behavior continue to evolve (Lubis & Siregar, 2021).

A cashless society reflects the shift from cash to digital transactions, driving rapid growth of secure, OJK-supervised digital banking services (Selvia, 2022; Renaningtias et al., 2024)(Selvia, 2022)(Renaningtias et al., 2024). Banks both conventional and Islamic capitalize on this trend through mobile banking, which enables remote smartphone-based transactions for increasingly tech-savvy users (Mutiasari, 2020; Tartila, 2022; Mann et al., 2018) (Mutiasari, 2020)(Tartila, 2022) (Mann et al., 2018). Despite an 11.8% drop in Indonesia's digital banking transaction value in April 2023 from March and a 20.1% decline from April 2022, the figure has surged 158% compared to April 2018, reflecting normal year-to-year fluctuations as many users access only selected features like ATMs or EDC machines(Yunita & Budi Rofelawaty, 2018). In this context, financial literacy is crucial for sound economic decisions(Nasir Tajul Aripin et al., 2022). Islamic banks in Central Java respond by offering literacy programs and mobile banking services for millennials, covering bill payments (electricity, tuition, insurance, internet, BPJS), zakat and infaq donations, prepaid vouchers, online shopping via virtual accounts, loyalty points, expanded payment features, and QRIS-based merchant payments. While mobile banking has become essential, especially during the COVID-19 pandemic, its ease can foster anxiety when balances run low, particularly among users accustomed to impulsive spending and facing income reductions amid the pandemic's ongoing economic impact.

Mobile banking in Islamic banking serves as a key channel for expanding the industry's popularity, particularly during the pandemic, and differs fundamentally from conventional banking by eliminating riba (usury) and applying a halal profit-sharing concept that ensures no party is disadvantaged. Consumers with stronger religious commitment demonstrate a higher intention to purchase and use halal-labeled products or services, especially when guided by crucial product attributes such as a trusted halal certification (Muttaqien et al., 2023)(Muttaqien et al., 2023). According to Salman (2023)(Salman, 2023), several factors influence the adoption of technology in Islamic mobile banking, including hedonic motivation, facilitating conditions, habit, and personal innovativeness. This study aims to explore the role of Islamic bank customers in adopting behavioral

p-ISSN:1411-6510
e-ISSN:2541-6111

intentions and actual usage of mobile banking services through the UTAUT3 model (Maharani & Meiranto, 2024), analyzing the impact of each core UTAUT3 factor on mobile banking usage in Islamic banks across Central Java. Facilitating conditions have been shown to positively influence behavioral intention when users have adequate access to mobile payment systems(Gunasinghe et al., 2020). In this research, facilitating conditions are examined in terms of control over mobile payment systems and the availability of resources such as smartphones and internet connectivity; individuals who already possess these facilities tend to show stronger behavioral intentions(Samsiar Ilmananda et al., 2022). Therefore, this study seeks to re-examine the relationship by collecting data from respondents of diverse backgrounds such as employment status and age—supporting previous findings on the significant effect of facilitating conditions on behavioral intention in mobile payment adoption(Gunasinghe et al., 2020).

Previous studies consistently demonstrate that hedonic motivation exerts a positive influence on behavioral intention, although the magnitude of this effect varies across research. Paudel and Acharya (2024)(Paudel & Acharya, 2024) report a positive impact of 7.72%, noting that it is not the strongest predictor of behavioral intention, whereas Maharani and Meiranto (2024)(Maharani & Meiranto, 2024) find hedonic motivation to be the most influential variable with an effect size of 14.5%. Similarly, Dyna et al. (2018)(Dyna et al., 2018) and Putri and Suardhika (2020) (Nuraini & Andriani, 2020) confirm its positive relationship with behavioral intention. In addition to hedonic motivation, habit has also been found to significantly affect behavioral intention: both Dyna et al. (2018)(Dyna et al., 2018) and Paudel and Acharya (2024)(Paudel & Acharya, 2024) reveal a strong influence of habit, with Paudel and Acharya reporting an effect of 58.5%. Habit further shows a positive association with use behavior (Manaf & Ariyanti, 2017; Putri & Suardhika, 2020) (Pertiwi & Ariyanto, 2017)(Limilia & Pratamawaty, 2020). Moreover, individuals with a high level of personal innovativeness tend to exhibit stronger intentions to adopt new technologies, driven by the belief that innovation brings tangible benefits and enhances daily efficiency(Nuraini & Andriani, 2020). In line with this, Almaududi Ausat et al. (2021)(Almaududi Ausat et al., 2021) emphasize that the higher a person's personal innovativeness, the greater the likelihood of their intention to adopt new products or technologies. Consequently, it is crucial for service or product providers to understand users' innovative characteristics to design more effective marketing strategies and create offerings that meet the expectations of innovation-oriented consumers. This view is reinforced by Salman (2023)(Salman, 2023), who finds that personal innovativeness has a significant positive impact on behavioral intention.

Behavioral intention is assessed through mobile banking application performance, user enjoyment, and hedonic motivation (Rachmadi & Dwi Herlambang, 2020)(Rachmadi & Dwi Herlambang, 2020), while use behavior is evaluated based on system convenience, facilitating conditions, and habitual use of the application as indicators of mobile banking usage behavior (Rachmadi & Dwi Herlambang, 2020)(Rachmadi & Dwi Herlambang, 2020). This study focuses on millennials, the generation most familiar with technology, particularly mobile banking through smartphones and internet connectivity, where financial literacy in Indonesia can also be reflected by their behavioral intention and actual use of mobile banking (Fatahudin, 2014). The UTAUT3 model, an extension of the technology adoption framework, refines and expands the key factors introduced in the original UTAUT (Venkatesh et al., 2003) and UTAUT2 (Venkatesh et al., 2012). Based on this background, the present research is titled "Adoption of the UTAUT3 Model By Mobile Banking Users Of Bank Syariah Indonesia.

LITERATURE REVIEW AND HYPOTHESIS DEVELOPMENT

Legitimacy theory

Legitimacy, defined as the alignment between a company's value system and the broader social value system(Hayati Harahap & Nahwa Zainab Marpaung, 2023), becomes threatened when a discrepancy creates a "legitimacy gap" (Ghozali & Khairi, 2007). Dowling and Pfeffer (1975) introduced legitimacy theory as a social contract in which legitimacy acts as a vital resource for organizational survival, requiring companies to meet societal expectations to secure acceptance and continued social support. As noted by Syafis (2022) (Syafis, 2022), firms reinforce legitimacy by aligning activities with prevailing norms and

disclosing social responsibility initiatives such as sustainability reporting. In this study's context, financial institutions particularly Islamic banks with significant environmental and social influence—must sustain legitimacy by adapting operations to societal values, one key approach being the adoption of digital financial technologies that embody transparency, efficiency, and accountability. Guided by the UTAUT 3 framework, customer adoption of mobile or digital banking is shaped by performance expectancy, effort expectancy, social influence, facilitating conditions, hedonic motivation, price value, habit, and personal innovativeness, reflecting Islamic banks' efforts to meet public expectations for convenience, usability, and Sharia compliance in digital services; thus, applying UTAUT 3 to technology adoption in Islamic banking represents a relevant strategy for maintaining legitimacy in the digital transformation era.

Stakeholder Theory

Stakeholder theory highlights that companies are accountable not only to shareholders but to all parties affected by their activities (Freeman & McVea, 2001). Firms must balance self-interest with broader objectives, including meeting stakeholder expectations and maintaining consistent profitability (Permatasari et al., 2019; Fuadah & Hakimi, 2020) (Permatasari et al., 2019)(Fuadah & Hakimi, 2020). Profitability thus reflects success in addressing stakeholder needs. By disclosing economic, social, and environmental initiatives, companies shape stakeholder perceptions(Suryani, 2022). In Islamic banking, adopting digital services through the UTAUT-3 framework—encompassing performance expectancy, effort expectancy, social influence, facilitating conditions, hedonic motivation, price value, habit, and personal innovativeness—ensures technology adoption aligns with customer and regulator expectations. UTAUT-3 emphasizes ease of use, perceived benefits, social support, and infrastructure readiness, demonstrating that digital transformation not only enhances service efficiency but also reinforces Islamic banks' commitment to fulfilling stakeholder needs.

Digital Banking Services at Islamic Banks

Indonesia's Financial Services Authority(Diba et al., 2020) defines digital banking as banking services via electronic or digital media that let customers independently access information, register, open or close accounts, and perform banking or non-banking transactions such as investments, financial advice, or e-commerce. For Muslims, this technology streamlines financial management and aligns with the Qur'anic principle in Al-Jatsiyah (45:13) that Allah has subjected the heavens and earth for human benefit, legitimizing the use of technology to ease daily affairs. Strong digital banking infrastructure lowers Islamic banks' operating costs because transactions rely on customers' own devices and internet connections, while users value convenience over incidental costs. To stay competitive amid rapid technological change, Islamic banks have introduced mobile banking, internet banking, SMS banking, electronic money, and QR-code cashless payments. Mobile banking, especially during the pandemic, enhances bank visibility and differs from conventional services by avoiding riba (usury) and applying a halal profit-sharing model. As noted by Muttaqien et al. (2023)(Muttaqien et al., 2023), higher religious commitment strengthens Muslims' intention to adopt halal-certified products and services, making the halal label a critical trust signal.

Islamic Mobile Banking and Its Growth Among Millennials in Central Java

Information technology has transformed Islamic banking by enabling Sharia-compliant mobile services that allow customers to securely conduct transactions anytime without relying on branch hours (Triyanti et al., 2021; Paper & Buse, 2007; Tartila, 2022)(Triyanti et al., 2021)(Tartila, 2022). Unlike conventional banks that operate on interest (riba), prohibited in Islam (Al-Qur'an Al-Baqarah: 275; Shahih Muslim no. 1598), Islamic banks provide financial solutions aligned with religious principles (Muhri et al., 2022). Mobile banking applications enable users to check balances, view transactions, transfer funds, pay bills, and top up mobile credit, secured through OTPs and PINs. In Central Java, the growth of PT Bank Syariah Indonesia Tbk (BSI) resulting from the merger of BRI Syariah, Bank Syariah Mandiri, and BNI Syariah reflects increasing demand for Sharia-compliant services supported by technology and promotion programs(Maryamah et al., 2023). Digitally savvy millennials, with strong purchasing power and preference for practical, technology-driven lifestyles, drive Islamic banks to enhance features such as interbank transfers,

p-ISSN:1411-6510
e-ISSN :2541-6111

bill payments, e-money top-ups, and rewards programs (Sijarul, 2021; Ningtyas, 2019; Amanda & Hidayat, 2023). Facing competition from fintech and internet service providers, Indonesian banks adopt advanced technologies like containerization, software-defined networking, and network function virtualization to reduce costs, strengthen digital infrastructure, and position millennials as key catalysts for next-generation Islamic mobile banking innovation(Amanda & Hidayat, 2023).

Development and Expansion of Information Technology Acceptance Models

Since the 1990s, research on information technology adoption has expanded, applying behavioral theories such as TRA, TPB, Task–Technology Fit, TAM, and UTAUT to understand user adoption(Nasir, 2013). TAM (Davis, 1989) emphasizes perceived usefulness and ease of use as determinants of attitudes, intentions, and system use, later extended into TAM2 and TAM3 to include social influence and cognitive processes (Venkatesh & Davis, 2000; Alomary & Woollard, 2015; Kamat et al., 2019)(Kamat et al., 2019). UTAUT (Venkatesh et al., 2003) integrates prior models through performance expectancy, effort expectancy, social influence, and facilitating conditions, moderated by demographics and experience (Mahendra & Affandy, 2013). UTAUT2 adds hedonic motivation, price value, and habit to better predict adoption across contexts, though it has limitations in addressing individual responsibility, spirituality, and organizational culture (Venkatesh et al., 2012; Pertiwi & Ariyanto, 2017)(Pertiwi & Ariyanto, 2017). UTAUT3 further incorporates personal innovativeness as a key determinant of intention and usage, offering insights into users' willingness to adopt emerging technologies (Farooq, 2017; Maharani & Meiranto, 2024)(Farooq et al., 2017) (Maharani & Meiranto, 2024). Together, these models provide a concise framework to understand and predict technology adoption in areas such as digital banking and organizational systems.

Key Constructs of UTAUT3

UTAUT3 identifies eight main constructs influencing behavioral intention and use behavior: performance expectancy, effort expectancy, social influence, facilitating conditions, hedonic motivation, price value, habit, and personal innovativeness (Farooq et al., 2017). Performance expectancy reflects the belief that using a system improves job performance, while effort expectancy captures perceived ease of use. Social influence measures the perceived pressure from important others to adopt the system, and facilitating conditions represent the belief that organizational and technical support is adequate. Hedonic motivation refers to the enjoyment gained from using technology, and price value assesses the cost-benefit trade-off. Habit indicates automatic behaviors formed through repeated use, and personal innovativeness reflects a user's willingness to experiment with new technologies. Behavioral intention reflects the willingness to engage with the system, and use behavior represents actual usage frequency and intensity. Together, these constructs provide a concise framework to explain and predict technology adoption, including applications like mobile banking.

HYPOTHESIS DEVELOPMENT

Performance expectancy influences behavioral intentions.

Performance expectancy refers to an individual's belief that using a technology will enhance their job performance. When an information system facilitates improved work efficiency, it indicates a positive impact on its usage (Venkatesh, 2003). Individuals who perceive that a system simplifies their tasks are more likely to intend to use it continuously. This is supported by previous studies showing that performance expectancy positively influences system usage intentions (Venkatesh & Davis, 2000; Venkatesh et al., 2012; Slade et al., 2015; Ramdhani et al., 2017). In the context of this study, performance expectancy implies that users anticipate mobile banking syariah to be beneficial by providing convenience and ease in transactions and payments. Based on this rationale, the first hypothesis is proposed as follow:
H1: Performance expectancy has a influence on behavioral intentions.

Effort Expectancy influences behavioral intentions.

Effort expectancy refers to the degree of ease with which users can utilize an information system (Taylor & Todd, 1995). A higher level of perceived ease of use leads individuals to recognize the benefits of the system, resulting in greater comfort during its

use (Venkatesh & Davis, 2000). Studies have shown that effort expectancy positively influences the intention to use mobile shopping applications (Tak & Panwar, 2016), as well as mHealth technology and online ride-hailing applications (Hoque & Sorwar, 2017; Mulyani, 2018). In this study, effort expectancy implies that users anticipate Islamic mobile banking to be beneficial, as it reduces the effort, time, and energy required compared to using cash or conventional payment methods. Based on this rationale, Hypothesis 2 is proposed:

H2: Effort Expectancy has a influence on behavioral intentions.

Social influence influences behavioral intentions.

Social factors refer to an individual's level of trust in others who encourage them to adopt a new system (Venkatesh et al., 2003). When faced with novel technologies, individuals tend to seek support from others. Social influence has been identified as a significant factor affecting an individual's behavioral intention to use new information systems (Taylor & Todd, 1995). Empirical studies by Wulandari & Yadnyana (2016), Tak & Panwar (2016), Gupta et al. (2018), and Mulyani (2018) demonstrate a positive effect of social factors on system usage intention. This implies that the natural environment, social environment, and prevailing societal values and mindsets can shape the ultimate objectives achieved by the system. Therefore, Hypothesis 3 is proposed as follows:

H3: Social influence has a influence on behavioral intentions.

Facilitating conditions influence behavioral intentions.

Facilitating conditions refer to the extent to which an individual believes that organizational infrastructure supports the use of technology, allowing them to use it comfortably and easily (Diana, 2018). Gupta et al. (2018) note that facilitating conditions reflect the influence of necessary resources, such as internet access, smartphone memory, hardware, and crucially, knowledge, in enhancing technology usage intention. Venkatesh et al. (2012) concluded that facilitating conditions significantly affect technology adoption intention. This is supported by Wulandari & Yadnyana (2016) regarding e-Filing, Khan et al. (2017) for online banking, and Kranthi & Ahmed (2018) for smartwatch usage. Therefore, Hypothesis 4 is proposed as follows:

H4: Facilitating conditions has a influence behavioral intention**.**

Hedonic motivation influences behavioral intentions

Hedonic motivation is defined as the pleasure or enjoyment derived from using technology and has been shown to play a critical role in technology acceptance and usage (Brown & Venkatesh, 2005). Studies in information systems, such as Heijden (2004), found that hedonic motivation, conceptualized as perceived enjoyment, directly influences technology adoption. This finding is consistent with El-Masri & Tarhini (2017), Auliya (2018), and Sutanto et al. (2018). In this study, hedonic motivation implies that users of Sharia mobile banking benefit from not needing exact cash for transactions, avoiding errors in calculating change, and enhancing convenience. Thus, hedonic motivation can influence users' intention to adopt Sharia mobile banking.

H5: Hedonic motivation has a affects behavioral intention**.**

Price value influences behavioral intentions

Price value stems from perceived value and is often considered an important predictor of purchase behavior that can affect a company's competitive advantage. Traditionally, price value is defined as the trade-off between perceived benefits and costs (Ramdhani et al., 2017). When perceived benefits outweigh costs, consumers are willing to adopt certain technologies (Venkatesh et al., 2012). Studies by Jung et al. (2016) and Mani & Chouk (2017) found that price value positively affects smartwatch system adoption. In this context, price value implies that Sharia mobile banking offers benefits over cash or non-cash payments, such as discounts and cashback. Based on these theories and prior studies, Hypothesis 6 is proposed:

H6: Price value has a affects behavioral intention**.**

Habits influence behavioral intentions.

Habit refers to the extent to which consumers tend to use technology or automated products through learning. It encompasses past behavior, reflexive behavior, and individual experience (Ramdhani et al., 2017). Venkatesh et al. (2012)

p-ISSN:1411-6510
e-ISSN:2541-6111

demonstrated that consumer habits significantly influence personal technology usage intention in diverse and changing environments. This finding aligns with Ain et al. (2016), Tak & Panwar (2016), Pertiwi & Ariyanto (2017), and Gupta et al. (2018). Based on this, the following hypothesis is proposed:
H7: Habit has a affects behavioral intention**.**

Personal innovativeness influences behavioral intentions.

Personal innovativeness refers to an individual's ability and willingness, which are crucial for adopting and using new technology. These variables interact and can serve as a foundation for developing more accurate and effective models for predicting technology acceptance and utilization (Kurniawan et al., 2025). Wardana L.K. (2023) found that personal innovativeness influences the intention to use digital banking at Bank Raya Indonesia. In this study, personal innovativeness implies that Sharia mobile banking users benefit compared to non-cash or conventional payment methods, such as receiving discounts or cashback. Based on theory and previous research on the effect of personal innovativeness on information system usage intention, the following hypothesis is proposed:
H8: Personal innovativeness has a affects behavioral intention**.**

Facilitating conditions influence usage behavior.

Facilitating conditions directly influence technology usage by acting as a behavioral control and a direct influence on actual behavior (Sutanto et al., 2018). According to Venkatesh et al. (2003), facilitating conditions refer to the extent to which an individual believes that organizational and technical infrastructure supports system usage. Venkatesh et al. (2012) concluded that facilitating conditions positively affect information system usage, though not always significantly. This finding aligns with Sutanto et al. (2018) and Auliya (2018).
H9: Facilitating conditions has a affect use behavior**.**

Habits have a significant influence on usage behavior.

Habit refers to the extent to which consumers tend to use technology or automated products through learning, encompassing past behavior, reflexive behavior, and individual experience (Ramdhani et al., 2017). Venkatesh et al. (2012) showed that consumer habits significantly influence personal technology usage in diverse and changing environments. This result is consistent with Ain et al. (2016), Tak & Panwar (2016), Pertiwi & Ariyanto (2017), and Gupta et al. (2017).
H10: Habit has a affects use behavior**.**

Personal innovativeness influences usage behavior.

Personal innovativeness, as an individual's ability and interest in adopting new technology, is essential for technology usage and adoption. These factors can provide a foundation for developing more precise predictive models for technology acceptance (Kurniawan et al., 2025). Wardana L.K. (2023) found that personal innovativeness influences the actual usage behavior of digital banking at Bank Raya Indonesia. In this study, personal innovativeness implies that Sharia mobile banking provides more benefits than non-cash or conventional payment methods.
H11: Personal innovativeness has a affects use behavior**.**

Behavioral intention influences use behavior.

The Theory of Reasoned Action (TRA) states that an individual's intention to perform or refrain from a behavior is the direct determinant of that behavior. Individuals will perform a behavior only if they have the intention (behavioral intention) to do so (Sutanto et al., 2018). Davis (1989) posits that perceived benefits increase users' intention to use information systems. Empirical studies, such as Khan et al. (2017) on online banking, Hoque & Sorwar (2017) on mHealth, and Auliya (2018) on e-tickets, show that behavioral intention positively influences actual usage behavior.
H12: Behavioral intention has a affects use behavior.

RESEARCH METHODS

This study employs a quantitative research method, which is based on the philosophy of positivism and is used to examine specific populations or samples. Data collection is conducted using research instruments, and analysis is quantitative or statistical, aimed at testing predetermined hypotheses (Sugiyono, 2013). The study analyzes the UTAUT3 model in the context

of mobile banking usage among Bank Syariah Indonesia customers, specifically millennials residing in Semarang, Pekalongan, and Solo, Central Java. The population consists of all Bank Syariah Indonesia customers in these cities, who share common goals in using mobile banking services. The sample is drawn purposively, using a saturated sampling method where all population members are included, in line with recommendations for item response theory requiring at least 200 respondents (Crocker & Algina, 1986; Wright & Stone, 2004). Data collection is conducted through a structured questionnaire distributed via Google Forms, with questions measured on a five-point Likert scale ranging from 1 (strongly disagree/very rarely) to 5 (strongly agree/very often), designed to capture respondents' attitudes, opinions, and perceptions regarding the studied variables (Sugiyono, 2013; 2015).

Operational definitions specify concepts or variables in measurable terms by examining their dimensions or indicators (Noor, 2012:97). This study, titled "Adoption of the UTAUT3 Model among Bank Syariah Indonesia Mobile Banking Users Post-COVID-19," examines ten variables, each measured using Likert scales with specific indicators. Performance Expectancy (X1) includes perceived usefulness, job fit, and relative advantage (Venkatesh et al., 2003). Effort Expectancy (X2) encompasses perceived ease of use and complexity (Venkatesh et al., 2003; Venkatesh et al., 2012). Social Influence (X3) covers subjective norms and social factors (Venkatesh et al., 2003; Venkatesh et al., 2012). Facilitating Conditions (X4) include perceived behavioral control, facilitating conditions, and compatibility (Venkatesh et al., 2003; Venkatesh et al., 2012). Hedonic Motivation (X5) is measured by fun and enjoyment (Venkatesh et al., 2003; Venkatesh et al., 2012). Price Value (X6) includes perceived value and service quality (Venkatesh et al., 2003; Venkatesh et al., 2012). Habit (X7) is assessed through habit and dependency (Venkatesh et al., 2012). Personal Innovativeness (X8) includes interest in and willingness to use new technology (Hurt et al., 1977; Agarwal & Prasad, 1998, in Zhou & Feng, 2017). Behavioral Intention (Y1) measures intentions to reuse, consistently use, and plan frequent use of the system (Venkatesh et al., 2003; Venkatesh et al., 2012). Use Behavior (Y2) is assessed through usage frequency (Venkatesh et al., 2012) (Sugiyono, 2015).

Data quality testing is essential in qualitative research using primary data to ensure that the questionnaire is valid and reliable as a data collection instrument. This involves validity testing, which assesses whether each questionnaire item is appropriate using the Pearson Product-Moment correlation, where an item is considered valid if the correlation coefficient exceeds the critical value or if the significance is below 0.10 (Ghozali & Latan, 2015), and reliability testing, which evaluates the consistency and accuracy of the instrument using Cronbach's alpha, with values above 0.7 indicating high reliability (Sambas & Maman, 2017). Data analysis in this study was conducted using SmartPLS SEM (Partial Least Squares – Structural Equation Modeling), which allows simultaneous evaluation of relationships among variables through outer (measurement) and inner (structural) models (Ghozali, 2016). The outer model was assessed for convergent validity (standardized loading factors > 0.7), discriminant validity (cross-loadings indicating constructs are distinct), composite reliability (> 0.7 for internal consistency and Cronbach's alpha), and Average Variance Extracted (AVE ≥ 0.5) (Wong in Furadantin, 2018). The inner model was evaluated through R-square values for dependent constructs, with criteria of 0.51–0.99 (strong), 0.26–0.50 (moderate), and ≤ 0.25 (weak) (Chin, 1998 in Kurniati, 2020), as well as t-statistics from path coefficients to test hypotheses using bootstrapping, which does not require normal distribution assumptions or large samples (minimum 30). Hypotheses were accepted if t-statistics > 1.96 or $p < 0.05$, indicating significant relationships between constructs.

RESULTS AND DISCUSSION

Overview of Indonesian Sharia Banks as Research Objects

The development of Islamic financial institutions in Indonesia has evolved over several decades, beginning with the recognition of Islamic banking under Law No. 7 of 1992, which allowed profit-sharing banking activities. While banking deregulation in 1983 created opportunities, growth was initially hindered by restrictions on branch openings. Subsequent regulations, including Pakto 1988, Law No. 7 of 1992, Bank Indonesia regulations (PBI No. 6/24/2004 and No. 6/17/2004), and Law No. 21 of 2008, established a solid legal foundation

p-ISSN:1411-6510
e-ISSN:2541-6111

for the industry (Yudhira, 2023). In line with this development, the merger of three state-owned Islamic banks PT Bank BRI Syariah, PT Bank Syariah Mandiri, and PT BNI Syariah formed Bank Syariah Indonesia (BSI), officially operational on February 1, 2021, after licenses were issued by the Financial Services Authority on January 27, 2021 (Dianita, 2021). The merger aimed to strengthen Islamic banking, improve operational efficiency, expand market reach, and support national economic growth (Republika, 2020). By December 2020, BSI's assets reached IDR 239.56 trillion, ranking it seventh among Indonesian banks, with February 2021 financial statements showing assets and liabilities/equity of IDR 236.11 trillion and net income of IDR 479.56 billion, confirming sufficient capital to operate as a major Islamic bank and broaden its market presence. As one of Indonesia's top ten banks, BSI offers diverse Sharia-compliant products, enhancing convenience and benefits for customers (Dianita, 2021).

Data Collection Results

Table 1. Questionnaire Summary

No	Description	Total	Percentage (%)
1.	Questionnaires distributed	315	100%
2.	Questionnaires that do not meet the criteria	15	4.8%
3.	Questionnaires that can be processed	300	95%

Source: Processed primary data, 2025

Based on table 5, it can be concluded that all the questionnaires distributed to Bank Syariah Indonesia customers who use mobile banking can be processed as many as 300 questionnaires.

Descriptive Statistics

Respondent Characteristics

Table 2. Respondent Characteristics

Characteristic	Category	Frequency	Percentage (%)
Age (Millennials)	29	70	23
	30	70	23
	31	23	7.6
	32	27	9
	33	28	9
	34	12	4
	35	22	7
	36	5	1.6
	37	7	2
	38	3	1
	39	6	2
	40	11	3.6
	41	5	1.6
	42	3	1
	43	5	1.6
	44	3	1
Residence	Semarang	102	34
	Solo	100	33.3
	Pekalongan	98	32.6
Gender	Male	145	48
	Female	155	52
Length of Mobile Banking Usage	<1 Year	55	18
	1–2 Years	117	39
	3–4 Years	84	28
	>5 Years	44	15

Source: Processed primary data, 2025

The table shows that most active BSI mobile banking users are millennials aged 29–30 years, representing 23% each. Regarding residence, users are fairly evenly distributed across Semarang (34%), Solo (33.3%), and Pekalongan (32.6%). Gender distribution indicates slightly more female users (52%) than male users (48%). In terms of mobile banking experience, the majority have been using the service for 1–2 years (39%), followed by 3–4 years (28%), less than 1 year (18%), and more than 5 years (15%). These findings suggest that the primary user base consists of young adults with moderate experience in mobile banking, slightly skewed towards female users, and geographically concentrated in central Java cities.

Respondent's Answer Description

The respondents' answers were collected through questionnaires distributed to Bank Syariah Indonesia (BSI) mobile banking users in Central Java, particularly in Semarang, Solo, and Pekalongan. Respondents rated their agreement on a five-point scale ranging from Strongly Agree to Strongly Disagree. Based on the analysis, the results indicate that respondents perceive the mobile banking service positively across multiple dimensions. In terms of Performance Expectancy, the highest-rated item was "Using BSI mobile banking provides faster

and more flexible transaction access," indicating that users recognize the efficiency and convenience of the application. For Effort Expectancy, respondents reported minimal difficulty in using the features, reflecting ease of use. Social Influence showed that respondents are influenced by recommendations from important people around them. Regarding Facilitating Conditions, the application is considered compatible with users' devices, while Hedonic Motivation results suggest that users feel safe and secure conducting transactions. The Price Value dimension highlighted that users perceive the service as providing fast and accurate transactions, and Habit revealed that many respondents routinely rely on BSI mobile banking for their financial activities. Personal Innovativeness showed that users are attracted to the platform due to its transactional ease, enhancing engagement and willingness to explore the features.

Additionally, the Behavioral Intention dimension demonstrated that respondents are motivated to consistently use mobile banking in their daily transactions, while Use Behavior confirmed that users actively utilize the application for routine financial operations. Overall, the descriptive results indicate strong positive perceptions, high usability, and frequent engagement with BSI mobile banking. Respondents demonstrate not only confidence in the system's performance and ease of use but also security, convenience, and habitual reliance, reflecting a well-established user base with both practical and hedonic motivations to continue using the service in everyday financial management.

PLS-SEM Result

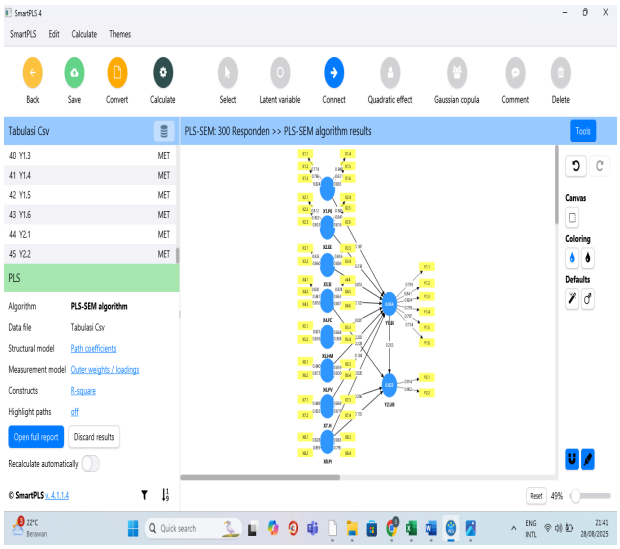

Figure 1. Test Results of 300 Respondents

Outer Model Evaluation

Financial Report Quality (Y)

Convergent Validity

The value of convergent validity measurement can be seen through the correlation between the construct score (loading factor) and the indicator score, with results above 0.70 as the criterion for valid loading factors, and a p-value <0.05 is considered significant (Nuryanti, 2020). This study set a validation level of 0.70 to ensure the validity of the questionnaire instrument. The following are the results of the outer loading of each exogenous and endogenous variable indicator obtained through the SmartPLS program in a table presentation.

Table 3 Outer Loading

	X1. PE	X2. EE	X3. SI	X4. FC	X5. HM	X6. PV	X7. H	X8. PI	BI	UB	Keterangan
X1.1	0.774										Valid
X1.2	0.786										Valid
X1.3	0.824										Valid
X1.4	0.848										Valid
X1.5	0.831										Valid
X1.6	0.803										Valid
X2.1		0.812									Valid
X2.2		0.832									Valid
X2.3		0.855									Valid
X2.4		0.845									Valid
X2.5		0.841									Valid
X2.6		0.816									Valid
X3.1			0.833								Valid
X3.2			0.860								Valid
X3.3			0.859								Valid
X3.4			0.806								Valid

p-ISSN:1411-6510
e-ISSN:2541-6111

Table 2. (continued)

	X1. PE	X2. EE	X3. SI	X4. FC	X5. HM	X6. PV	X7. H	X8. PI	BI	UB	Keterangan
X4.1				0.830							Valid
X4.2				0.841							Valid
X4.3				0.856							Valid
X4.4				0.874							Valid
X4.5				0.865							Valid
X4.6				0.801							Valid
X5.1					0.823						Valid
X5.2					0.836						Valid
X5.3					0.868						Valid
X5.4					0.838						Valid
X6.1						0.840					Valid
X6.2						0.873					Valid
X6.3						0.859					Valid
X6.4						0.830					Valid
X7.1							0.849				Valid
X7.2							0.863				Valid
X7.3							0.869				Valid
X7.4							0.819				Valid
X8.1								0.828			Valid
X8.2								0.859			Valid
X8.3								0.883			Valid
X8.4								0.795			Valid
Y1.1									0.793		Valid
Y1.2									0.841		Valid
Y1.3									0.824		Valid
Y1.4									0.739		Valid
Y1.5									0.797		Valid
Y1.6									0.754		Valid
Y2.1										0.914	Valid
Y2.2										0.902	Valid

Source: Processed primary data, 2025

Based on the outer loading results, all indicators for each construct yielded values above 0.7, meeting the requirements for convergent validity and thus considered valid. This indicates that each indicator consistently represents its respective construct. Convergent validity can also be assessed using the Average Variance Extracted (AVE), with a recommended threshold of 0.50. The AVE test results confirmed that all constructs meet this criterion, demonstrating that each latent variable adequately explains the variance of its indicators, and therefore, the research instrument is valid for further analysis :

Table 4. *Average Variance Extracted* (AVE)

	Average variance extracted (AVE)	Description
BI	0.627	Valid
UB	0.824	Valid
X1. PE	0.659	Valid

Table 4. (continued)

	Average variance extracted (AVE)	Description
X2. EE	0.695	Valid
X3. SI	0.705	Valid
X4. FC	0.713	Valid
X5. HM	0.708	Valid
X6. PV	0.724	Valid
X7. H	0.723	Valid
X8. PI	0.709	Valid

Source: Processed primary data, 2025

From Table 3 above, it can be seen that the AVE values for each variable are greater than 0.5, indicating that all latent variables meet the requirements for convergent validity. This means that the latent variables adequately represent the indicators within their respective blocks to achieve the required convergent validity, as reflected by AVE values exceeding 0.5.

Discriminant Validity

Based on the cross-loading analysis, each indicator demonstrates a higher loading on its respective construct compared to other constructs, indicating that the indicators are distinct and measure what they are intended to measure. This pattern confirms that the measurement items exhibit discriminant validity, ensuring that the constructs in this study are empirically distinguishable from one another. Overall, the results show that the instruments used are appropriate and reliable for capturing the intended variables, supporting the validity of the research model.

Reliability Test

Composite reliability

Table 5. Composite Reliability

Construct	Composite reliability
BI	0.887
UB	0.789
PE	0.898
EE	0.913
SI	0.862
FC	0.920
HM	0.863
PV	0.873
H	0.873
PI	0.866

Source: Processed primary data, 2025

Based on the presentation in Table 4, it can be concluded that the composite reliability for each construct exceeds 0.60, indicating that respondents answered consistently and that all constructs demonstrate good reliability.

Cronbach's alpha

Tabel 6. *Cronsbach's Alpha*

Construct	Cronbach's alpha
BI	0.881
UB	0.787
PE	0.896
EE	0.912
SI	0.861
FC	0.919
HM	0.863
PV	0.873
H	0.872
PI	0.862

Source: Processed primary data, 2025

Based on the presentation in Table 5, it can be concluded that the Cronbach's alpha values for all constructs performance expectancy, effort expectancy, social influence, facilitating condition, hedonic motivation, price value, habit, personal innovativeness, behavioral intention, and use behavior exceed 0.6, indicating acceptable internal consistency and reliability.

Inner Model Evaluation

R-Square

Table 7. R-Square

Variable	R-square	Criteria
BI	0.954	Strong
UB	0.823	Strong

Source: Processed primary data, 2025

Based on Table 6, the Behavior Intention variable has a value of 0.954, indicating a "strong" ability to explain 95% of the variance in Behavior Intention, with the remaining 5% influenced by other factors. Similarly, the Use Behavior variable has a value of 0.823, also categorized as "strong," explaining 82% of the variance, while the remaining 18% is affected by other factors.

Hypothesis Testing:

Table 8. Bootstrapping

	Original sample (O)	Sample mean (M)	Standard deviation (STDEV)	T statistics (|O/STDEV|)	P values
X1.PE -> Y1.BI	0.187	0.183	0.053	3.535	0.000
X2.EE -> Y1.BI	0.318	0.318	0.080	4.002	0.000
X3.SI -> Y1.BI	0.053	0.052	0.052	1.016	0.309
X4.FC -> Y1.BI	0.122	0.118	0.042	2.889	0.004
X5.HM -> Y1.BI	0.007	0.012	0.032	0.221	0.825
X6.PV -> Y1.BI	0.202	0.205	0.063	3.211	0.001
X7.H -> Y1.BI	0.104	0.100	0.044	2.362	0.018
X8.PI -> Y1.BI	0.020	0.025	0.037	0.535	0.592
X4.FC -> Y2.UB	0.228	0.222	0.074	3.073	0.002
X7.H -> Y2.UB	0.296	0.298	0.072	4.119	0.000
X8.PI -> Y2.UB	0.155	0.159	0.067	2.321	0.020
Y1.BI -> Y2.UB	0.263	0.262	0.083	3.149	0.002

Source: Processed primary data, 2025

p-ISSN:1411-6510
e-ISSN:2541-6111

The hypothesis testing results indicate that Performance Expectancy, Effort Expectancy, Facilitating Conditions, Price Value, Habit, and Behavioral Intention have significant positive effects on either Behavioral Intention or Use Behavior of Bank Syariah Indonesia (BSI) mobile banking users, as evidenced by T-statistics greater than 1.96 and P-values below 0.05. Specifically, Performance Expectancy and Effort Expectancy positively influence Behavioral Intention, suggesting that users' perception of efficiency and ease of use drives their intention to engage with the application. Facilitating Conditions significantly affect both Behavioral Intention and Use Behavior, indicating that system compatibility and supportive infrastructure encourage adoption and routine usage. Price Value positively impacts Behavioral Intention, reflecting that users perceive the service as providing accurate and efficient transactional value. Habit also shows a significant influence on both Behavioral Intention and Use Behavior, demonstrating that repeated reliance reinforces both intention and actual usage. Additionally, Behavioral Intention significantly predicts Use Behavior, while Personal Innovativeness significantly affects Use Behavior but not Behavioral Intention. Conversely, Social Influence and Hedonic Motivation do not exhibit significant effects on Behavioral Intention, implying that peer influence and enjoyment factors are less critical in shaping users' intention to use BSI mobile banking. Overall, these findings highlight that practical perceptions, habitual usage, and system facilitation play dominant roles in driving both the intention and actual usage of mobile banking services among respondents.

DISCUSSION

The Influence of Performance Expectancy on Behavioral Intention in the Use of Mobile Banking at Bank Syariah Indonesia.

The research results indicate that Performance Expectancy significantly influences Behavioral Intention, meaning that higher Performance Expectancy enhances users' intention to use Bank Syariah Indonesia's mobile banking. This effect is particularly strong among millennial customers, whose high interest in mobile banking increases their ability to complete transactions efficiently. These findings align with the research of Alfattaah et al., (2024) which explains that Performance Expectancy has a positive effect on Behavioral Intention. Quoting from Merhi et al., (2019) Performance Expectancy appears to be a strong predictor of behavioral intention to use mobile banking applications in Lebanon. Research by Hariyanti et al. (2020) with similar results shows that performance expectancy has a significant effect on the interest in using Bank Jatim mobile banking in Pasuruan. Alalwan et al. (2017) also described that customer interest in adopting mobile banking services at banks in Jordan was significantly and positively influenced by performance expectations. This research finding is also supported by Heryanto & Tjokrosaputro (2021), who explained that performance expectations have a positive and beneficial effect on behavioral intentions to use mobile banking.

The Effect of Effort Expectancy on Behavioral Intention in Using Bank Syariah Indonesia Mobile Banking

The research results ACCEPTED that Effort Expectancy significantly affects Behavioral Intention. This indicates that higher Effort Expectancy enhances users' intention to use Bank Syariah Indonesia mobile banking. Millennial consumers are particularly attracted to the service due to its ease of use, clear guidance, and easy access to desired features, which efficiently support their tasks through technology. This finding aligns with research by Alfattaah et al., (2024) which explains that Effort Expectancy has a positive effect on behavioral intention. Gupta et al. (2019) with their research explains that effort expectancy is agreed to have a significant impact on interest in adopting bank payment services in India. Research by Herlambang and Dewanti (2018) shows that effort expectancy influences interest in using BRI mobile banking according to the amount of user effort. Anjani (2022) showed that the test results showed that the effort expectation variable significantly and positively influenced the Behavioral Intention to use BRI mobile banking. Quoting from Heryanto & Tjokrosaputro (2021), behavioral intention towards using mobile banking was positively influenced by effort anticipation. According to research (Putri & Jumhur, 2019), behavioral intention on the Blibli.com application was significantly influenced by effort expectancy.

The Effect of Social Influence on Behavioral Intention in Using Bank Syariah Indonesia Mobile Banking

The research results REJECTED that Social Influence significantly affects Behavioral Intention. This implies that social influence does not play a significant role in shaping millennial users' intention to use Bank Syariah Indonesia mobile banking, as they tend to use the service based on personal needs rather than the behavior of others. This finding is consistent with Azizah (2025) research, which showed that hedonistic motivation does not significantly influence Mobile Banking usage. This means that the use of this service is not based on pleasure or emotional satisfaction, but rather on rationality and necessity. Nabila (2024) research also shows that social influence is not a factor triggering behavioral interest or behavioral intention. According to Bajunaied et al. (2023), in their research, there is no significant influence between social influence and behavioral intention towards FinTech services. Chaidir (2021) research also revealed in his research that the hypothesis does not significantly influence social influence on behavioral intention. The results of this study indicate that hedonistic motivation does not influence usage intention because most people intend to use technology out of necessity and many supporting factors.

The Effect of Facilitating Conditions on Behavioral Intention in Using Bank Syariah Indonesia Mobile Banking

The research results ACCEPTED that Facilitating Conditions significantly affect Behavioral Intention. This means that better facilitating conditions increase users' intention to use Bank Syariah Indonesia mobile banking. Millennial users, who are generally active in using technology, are influenced by adequate facilities, sufficient knowledge, and compatibility with their devices. This finding is in line with Ningsih (2023) research, which explains that her research related to (Facilitating Conditions) significantly influences behavioral intention (Behavior Intention). These findings indicate that customers perceive positively related to ease of access and efficiency of mobile banking services. The results of this study are also in line with research by Al-Okaily et al. (2022) on the likelihood of an event and how concerned an individual is with the consequences or impacts of the event. Facilitating conditions are defined as a person's subjective assessment of the likelihood of an event and how concerned an individual is with the consequences or impacts of the event. Similarly, Ferghyna and Herlambang (2020) showed that facilitating conditions have an influence on the behavior of using BNI Mobile Banking in banking transactions by customers. Rachmawati et al. (2020) demonstrated that facilitating conditions impact mobile banking usage behavior in Malang City. Anjani (2022) revealed that facilitating conditions can positively and significantly influence BRI mobile banking usage behavior.

The Effect of Hedonic Motivation on Behavioral Intention in Using Bank Syariah Indonesia Mobile Banking

The research results REJECTED that Hedonic Motivation significantly affects Behavioral Intention. This indicates that the enjoyment or pleasure derived from using mobile banking does not significantly influence millennial users' intention to use Bank Syariah Indonesia service. Users consider other factors, such as Behavioral Intention and Facilitating Conditions, more than hedonic enjoyment for subsequent use. This is supported by the questionnaire, where the lowest mean score was for the statement "Using Bank Syariah Indonesia mobile banking is very enjoyable for me," suggesting that enjoyment alone does not drive continued use. . This finding is in line with Mandatra (2019) that customers' hedonic motivation in using Bank Mandiri M-banking still does not provide a sense of enjoyment and can provide entertainment for customers. Mustofa's research (2018) also shows that hedonic motivation has an insignificant effect and a negative perceived risk on behavioral intention. The results of this study are inconsistent with the basic concept underlying the user acceptance model in UTAUT-3 developed by Farooq et al., (2017), where individual reactions to using information technology have both direct and indirect influences on actual use of information technology. This indirect influence is mediated by customer interest in using mobile banking at Indonesian Islamic banks. Recent research and results from this study indicate that hedonic motivation does not influence usage intentions, and that a person's usage intentions can be influenced by many other factors.

p-ISSN:1411-6510
e-ISSN:2541-6111

Effect of Price Value on Behavioral Intention in Using Bank Syariah Indonesia Mobile Banking

The results indicate that Price Value significantly affects Behavioral Intention, meaning that the perceived value of using Bank Syariah Indonesia mobile banking strongly influences customers' intention to use the service. This effect is particularly evident among millennial users who value efficiency and perceive the benefits and services received as commensurate with the cost. These findings align with Ningsih (2023) research that Price Value influences Behavioral Intention. Price Value is one of the important elements that determine Behavioral Intention. These findings indicate that customers perceive positively related to cost efficiency and service value of using mobile banking, because customers perceive equivalent benefits and value obtained in using the Bank Syariah Indonesia mobile banking application. These results are also in line with research by Daulay (2024), which shows that price value is proven to significantly increase behavioral intention in mobile banking users because customers believe that the benefits they receive, such as convenience and easy accessibility, outweigh the costs they pay. This research is also supported by research by Irfan (2020) and Hasibuan (2021), which found different results where price value has a significant positive effect on the intention to use new technology, which in turn influences price value on behavioral intention. The results of this study are in line with what was stated by Venkatesh et al. (2012) that effort expectancy has a positive effect on behavioral intention. Thus, our findings can provide new practical insights in understanding the relationship between effort expectancy, facilitating conditions, price value, and behavioral intention.

Effect of Habit on Behavioral Intention in Using Bank Syariah Indonesia Mobile Banking

The study shows that Habit significantly influences Behavioral Intention, indicating that millennial users' intention to use mobile banking is shaped by their habitual use of technology and trust in the service. This finding is consistent with Daulay's (2024) research, which states that habits influence behavioral intentions in mobile banking users, where users can easily conduct financial transactions anytime and anywhere using their mobile devices, without having to go to a bank or ATM. This is also supported by research by Merhi et al. (2019), which also shows that behavioral habits have a significant influence on behavioral intentions. According to Gardner & Rebar (2019), the habit factor significantly influences the intention to use digital banking because habits are automatic responses that lead to certain goals. Habits are created when people continuously perform the same actions and without spending much thought or rational analysis. The results of this study are also supported by research by Anggraeni et al. (2021), which found results that habits have a significant influence on the intention to use new technology. Research by Irfan (2020) and Vally, et al, (2020) also suggests that behavioral habits have an influence on behavioral intentions.

Effect of Personal Innovativeness on Behavioral Intention in Using Bank Syariah Indonesia Mobile Banking

The results show that Personal Innovativeness does not significantly influence Behavioral Intention or actual usage of mobile banking. This indicates that higher levels of personal innovativeness among millennial users do not necessarily increase their intention to use the service; rather, their behavior is driven more by necessity. This is supported by the lowest mean score in the questionnaire statement, "I will choose to use Bank Syariah Indonesia mobile banking over other banking services." This finding is consistent with the research of Fatahudin (2020), which shows that there is no significant influence of personal innovation on the intention to use mobile banking. The results of this study are inconsistent with research on the basic concepts underlying the user acceptance model in UTAUT-3 developed by Farooq et al., (2017), where individual reactions to using information technology have direct and indirect influences on actual use of information technology. This indirect influence is mediated by customer interest in using Bank Syariah Indonesia mobile banking. This study is inconsistent with the research of Venkatesh (2012), which shows a positive influence on personal innovation in technology use. This shows that the latest research on the intention to use technology is not influenced by personal innovation and the use of technology, especially mobile banking, does not have to come from personal innovation but can come from other factors that can influence use.

Effect of Facilitating Conditions on Use Behavior in Bank Syariah Indonesia Mobile Banking

The research confirms that Facilitating Conditions significantly affect Use Behavior, suggesting that millennial users' mobile banking usage is influenced by smartphone availability and technological literacy, which drive continued engagement with the service. This aligns with Daulay (2024) research, which states that facilitating conditions influence use behavior in Islamic banking mobile banking users. Facilitating conditions also include ease of access and use of technology. These results are also supported by Putri (2024) research, which shows that facilitating conditions have a significant influence on use behavior. Alim (2024) research shows that partially the facilitating condition variable has no significant effect on the interest variable in using mobile banking technology. According to Wardana L.K (2023) research, facilitating conditions are also shown in factors that directly influence users. Ferghyna (2020) research also shows that the facilitating condition variable has a positive influence on user behavior in using BNI bank mobile banking. According to Venkatesh (2012), facilitating conditions refer to the level of individual confidence in the availability of organizational and technical infrastructure that supports system use. As facilitating conditions increase in a user, user behavior also tends to increase.

Effect of Habit on Use Behavior in Bank Syariah Indonesia Mobile Banking

The results indicate that Habit significantly influences Use Behavior, showing that millennial users' mobile banking usage is driven by established habits and comfort in using the service. This is consistent with Shafly (2020) research, that habits have a significant influence on usage behavior. The use of mobile banking has become a habit and an activity carried out without thinking for the majority of respondents. These results are also supported by research conducted by Daulay (2024) that habits influence usage behavior, when facilitating conditions such as stable internet access, adequate mobile devices, and good technological infrastructure are available, users will find it easier to access mobile banking services. This ease of access encourages users to actively use the service. According to Roufi (2025) research, habits also show a significant positive influence on usage behavior. Thaker et al (2019) which shows that habits have a significant influence on adopting positive Sharia mobile banking. Rahmansyah (2023) research also shows a significant positive influence on habits with usage behavior.

The Effect of Personal Innovativeness on Use Behavior in Using Bank Syariah Indonesia's Mobile Banking

The research results confirm that Personal Innovativeness significantly affects Use Behavior, indicating that customers with higher levels of personal innovativeness are more likely to actively use Bank Syariah Indonesia's mobile banking. This suggests that technological advancements in the mobile banking application encourage especially millennial customers to engage continuously with the platform. These findings are consistent with Wardana L.K (2023) which shows that Personal Innovativeness influences usage behavior in digital banking at Bank Raya Indonesia. This is also supported by research by Daulay (2024), which states that personal innovations do not affect user behavior in mobile banking users of Islamic banking. Users who have a high level of personal innovation tend to be interested in new technology and innovation in the banking industry. They are more open to trying new services such as mobile banking and have a strong desire to adopt them. According to research by Maharani (2024), personal innovation has a positive and significant effect on e-wallet usage behavior. This research is also in line with the results of research by Bhatnagr and Rajesh (2023), Farooq et al. (2017) which also showed a positive influence of personal innovation on technology usage behavior.

The Effect of Behavioral Intention on Use Behavior in Using Bank Syariah Indonesia's Mobile Banking

The study also confirms that Behavioral Intention significantly influences Use Behavior, indicating that the intentions of millennial customers strongly affect their repeated use of Bank Syariah Indonesia's mobile banking according to their transactional needs. This aligns with Putri (2024) research, which shows that behavioral intention has a significant impact on usage behavior. Therefore, the more users are willing to use the service, the greater the use of the service in the future. This is also supported by Fatahudin (2020)

p-ISSN:1411-6510
e-ISSN :2541-6111

research that there is a significant positive influence on Behavioral Intention with usage behavior. So it can be concluded that there is a relationship between Behavioral Intention and Usage Behavior. The emergence of a strong intention to use Islamic banking mobile banking services then encourages customers to use these banking services. Wardana L.K (2023) shows the results that behavioral intention has a positive effect on the use of Bank Raya Indonesia's digital banking. According to Maharani (2024) research, behavioral intention has a positive and significant effect on e-wallet usage behavior. Bhatnagr and Rajesh (2023) research is also in line with the results showing that there is an influence of behavioral intention on usage behavior.

CONCLUSION

Based on the research findings, H1 and H2 are supported, showing that Performance Expectancy and Effort Expectancy significantly influence Behavioral Intention toward using Bank Syariah Indonesia's mobile banking. H3 is rejected, indicating that Social Influence does not significantly affect Behavioral Intention. H4, H6, and H7 are accepted, demonstrating that Facilitating Conditions, Price Value, and Habit positively impact Behavioral Intention, while H5 and H8 are rejected, showing Hedonic Motivation and Personal Innovativeness do not significantly influence Behavioral Intention. Regarding Use Behavior, H9, H10, H11, and H12 are supported, indicating that Facilitating Conditions, Habit, Personal Innovativeness, and Behavioral Intention significantly affect users' actual usage of the mobile banking application

Although this study was conducted rigorously following scientific guidelines, it has several limitations. First, it relied solely on a survey using Google Forms, meaning the results are based on respondents' perceptions without support from other data sources. Second, the study did not include other variables that could potentially influence the use of Bank Syariah Indonesia mobile banking beyond those examined. Third, the researcher did not document respondents' actual mobile banking usage to maintain privacy. Accordingly, future research is recommended to combine surveys with triangulation methods to reduce reliance on a single approach, include additional variables to provide a more comprehensive understanding of factors affecting mobile banking usage, and implement a documented mechanism with respondents' written consent if actual usage data is collected, ensuring both data security and accuracy.

ACKNOWLADGEMENT

This research is funded by Direktorat Riset, Pengabdian Kepada Masyarakat, Publikasi, dan Sentra KI – University Muhammadiyah Surakarta Riset Tesis Magister for the 2025 by main contract number: 236.40/A.3-III/LRI/VII/2025

REFERENCE

Almaududi Ausat, A. M., Suherlan, S., & Peirisal, T. (2021). Analisis Faktor Yang Mempengaruhi Adopsi Mobile Commerce. *CogITo Smart Journal*, *7*(2), 265–277. https://doi.org/10.31154/cogito.v7i2.321.265-277

Amanda, N., & Hidayat, H. (2023). Pengaruh Faktor Keamanan Dan Kemudahan Terhadap Minat Generasi Millenial Menggunakan Mobile Banking. *Jurnal Al-Fatih Global Mulia*, *5*(1), 31–44. https://doi.org/10.59729/alfatih.v5i1.59

Diba, N. F., Disemadi, H. S., & Prananingtyas, P. (2020). Kebijakan Tata Kelola Otoritas Jasa Keuangan (OJK) Di Indonesia. *Ekspose: Jurnal Penelitian Hukum Dan Pendidikan*, *18*(2), 868–876. https://doi.org/10.30863/ekspose.v18i2.485

Dyna, F., Putri, V. D., & Indrawati, D. (2018). Hubungan Perilaku Komsumsi Jajanan Pada Pedagang Kaki Lima Dengan Kejadian Diare. *Jurnal Endurance*, *3*(3), 524. https://doi.org/10.22216/jen.v3i3.3097

Farooq, M. S., Salam, MaimoonaJaafar, N., Fayolle, A., Ayupp, K., Radovic-Markovic, M., & Sajid, A. (2017). Acceptance and use of lecture capture system (LCS) in executive business studies: extending UTAUT2. *Interactive Technology and Smart Education*, *8*(3), 161–171.

Fatahudin, F. (2014). Adopsi model utaut3 pada nasabah pengguna Mobile Banking perbankan syariah Indonesia dimasa pandemik covid-19. In *Paper Knowledge . Toward a Media History of Documents* (Vol. 7, Issue 2).

Fuadah, N., & Hakimi, F. (2020). Financial Performance Dan Market Share Pada Bank Umum Syariah Devisa Indonesia: Perspektif Teori Stakeholder. *Jurnal Penelitian IPTEKS*, *5*(2), 180–186. https://doi.org/10.32528/ipteks.v5i2.3656

Gunasinghe, A., Hamid, J. A., Khatibi, A., & Azam, S. M. F. (2020). The adequacy of UTAUT-3 in interpreting academician's adoption to e-Learning in higher education environments. *Interactive Technology and Smart Education*, *17*(1), 86–106. https://doi.org/10.1108/ITSE-05-2019-0020

Han, H., & Qian, Y. (2020). Did Enterprises' Innovation Ability Increase During the COVID-19 Pandemic? Evidence From Chinese Listed Companies. *Asian Economics Letters*, *1*(3), 1–5. https://doi.org/10.46557/001c.18072

Hayati Harahap, R. H. H., & Nahwa Zainab Marpaung. (2023). Analisis Teori Legitimasi Pada Konflik Rekognisi Penguasaan Tanah Adat antara PT Asam Jawa dengan Komunitas Terdampak. *Jurnal Kajian Agraria Dan Kedaulatan Pangan (JKAKP)*, *2*(1), 13–22. https://doi.org/10.32734/jkakp.v2i1.13262

Kamat, M. A., Blackshaw, J. A., Young, R., Surendran, P., Burgess, S., Danesh, J., Butterworth, A. S., & Staley, J. R. (2019). PhenoScanner V2: An expanded tool for searching human genotype-phenotype associations. *Bioinformatics*, *35*(22), 4851–4853. https://doi.org/10.1093/bioinformatics/btz469

Limilia, P., & Pratamawaty, B. B. (2020). Google Trends and Information Seeking Trend of COVID-19 in Indonesia. *Jurnal ASPIKOM*, *5*(2), 188. https://doi.org/10.24329/aspikom.v5i2.741

Lubis, D., & Siregar, H. S. (2021). Bahaya Radikalisme Terhadap Moralitas Remaja Melalui Teknologi Informasi (Media Sosial). *Aplikasia: Jurnal Aplikasi Ilmu-Ilmu Agama*, *20*(1), 21–34. https://doi.org/10.14421/aplikasia.v20i1.2360

Maharani, N., & Meiranto, W. (2024). Analisis Faktor-Faktor Yang Memengaruhi Niat Perilaku Penggunaan E-Wallet Terhadap Perilaku Pengguna Dengan Menggunakan Model Unified Theory of Acceptance and Use of Technology 3 (Utaut 3) Pada Mahasiswa Di Kota Semarang. *Diponegoro Journal of Accounting*, *13*(4), 1–15. http://ejournal-s1.undip.ac.id/index.php/accounting

Mann, Bouma, J. J., Wolters, T., Silvius, A. J. G. J. G., Armenia, S., Dangelico, R. M., Nonino, F., Pompei, A., Hanchate, D. B., Bichkar, R. S., Økland, A., Fakhoury, I. N., Jds, I., Sathi, A., Morton, T. E., Roth, S. F., Shobayo, P. B., Elumah, L. O., Academy, T., … Branch, B. (2018). MODEL PERILAKU PENGGUNAAN

MOBILE BANKING DI BANK SYARIAH. *Pakistan Research Journal of Management Sciences*, *7*(5), 1–2. http://content.ebscohost.com/ContentServer.asp?EbscoContent=dGJyMNLe80Sep7Q4y9f3OLCmr1Gep7JSsKy4Sa6WxWXS&ContentCustomer=dGJyMPGptk%2B3rLJNuePfgeyx43zx1%2B6B&T=P&P=AN&S=R&D=buh&K=134748798%0Ahttp://amg.um.dk/~/media/amg/Documents/Policies and Strategies/S

Maryamah, N., Widowati, M., & Fajria, R. N. (2023). Analisis Pengaruh Relationship Marketing, Kualitas Layanan, dan Penggunaan M-Banking Terhadap Loyalitas Nasabah PT Bank Syariah Indonesia (Studi Kasus pada Masyarakat di Kota Semarang). *Keunis*, *11*(1), 58. https://doi.org/10.32497/keunis.v11i1.3788

Mutiasari, A. I. (2020). Perkembangan Industri Perbankan Di Era Digital. *Jurnal Ekonomi Bisnis Dan Kewirausahaan*, *9*(2), 32–41. https://doi.org/10.47942/iab.v9i2.541

Muttaqien, M. K., Anam, M. K., Mas'ud, T., & Syaifullah, H. (2023). Penerimaan Mobile Banking di Kalangan Nasabah Perbankan Syariah. *Al-Kharaj : Jurnal Ekonomi, Keuangan & Bisnis Syariah*, *5*(4), 1922–1931. https://doi.org/10.47467/alkharaj.v5i4.2600

Nasir, M. (2013). Evaluasi Penerimaan Teknologi Informasi Mahasiswa di Palembang Menggunakan Model UTAUT. *Seminar Nasional Aplikasi Teknologi Informasi (SNATI)*, *12*, 36–40.

Nasir Tajul Aripin, Nur Fatwa, & Mulawarman Hannase. (2022). Layanan Digital Bank Syariah Sebagai Faktor Pendorong Indeks Literasi dan Inklusi Keuangan Syariah. *Syarikat: Jurnal Rumpun Ekonomi Syariah*, *5*(1), 29–45. https://doi.org/10.25299/syarikat.2022.vol5(1).9362

Nuraini, S. P., & Andriani, M. (2020). Faktor Penentu Minat Menggunakan Teknologi Nfc Sebagai Sistem Pembayaran (Studi Kasus Pengguna Kartu Kredit Di Indonesia Dengan Menggunakan Pendekatan Acceptance Model). *Ultima Management : Jurnal Ilmu Manajemen*, *12*(2), 175–199. https://doi.org/10.31937/manajemen.v12i2.1636

Paudel, S. R., & Acharya, N. (2024). Factors Affecting Behavioral Intention to Use ChatGPT: Mediating Role of Attitude. *Journal of Service, Innovation and Sustainable Development*, 143–162. https://doi.org/10.33168/sisd.2024.0209

Permatasari, M. P., Luh, N., & Setyastrini, P. (2019). Pengungkapan Tanggung Jawab Sosial Perusahaan Ditinjau Dari Teori Legitimasi dan Teori Stakeholder. *Jurnal Akuntansi Dan Perpajakan*, *5*(1), 1–03. http://jurnal.unmer.ac.id/index.php/ap

Pertiwi, N. W. D., & Ariyanto, D. (2017). Penerapan Model UTAUT 2 untuk Menjelaskan Minat dan Perilaku Penggunaan Mobile Banking. *E-Jurnal Akuntansi Universitas Udayana*, *18*(2), 1369–1397.

Rachmadi, A., & Dwi Herlambang, A. (2020). Pengaruh Facilitating Conditions dan Behavioral Intention terhadap Use Behavior pada Pengguna Aplikasi BNI Mobile Banking. *Jurnal Pengembangan Teknologi Informasi Dan Ilmu Komputer*, *4*(9), 3201–3208. http://j-ptiik.ub.ac.id

Renaningtias, N., Hidayat, P. I., & Erlansari, A. (2024). Analisis Perilaku Adopsi Digital Marketing pada UMKM di Kota Bengkulu menggunakan Model UTAUT-3 Analysis of Digital Marketing Adoption Behaviour in MSMEs in Bengkulu City using the UTAUT-3 Model. *Sistemasi: Jurnal Sistem Informasi*, *13*(6), 2321–2331.

Reza Adiyanto, M., & Setyo Dwi Purnomo, A. (2021). Dampak Tingkat Literasi Keuangan Syariah Terhadap Minat Menggunakan Produk Keuangan Syariah. *Jurnal Administrasi Kantor*, *9*(1), 1–12.

Salman, M. (2023). Analisis Faktor-Faktor yang Mempengaruhi Minat Nasabah dalam Menggunakan Layanan Mobile Banking pada Bank Syariah. *Persya: Jurnal Perbankan Syariah*, *1*(2), 31–37. https://doi.org/10.62070/persya.v1i2.11

Samsiar Ilmananda, A., David Marcus, R., & Yulian Pamuji, F. (2022). Pemanfaatan Infrastruktur Teknologi Informasi dan Komunikasi (TIK) dalam Pengembangan Smart City: Studi Kasus Pemerintah Kota Batu. *BRILIANT: Jurnal Riset Dan Konseptual*, *7*(1), 253–268. http://dx.doi.org/10.28926/briliant.

Selvia, N. (2022). The Effect of Cashless Payment Facilities in The Dipatiukur Culinary Area of Bandung City on Consumer Satisfaction. *International Journal Administration, Business and Organization (IJABO)* |, *3*(2), 32–42. https://ijabo.a3i.or.id

Suryani, L. (2022). Kinerja Bank Syariah : Pengungkapan ICSR Berdasarkan Teori Stakholder Dari Perspektif Islam. *Ekonomi Dan Bisnis*, *10*(1), 478–486.

Susilawati, S., Falefi, R., & Purwoko, A. (2020). Impact of COVID-19's Pandemic on the Economy of Indonesia. *Budapest International Research and Critics Institute (BIRCI-Journal): Humanities and Social Sciences*, *3*(2), 1147–1156. https://doi.org/10.33258/birci.v3i2.954

Susilawaty, L., & Nicola, N. (2020). Pengaruh layanan perbankan digital pada kepuasan nasabah perbankan. *Jurnal Manajemen Maranatha*, *19*(2), 179–190. https://doi.org/10.28932/jmm.v19i2.2478

Syafis, K. S. (2022). Analisis Penerapan Informasi Pengungkapan CSR Beserta Faktor- Faktor yang Mempengaruhinya Berdasarkan Teori Agency, Legitimasi, Stakeholder dan Teori Kontrak Sosial. *Jurnal Akuntansi Dan Keuangan*, *27*(2), 113–119. https://doi.org/10.23960/jak.v27i2.576

Tartila, M. (2022). Strategi Industri Perbankan Syariah dalam Menghadapi Era Digital. *Jurnal Ilmiah Ekonomi Islam*, *8*(3), 3310. https://doi.org/10.29040/jiei.v8i3.6408

Triyanti, D., Kaban, R. F., & Iqbal, M. (2021). Peran Layanan Mobile Banking Dalam Meningkatkan Kepuasan Dan Loyalitas Nasabah Bank Syariah. *Jurnal Muhammadiyah Manajemen Bisnis*, *2*(1), 51. https://doi.org/10.24853/jmmb.2.1.51-62.

Yunita, R., & Budi Rofelawaty. (2018). Analisis Pengaruh Ekspektasi Kinerja, Ekspektasi Usaha, Faktor Sosial Dan Kondisi Yang Memfasilitasi Terhadap Terhadap Penggunaan Sistem Informasi Akuntansi (Studi Empiris Pada Koperasi Di Kota Banjarmasin). *Jurnal Manajemen Dan Akuntansi*, *19*(2), 31–40. http://journal.stiei-kayutangi-bjm.ac.id/index.php/jma/article/view/420