

## ANALYSIS OF INTENTION TO USE ON ISLAMIC DIGITAL BANK IN INDONESIA

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**Abstract:** *The current growth of digital banks is accelerating. This can be seen from the number of users experiencing significant growth throughout the world, including Indonesia. Perceived Usefulness and Religiosity are the important things to create Attitude. If these things and Social Influence as well as Features are perceived by potential users, it can lead to Intention to Use. The purpose of this research is to analyze the effect of Perceived Usefulness and Religiosity through Attitude and Social Influence as well as Features as exogenous variables on Intention to Use on Islamic Digital Banks. This study uses quantitative research methods using SEM-PLS analysis techniques. Data collection was obtained through a Likert scale questionnaire. The sample collection used a convenience sampling technique with a sample size of 106 respondents. The sample criteria in this study were Muslim university students throughout Indonesia aged 20-24 years. The results indicated that Perceived Usefulness and Religiosity have a positive influence on Intention to Use through Attitude towards Islamic Digital Banks. Meanwhile, Social Influence and Features have a direct and significant positive effect on Intention to Use on Islamic Digital Banks. Conclusion of this research suggest that Islamic digital banks should actively coordinating with fatwa-making institutions to jointly declare that Islamic digital banks are not prohibited by Islam. Thus, the public will be more assured to use Islamic digital bank services, so that the number of customers will increase.*

**Keywords:** Islamic Digital Banks, Intention to Use, Attitude, Social Influence, Features.

### 1. Introduction

The development of digital banks is currently accelerating, the global digital bank market reached \$ 12.1 billion in 2020 and is projected to increase to \$ 30.1 billion in 2026 (DSinnovate, 2021). In particular, digital banks in Indonesia currently have a total of 47,722,913 users (Laycock, 2021), which places Indonesia in second place in the world as the country with the largest number of digital bank users in the world, namely 24.90%. Based on the Laycock survey (2021), the number of digital bank users is expected to increase in 2026 in Indonesia, which will reach 39.02% or 74,785,062 people, it can be said that it will increase by 14% from the number of users in 2021, where the majority of internet users in Indonesia are aged between

20-24 years (14.1%) and 25-29 years (13.1%) (APJII, 2020). This reflects that the age group of 20-29 years has high potential in using Digital Bank compared to other age groups.

Besides that, according to DataIndonesia.id (2021), the majority of Indonesia's population who are Muslim are 237,531,227 people or 86.91%, and Sharia Banks are required to digitize due to Covid-19 (Negeri & Webinar, 2022). This shows the potential to increase Islamic Digital Bank users. However, in reality the Muslim population is inversely proportional to the number of Islamic Digital Bank users which is still low compared to the number of Digital Bank users in Indonesia, namely no more than 1,560,000 users (Hutauruk, 2022; Rahardian, 2022) or only 0.35% of total Digital Bank users in Indonesia (Laycock, 2021).

Based on the theory of TAM (Technology Acceptance Model), the use of technology or a system of accepting and using technology is closely related to user performance which is described through a model (Davis, 1989). This model uses the variables Perceived Usefulness, Perceived Ease of Use, Attitude Toward Using and User Acceptance of Information Technology or Actual System Use which were developed to explain acceptance of e-cash technology (Qu et al., 2022) and mobile wallets (Shin, 2009). Qu et al., (2022) using the Unified Theory Of Acceptance And Use Of Technology (UTAUT) model explains that perceived ease of use has a more significant influence than perceived usefulness. However, in Davis' research (1989), found that perceived usefulness has a more significant effect than perceived ease of use on intention through attitude so that a person's perception of a technology or system can improve work performance which shapes the attitude of prospective users and ultimately influences the intentions of prospective users. to use the technology or system (Davis, 1989) where attitude is what determines a person's intention to take certain actions.

Furthermore, factors that influence the intention to use digital banking in Indonesia apart from perceived ease of use are also social influence, features, and rewards (Windasari et al., 2022). This means that social influence or influence that comes from family, peers, the environment and so on is a factor that motivates an individual to take an action to use a digital bank. Previous research has discussed a lot about Intention to Use for the use of a technology (Arfi et al., 2021; Qu et al., 2022; Shin, 2009; Venkatesh et al., 2003; Wei et al., 2021; Windasari et al., 2022) and research related to intention in Islamic banks has also been studied several times (Abou-Youssef et al., 2015; Souiden & Rani, 2015).

However, previous research was still limited in investigating the Intention to Use on the use of Islamic Digital Banks in Indonesia and there were still few that used the features variable together with the attitude and social influence variables on the Intention to Use the use of a technology or system. This variable is important to highlight because technological advances are indicated by unique and innovative features that make services more attractive, accompanied by influences from the environment that motivate individuals to use Islamic digital banks thereby increasing the interest of consumers or users to use these services (Windasari et al., 2021). The attitude of a Muslim is influenced by the level of religiosity, if a Muslim has a high level of religiosity then he will have a better attitude and ethics (Abou-Youssef et al., 2015). As the theory of the Technology Acceptance Model (TAM) put forward by Davis (1989) states that attitude significantly influences intention. Thus, it is important to

consider the religiosity variable which has a strong link with Muslim consumer behavior (Usman et al., 2022) in using Islamic Digital Banks in Indonesia. This was also explained in previous research that the religiosity variable reflects Muslim knowledge of the Islamic prohibition of usury which can influence their perceptions of using Islamic bank services (Aziz, et al., 2019). However, it does not include discussions specifically on the use of Muslims for Islamic Digital Banks. Regarding the Muslim obligation to carry out orders and avoid Allah's prohibitions, it has been mentioned in Qs. Al-Anfal: 20.

*"O you who believe, obey Allah and His Messenger, and do not turn away from Him while you are listening (His commands)."*

Therefore, to fill the gap of previous research, this study investigates the factors that influence the intention to use Islamic Digital Bank services, especially in the age group of 20-14 years as the majority of internet users in Indonesia. This study uses perceived usefulness and religiosity through attitude as a predictor of Intention to Use with social influence and features as exogenous variables in Islamic Digital Banks in Indonesia. This research is expected to help Islamic Digital Banks in efforts to increase their users.

## **2. Literature Review and Hypothesis**

### **Consumer Behavior**

Consumer behavior is the study of individual or group activities in selecting, buying, and using goods, services, or other things that aim to satisfy their needs and desires (Keller, 2016; Schiffman & Wisenblit, 2019). Consumer behavior is not only limited to selecting, purchasing, or using goods and services, but is broader, for example, in the use of technology. According to Keller (2016), consumer behavior can be caused by cultural, social, and personal factors. Cultural factor is a factor that greatly influences consumer behavior because culture is the most basic determining factor in influencing an individual's desires or behavior, then social factors such as reference groups, family, and social status influence a person's consumer behavior. The influence of the family gives the greatest influence because the family is the closest group to a person. While personal factors are factors that exist within an individual. Individual personal characteristics including age, occupation, economic level, lifestyle, and personality influence consumer behavior. This affects an individual in choosing, buying, or using something.

Consumer Behavior is closely related to Intention to Use (Abou-Youssef et al., 2015) because Intention to Use can influence an individual or group in selecting, purchasing or using a particular item or service, for example, namely technology (Qu et al., 2022; Souiden & Rani, 2015; Venkatesh et al., 2003; Windasari et al., 2022). Intention to Use is the key to someone before carrying out actual behavior (Qu et al., 2022).

### **Technology Acceptance Model (TAM)**

Technological developments have changed life to be more practical and simple so that the adoption of technology to facilitate people's activities needs to be done. One of the models

developed for technology adoption is the technology acceptance model (TAM) (Masrizal et al., 2022). TAM is a model used to analyze the factors that influence the acceptance of a technology. One of the reasons for previous research using TAM is its ability to provide reliable research results (Surendran, 2012) by exploring the influence of external factors on beliefs, attitudes and intentions (Davis et al., 1989). In TAM modeling, individual attitudes to adopt technology are influenced by perceived ease of use and perceived usefulness (Chuttur, 2009). This means that individual intentions to use new technologies depend on their perceptions of these technologies, which are influenced by other predictors. Thus, TAM can help develop systems and evaluate usage through user responses and behavior when operating the system (Mugo et al., 2017).

In addition, the Technology Acceptance Model (TAM) model used to explain technology acceptance (Qu et al., 2022) is a reference to previous literature on consumer behavior related to mobile banking and mobile wallets (Shin, 2009) which is largely based on an acceptance conceptual perspective. technology or the diffusion of these innovations (Malaquias and Hwang, 2019). TAM was also developed to explain user adoption in a system (Nur and Panggabean 2021). The TAM model explains perceived ease of use and perceived usefulness as the main variables in determining attitudes to use technology. Perceived ease of use and perceived usefulness have a significant positive relationship to attitude toward using technology, but the significance of the perceived usefulness variable is higher than that of the perceived ease of use variable (Davis, 1989; Shin, 2009). Shin's study (2009) provides suggestions for further research to further investigate Perceived Usefulness with other variables outside the model. Based on previous research, this study uses perceived usefulness with other variables as a predictor for determining the use of Islamic Digital Banks in Indonesia.

### **Unified Theory of Acceptance and Use of Technology (UTAUT)**

The Unified Theory of Acceptance and Use of Technology (UTAUT) is a model that explains a user's behavior towards the use of technology. UTAUT is a model used to describe user behavior towards an information technology or system. UTAUT is formulated using 4 constructs namely performance expectancy, effort expectancy, social influence and facilitating conditions. The construct is a direct determinant of the Behavioral Intention variable (Venkatesh et al., 2003). UTAUT is a model developed through the integration of eight theories and models namely Theory of Reasoned Action (TRA), Technology Acceptance Model (TAM), Motivational Model, Theory of Planned Behavior (TPB), Combined TBP/TAM. Model of PC Utilization, Innovation Diffusion Theory (IDT), and Social Cognitive Theory (SCT). According to Shin (2009), mobile phone applications are heavily influenced by social influence. Services in mobile phone applications have tough competition, for example e-wallets, and digital banks which are in line with Islamic Digital Bank services in Indonesia.

UTAUT theory aims to explain the intention of potential users to use a new technology or system (Qu et al., 2022; Venkatesh et al., 2003). According to Shin (2009), mobile applications can be greatly influenced by contextual factors such as social influence factors. In addition, mobile phone services or applications are in very tight competition such as e-wallets,

conventional digital banks and other payment methods. This also occurs in Islamic Digital Bank applications in Indonesia, which have many competitors such as e-wallets, Conventional Digital Banks and other digital payment applications. For this reason, this study uses the UTAUT model because it requires additional constructs (such as perceived trust and security) to be included in the UTAUT model which is able to explain the variance better. Such additional constructs are well suited to the UTAUT domain. Thus, it is important to use the UTAUT model in this study because it is relevant to the characteristics of Islamic Digital Bank services in Indonesia.

### **The relationship between Perceived Usefulness and Attitude**

Perceived Usefulness is the level of trust from an individual if using a particular technology or system will improve the performance of an individual when doing work (Davis, 1989; Venkatesh et al., 2003). If someone thinks that a system or technology can improve performance in work, then that person will intend to use it. While attitude is a person's affective reaction to using a new technology or system (Venkatesh et al., 2003). According to Shin (2009), Attitude is a person's positive or negative feelings in carrying out certain actions or things.

Research conducted by Davis (1989), Qu et al. (2022), and Shin (2009) argued about a person's perception of their desire to use new technology, especially in improving their performance. This perception affects their attitude and then influences their intention to use the technology. Qu et al. (2022) revealed that perceived usefulness comes from a person's subjective assessment of what one wants to feel when using electronic cash (e-cash) technology. While Shin (2009) also stated the same thing through the mobile wallet object. Someone's perception related to job improvement will influence their intention to use technology (Davis, 1989). Thus, perceived usefulness can shape a person's attitude or attitude which ultimately raises the intention or intention to use technology. Based on this relationship based on previous research, the following hypothesis can be formed.

*H1: Perceived Usefulness has a significant positive effect on Attitude toward Islamic Digital Banks*

### **Relationship between Religiosity and Attitude**

According to the Dictionary of Spiritual Terms, religiosity is taken from Latin, namely religio which comes from the root word religure which means binding (Ahmad, 2020). Religiosity means that the rules and obligations that must be obeyed and carried out by adherents of religion. Religiosity is a person's commitment to behavior and attitudes based on the religion or belief he adheres to. Attitudes and behavior are based on compliance with what God commands and staying away from everything that is forbidden by God or unlawful (Abou-Youssef et al., 2015; Ahmad, 2020; Souiden & Rani, 2015).

Souiden & Rani's study (2015) revealed that religiosity has a tridimensional nature, consisting of religious beliefs, religious involvement and fear of divine punishment. The level

of religiosity of a Muslim can influence someone in shaping their attitude, one of which is in using sharia services. According to Abou-Youssef et al., (2015), religiosity in Islamic law can be measured through two main dimensions, namely shalih and fasiq. However, this dimension does not necessarily assess a person's religion but the level of one's Islamic religiosity is generally assessed in a more subtle way, for example by how often an individual prays. Furthermore, the study states that Religiosity can shape the attitude of an individual as well as a measure in measuring their intention to use Islamic banking services. Thus, religiosity can shape the attitude of Muslim individuals and influence their intention to use Islamic banking. Based on this discussion, the research hypothesis is.

*H2: Religiosity has a significant positive effect on Attitude toward Islamic Digital Banks*

### **Relationship between Attitude toward Islamic Digital Banks and Intention to Use**

Attitude is a positive or negative feeling that arises from someone before they do something (Davis, 1989), then Attitude Toward Using Technology can be defined as a positive or negative reaction that arises from someone to perform an action that will be carried out in using a technology. Meanwhile, Intention to Use is a person's willingness to perform certain behaviors (Qu et al., 2022). A person's intention can be explained by willingness, strong desire, and ability to use. These three things motivate someone's intention to use something like technology or a system. Intention to Use can explain a person's intention to use a system or technology (Davis, 1989; Windasari et al., 2022)

According to Qu et al. (2022), a person's attitude tends to influence their intentions before using certain technologies. The TAM theory also explains that attitude is something that can influence intention (Davis, 1989). An individual's attitude is based on their beliefs and evaluations which have an impact on forming their intention to take action (Shin, 2009). It can be concluded, attitude is a variable that can directly affect intention. Based on the discussion of the relationship between attitude toward Islamic Digital Banks and intention to use, a hypothesis can be formed, namely.

*H3: Attitude toward Islamic Digital Banks has a significant positive effect on Intention to Use*

### **Relationship between Social Influence with Intention to Use**

Based on the Unified Theory of Acceptance and Use of Technology (UTAUT) model, Social Influence is the level of a person where an individual feels that other people influence him to use a technology or a new system (Venkatesh et al., 2003; Windasari et al., 2022). Social Influence is the level of a person where an individual feels that other people influence him to use a technology or a new system (Venkatesh et al., 2003; Windasari et al., 2022). Social Influence is a direct determining variable of Intention to Use and represented by Subjective Norm variables in other theories, namely TRA, TAM, TPB, Social Factors in Model of PC Utilization (MPCU), and Image in Innovation Diffusion Theory (IDT) (Venkatesh et al., 2003).

Social influence comes from the surrounding environment, namely family, peers, and the environment, which motivates a person to form intentions and take action. Based on the study of Windasari et al., (2022) that social influence is also called a way to form intentions before taking action so that social influence is a variable that can influence an individual's intention to do certain things. Based on the literature, the hypothesis can be taken, namely.

*H4: Social Influence has a significant positive effect on Intention to Use*

### **Relationship between Features and Intention to Use**

According to Keller (2016), features are variations in a product offered by a company that differentiate it from similar products offered by other companies. The product concept according to Keller (2016), explains that consumers will like the products or services produced by the company, namely products or services that have the best or innovative quality, performance, or features compared to its competitors. This shows that consumers tend to be interested in choosing products or services that have innovative features. Keller (2016) also stated that companies will offer their products or services by adjusting the features needed by consumers. Features will make consumers more satisfied if they have product features that suit the needs of consumers (Windasari et al., 2022).

Windasari et al., (2022) stated that variations in features can influence a person's intention to use products, services, and technology. One of the products or services has an innovative feature concept that makes it easier for users so that users like these features. Features are factors that can influence or motivate someone's intention or intention to perform a behavior (Keller, 2016). Based on the discussion of the relationship between features and intention, the hypothesis taken by this study is:

*H5: Features have a significant positive effect on Intention to Use*

### **3. Methodology and Data**

This study aims to investigate how Perceived Usefulness and Religiosity influence Intention to Use through Attitude toward Islamic Digital Banks and the direct influence of Social Influence and Features on Intention to Use. This study used the SEM-PLS analysis technique, according to Hair et al., (2018) and Sarstedt et al., (2014) that SEM-PLS is a variance-based SEM analysis technique or based on total variance analysis which includes a measurement model (outer model) and the structural model (inner model). The structural model and inner model test aims to determine the influence between variables. So the SEM-PLS analysis technique is appropriate for this study which aims to explain the relationship between many variables simultaneously (Sarstedt et al., 2014). The following is the empirical model used in this study.

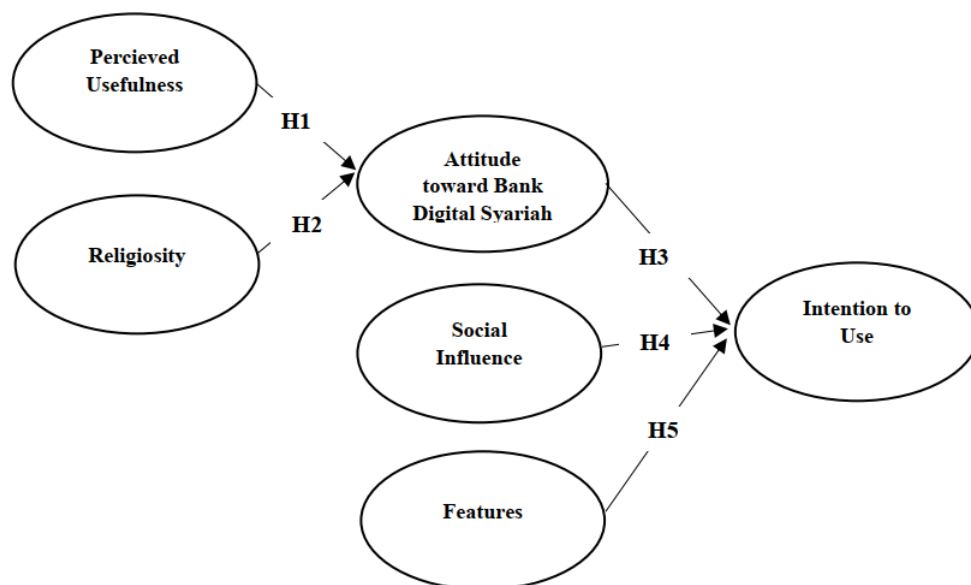


Figure 1. Empirical Model

Sources: Davis, (1989); Shin, (2009); Souiden & Rani, (2015); Windasari et al., (2022)

The population of this study is all Muslim students in Indonesia aged 20-24 years. Nonprobability sampling with convenience sampling category is used in sampling. Due to the ease and practicality of sampling for data collection. The sampling for this study was distributed to student organizations, namely FOSSEI and AIESEC. The minimum number of samples required is 90 and is in accordance with the sample criteria proposed by Sarstedt et al. (2014) that the number of indicators is 18 multiplied by 5. While the data used is primary data. Data were obtained directly by distributing questionnaires with a Likert scale of 1 (Strongly Disagree) to 5 (Strongly Agree) and distributed online.

#### 4. Results

##### *Profile of Sample Respondents*

Before the researcher gives questions to the respondents which will be used to test the hypothesis, the researcher first presents the characteristics of the respondents (Table 1). Based on table 1 it describes that the respondents in this study consisted of 18 years of age amounting to 1 or 0.9%, 20 years totaling 7 or 6.5%, 21 years totaling 57 or 53.3%, 22 years totaling 39 or 36.4 %, 23 years amounted to 3 or 2.8%, and 24 years amounted to 0 or 0%, then the respondents who met the criteria in this study, namely 20-24 years, totaled 106. On the other hand, respondents were spread across various regions of Indonesia with domiciles in Java East was 77 or 72.64%, Central Java was 9 or 8.49%, West Java was 8 or 7.55%, DKI Jakarta was 4 or 3.77%, DI Yogyakarta was 3 or 2.83%, and Banten, Bali, South Sulawesi, Jambi and Lampung each accounted for 1 or 0.94%. Then the respondents consisted of students at Airlangga University totaling 47 or 44.34%, Brawijaya University totaling 7 or 6.60%, Bakrie University totaling 5 or 4.72%, Surabaya State University totaling 4 or 3.77%, University of Indonesia totaling 3 or 2.83% , Islamic University of Kadiri amounted to 3 or 2.83%, Sepuluh Nopember Institute of Technology, University of Trunojoyo Madura, Gadjah Mada University,



State Polytechnic of Malang, Diponegoro University, IAIN Kediri each amounted to 2 or 1.89%; and other Universities are 27 or 25.5% or respectively 1 (0.94%).

**Table 1. Characteristics of Respondents**

Variable	Category	Frequency	(%)
Age	18	1	0,9
	20	7	6,5
	21	57	53,3
	22	39	36,4
	23	3	2,8
	24	0	0
Domicile	East Java	77	72,64
	Central Java	9	8,49
	West Java	8	7,55
	Jakarta	4	3,77
	Yogyakarta	3	2,83
	Banten	1	0,94
	Bali	1	0,94
	South Sulawesi	1	0,94
	Jambi	1	0,94
	Lampung	1	0,94
	University	Universitas Airlangga	47
Universitas Brawijaya		7	6.60
Universitas Bakrie		5	4.72
Universitas Negeri Surabaya		4	3.77
Universitas Indonesia		3	2.83
Universitas Islam Kadiri		3	2.83
Institut Teknologi Sepuluh Nopember		2	1.89
Universitas Trunojoyo Madura		2	1.89
Universitas Gadjah Mada		2	1.89
Politeknik Negeri Malang		2	1.89
Universitas Diponegoro		2	1.89
IAIN Kediri		2	1.89
Others University		27	25,5

Source: Authors

*Testing the measurement model (Outer model)*

Confirmation of the measurement model involves two tests, namely the validity test and the reliability test. In this study, the parameters used to test validity are convergent validity (CV) and discriminant validity (DV) where the CV is to ensure that each indicator is grouped into the appropriate construct and the DV function shows that the construct loading factor value is in the construct greater than when the loading factor value is outside the construct, the loading factor value must be above 0.70 with a significance value below 0.05 (Hair et al., 2014). Factor loadings show the correlation values, and the weights of the indicators studied. In addition, there is construct reliability (CR) which is used to provide more precise estimation values with factor loadings in the research model. According to Sholihin et al., (2011), CV can also be measured using the average variance extract (AVE) parameter, with an AVE value that meets the criteria of 0.50 (Hulland, 1999). High reliability results indicate that each indicator is consistent with its measurement. If all the variables in this study meet the criteria, then these variables can be said to be valid. Based on table 2 below, it shows that the factor loading of all variables is greater than 0.70, the AVE value is greater than 0.50 and CR is greater than 0.70. Based on Table 2 below, it shows that the values of all indicator variables can be said to be valid, reliable and have a good unidimensional level.

The discriminant validity test shows that a construct will be fulfilled if the square root of the resulting AVE is greater than the square of the correlation between the construct and the other constructs. Based on Table 3 it can be concluded that the discriminant validity of all these variables has been fulfilled because the square root of AVE has a higher value than the square of the correlation between constructs.

**Table 2. Convergent Validity and Reliability**

Constructs	Item	Loading	CR	AVE
Perceived Usefulness	1. Sharia Digital Bank makes it easy to do specific jobs	0,844	0,836	0,663
	2. Sharia Digital Bank provides a feeling of help in doing something.	0,877		
	3. Sharia Digital Bank makes productivity increase more than usual	0,777		
	4. Sharia Digital Bank has a positive effect on doing something	0,753		
Religiosity	1. Sharia Digital Bank, following the belief that it is not prohibited by religion	0,898	0,911	0,842
	2. Sharia Digital Bank is involved in activities ordered by the Islamic religion and does not carry out actions that are prohibited or violate the law.	0,934		
		0,922		

	3. Sharia Digital Bank supports Muslims to submit to Allah's rules and completely avoid what is unlawful.			
Attitude toward Islamic Digital Bank	1. Sharia Digital Bank encourages my belief that it will positively impact me.	0,941	0,871	0,886
	2. Giving a positive assessment of Islamic Digital Bank is based on my beliefs.	0,942		
Social Influence	1. The people around me influence me to use Islamic Digital Bank.	0,845	0,862	0,692
	2. The company's capabilities help increase my trust in Islamic Digital Bank.	0,880		
	3. People who are important to me increase my trust in Bank Digital Syariah.	0,767		
Features	1. Sharia Digital Bank has various features.	0,918	0,902	0,822
	2. Sharia Digital Bank has features that are currently needed.	0,935		
	3. Sharia Digital Bank has unique financial services.	0,866		
Intention to Use	1. Willingness to use existing technology in Islamic Digital Banks.	0,943	0,931	0,877
	2. Strong desire to use Islamic Digital Bank.	0,932		
	3. Ability to use Islamic Digital Bank technology and systems and intend to use them.	0,935		

Source: Authors

Table 3. Discriminant Validity

Construct	ATB	IU	FE	PU	REL	SI
Attitude toward Islamic Digital Bank						
Intention to Use	0.795					
Features	0.792	0.788				
Perceived Usefulness	0.838	0.880	0.850			
Religiosity	0.751	0.700	0.672	0.748		

Social Influence	0.648	0.754	0.772	0.730	0.633	
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Source: Authors

Note: ATB (Attitude toward Islamic Digital Bank); IU (Intention to Use); FE (Features); PU (Perceived Usefulness); REL (Religiosity); SI (Social Influence)

Next, the path coefficient estimation is performed as shown in Table 4, which is the estimated value of path relationships in the structural model using a procedure called bootstrapping. The t-statistic value  $> 1.96$  (5% significance) for each path relationship and the p-value  $< 0.05$  means that it has a significant effect.

Based on the hypothesis test shown in Table 4, the following conclusions can be drawn.

H1: Perceived Usefulness with Attitude toward Islamic Digital Banks has an original sample value of 0.484. Meanwhile, the t-statistic is  $4.013 > 1.96$  and the P-value is  $0.000061 < 0.05$ . In conclusion, the relationship between the variables Perceived Usefulness and Attitude toward Islamic Digital Banks is significantly positive.

H2: Religiosity with Attitude toward Islamic Digital Banks has an original sample value of 0.354. Meanwhile, the t-statistic is  $4.249 > 1.96$  and the P-value is  $0.000022 < 0.05$ . In conclusion, the relationship between the Religiosity variable and the Attitude toward Sharia Digital Bank is significantly positive.

H3: Attitude toward Islamic Digital Banks with Intention to Use has an original sample value of 0.350. While the value of the t-statistic is  $4.658 > 1.96$  and the P-value is  $0.000003 < 0.05$ . In conclusion, the relationship between Attitude toward Sharia Digital Bank and Intention to Use is significantly positive.

H4: Social Influence with Intention to Use has an original sample value of 0.309. Meanwhile, the t-statistic is  $3.304 > 1.96$  and the P-value is  $0.000959 < 0.05$ . In conclusion, the relationship between Social Influence variables and Intention to Use is significantly positive.

H5: Features with Intention to Use have an original sample value of 0.275. While the value of the t-statistic is  $2.950 > 1.96$  and the P-value is  $0.003193 < 0.05$ . In conclusion, the relationship between the variables Features with Intention to Use is significant positive.

Hypothesis	Original Sample (O)	T Statistics ( O/STDEV )	p-values	Decision
Perceived Usefulness -> Attitude toward Islamic Digital Bank	0,484	4,013	0,000061	Supported
Religiosity -> Attitude toward Islamic Digital Bank	0,354	4,249	0,000022	Supported
Attitude toward Islamic Digital Bank -> Intention to Use	0,350	4,658	0,000003	Supported

Social Influence -> Intention to Use	0,309	3,304	0,000959	Supported
Features -> Intention to Use	0,275	2,950	0,003193	Supported

Source: Authors

### *Perceived Usefulness of Attitude toward Sharia Digital Banks*

Based on the results of the hypothesis test, the t-statistic is 4.013, and the p-value is 0.000061, which means that Perceived Usefulness has a significant positive relationship with Attitude toward Islamic Digital Banks. In line with research by Qu et al., (2022) that Perceived Usefulness or the respondent's perception of the perceived usefulness of a technology or system can influence attitudes in using e-cash. Shin's research (2009) suggests that the user's perceived usefulness can affect the attitude or attitude of the user, and from this attitude can form an intention to use an e-wallet. Furthermore, Safari et al., (2022) in his study revealed that internet banking users in the Democratic Republic of the Congo, especially the city of Bukavu, positive attitude towards them towards internet banking is determined by their perceived usefulness while for non-users a positive attitude towards them towards internet banking not only determined by perceived usefulness but also trust in the internet in the form of a security system offered by banks.

In this study, respondents agreed that Islamic Digital Banks can make it easier to do certain jobs, provide a feeling of being helped or useful in doing something, increase productivity more than usual, and provide a positive effect in doing something. In particular, respondents felt that Islamic Digital Banks could make it easier for them to do a job. The ease that is felt can give a positive reaction if they use Islamic Digital Banks. This statement is reinforced by what was conveyed by Qu et al., (2022) that customer attitudes in using a technology or system are based on perceptions regarding the ease of use of a technology or system. That's according to HR. Bukhari No. 5659 as follows.

*"Make it easy and don't make it difficult, Give good news and don't make them run away"*

Sharia Digital Bank is one of the da'wah to the public to use Digital Bank services in accordance with religious rules. Preaching is not an easy matter, some accept and reject it. For this reason, in accordance with Islamic teachings, Islamic Digital Banks have services that can simplify the work of their users or not make it difficult for users so that there are more and more users of Islamic Digital Bank services. The results in this study indicate that Perceived Usefulness in a technology or system is very important in order to bring about Attitude or a positive reaction from potential users. Thus, Islamic Digital Banks must maintain and improve their services in order to make the work of their users easier. For this reason, improvements in Islamic Digital Bank services need to be carried out on an ongoing basis.

### *Religiosity towards Attitude toward Sharia Digital Banks*

The results of the study show that Religiosity has a significant positive effect on Attitude toward Islamic Digital Banks. It can be seen from the t-statistic of 4.249 which has a value of more than 1.96, and p-values of 0.000022. In line with the results of Souiden & Rani's research (2015) that a person's Religiosity has a significant positive effect on a person's attitude at an Islamic Bank and Abou-Youssef et al.'s research, (2015), Religiosity has an effect on an individual's Attitude at an Islamic Bank. Likewise with the research results of Suhartanto et al., (2019) in the context of mobile banking in Islamic banks, it must be believed that the principles applied are in accordance with Islamic values both in processes and services (especially finance). This will result in a Muslim who has high religiosity having a higher perception of mobile bank services. These findings support that religion has an impact on a person's attitude and behavior towards a product according to his religious identity (Agarwala et al., 2019).

In this study, Religiosity is the most dominant variable in influencing Attitude toward Islamic Digital Banks. Because of the constant value shows that it has a value of 4.249 and the value is greater compared to the variable Perceived Usefulness. It can be concluded that the most dominant variable influencing Attitude toward Islamic Digital Banks is Religiosity. Respondents as a whole agree with the statement regarding the level of Religiosity that will affect the Attitude toward Islamic Digital Banks at Islamic Digital Banks. Respondents agreed that Sharia Digital Bank is in accordance with the belief that it is not prohibited by religion, is involved in activities that are in accordance with what is ordered by the Islamic religion and does not carry out actions that are prohibited or unlawful, and supports as a Muslim to submit to Allah's rules and completely avoid what is unclean.

In using banking services it is not permissible to violate the provisions of Allah SWT, namely consuming the proceeds of usury. Sharia Digital Banks do not use usury, maysir, gharar, haram, and dzalim in every transaction made because the rules in Islamic Digital Banks are adjusted to sharia provisions or Fiqh Muamalah in their services and transactions. For this reason, the majority of respondents believe that Islamic Digital Banks are in accordance with sharia provisions so they have the confidence to use Islamic Digital Bank services. The results in this study show that religiosity is one of the important things in raising attitudes, especially at Islamic banks.

As Muslims, Religiosity is very important. A person's level of religiosity reflects his obedience to Allah SWT, commitment to behavior and attitudes that are based on religion, as well as following orders and staying away from His prohibitions. Thus, one of the things that influences the attitude of using Islamic Digital Banks is the level of religiosity of each individual that Islamic Digital Banks are in accordance with the provisions or teachings of Allah SWT.

### *Attitude toward Sharia Digital Bank towards Intention to Use*

The statistical test results show that Attitude toward Islamic Digital Banks has a significant positive effect on Intention to Use with a t-statistic of 4.658, and p-values of 0.000003. This

means that Attitude toward Islamic Digital Banks is a variable that has an important influence on increasing the use of Islamic Digital Banks. This is in line with Shin's research (2009), which states that a person's attitude towards something behavior is determined by beliefs and evaluation of those beliefs will form a person's intention to perform certain actions in use mobile wallets. Furthermore, Qu et al., (2022) that attitude determines a person's intention to use e-cash and the results of the study by Charag et al., (2020) in the context of Islamic banking show that among all attitude factors it is found to have a large significant impact on intention to adopt Islamic banking. This finding is consistent with previous research from Echchabi and Olaniyi (2012) in Malaysia which found that attitude is a significant determinant of consumer intentions to adopt Islamic banking services. Thus, attitude appears as the single most important predictor of intention in using Islamic banking.

In this study, attitude toward Islamic Digital Banks is the most dominant variable in influencing Intention to Use at Islamic Digital Banks because the constant value indicates that it has a value of 4.658 and this value is greater than the Social Influence and Features variables. This shows that respondents agree that Islamic Digital Bank encourages their beliefs and has a good impact on them, and gives a positive assessment of Islamic Digital Banks based on their beliefs. Sharia Digital Bank is an institution that fulfills the provisions of Allah and is not prohibited by Islam, this will provide a positive attitude or attitude for prospective Muslim customers. Where then it can raise intentions in behaving, namely to use Islamic Digital Banks as in TAM theory and research conducted by Qu et al., (2022) & Shin (2009). This is because Sharia Digital Banks are in accordance with Islamic religious provisions that are required to comply with all orders and stay away from the prohibitions of Allah SWT.

The results in this study indicate that Attitude toward Islamic Digital Banks is one of the things that can lead to intention or Intention to Use to use Islamic Digital Banks. Islamic Digital Banks must maintain and improve things that can generate confidence and positive reactions to Islamic Digital Banks. The positive reaction from potential users is very important because it can influence them to use Islamic Digital Banks.

#### *Social Influence with Intention to Use*

Based on the hypothesis test shows that Social Influence has a significant positive effect on Intention to Use with a t-statistic of 3.304 (greater than 1.96), and p-values of 0.000959. These results are in line with research from Venkatesh et al. (2003) which can be called the UTAUT model that social influence is a variable that determines someone's intention to use technology or systems. In addition, social influence is a variable that can influence or motivate intentions someone to use Digital Bank, especially in Gen Y and Gen Z (Windasari et al., 2022). However, this study differs from Yaseen et al., (2022) in that social influence has no effect on the behavioral intention of Islamic Mobile Banking in Jordan because Islamic Mobile Banking is in its early stages of adoption, the existing social perception implies that people can rely on conventional commercial bank services by direct and face-to-face communication, and styles

of decision-making in the Arab world are often paternalistic and at the same time exhibit strong personalism, collectivism, and individualism.

While some of the respondents in this study agreed and other respondents did not agree that the people around influenced them to use Islamic Digital Banks, as well as important people who thought that "I have to use Islamic Digital Banks". In accordance with the operational definition, the respondent agrees that the influence of other people influences him to use Islamic Digital Banks so that it can encourage the respondent's Intention to Use to use Islamic Digital Banks. As social beings, humans cannot be separated from interactions with the people around them. A person's morals and behavior are influenced by the morals and behavior of the surrounding environment. In Islam, we are encouraged to associate with righteous people so that the morals and behavior of these righteous people can influence us to be better which is reflected in HR. Bukhari and Muslim.

*"The parable of good and evil friends is like a man who brings perfume and a blacksmith. Whoever brings perfume, he may give it to you, or you buy from it, or at least you get a fragrant aroma from it. As for the blacksmith, it may be that your clothes are burned because of it, or you get a bad smell from it." (Reported by Al-Bukhari and Muslim).*

In this study, the friends or environment around the respondents were mostly in the environment or friends around who were righteous or good because they influenced or provided benefits for using Islamic Digital Banks. Where a Sharia Digital Bank is an institution that provides services or provisions that are in accordance with religion or in accordance with the way of Allah. The results in this study indicate that social influence is one of the things that can influence the intention to use Islamic digital banks. Social Influence or the influence of other people influence them to use Islamic Digital Banks. For this reason, Islamic Digital Banks must improve strategies that can influence the community so that they have the intention to use Islamic Digital Banks.

#### *Features and Intention to Use*

Based on the t-statistic of 2.950 and p-value of 0.003193, it means that features have a significant positive influence on Intention to Use. All indicators on the features variable are in the agreed group, meaning that the features of a technology or system are very important in order to bring about a positive attitude or reaction from potential users. The results of this study are in line with research conducted by Ming et al., (2021) and Windasari et al., (2022) that the features in a technology or service can motivate someone to use the technology or service. The concept of a product or service is that users like the most innovative product or service features (Keller, 2016), including Islamic banking which adapts and provides mobile banking services to its customers given its unique features and characteristics (Bello et al. , 2017), despite high demand because the majority of Muslims (Guru et al., 2003) prefer to continue to innovate for society so that they can transact cashlessly and increase Islamic financial inclusion (Thaker et al., 2020). Thus, the presence of these features will influence or motivate the customer's



intention to use. Moreover, the features incorporated into the system make Islamic banking more sustainable.

As for the respondents in this study, overall agree with the statement that Islamic Digital Banks provide many diverse features, have features currently needed by prospective users, and have unique financial services. According to the operational definition, the characteristics of Islamic Digital Banks are different from other banks. It can be concluded that the majority of respondents agree that the characteristics of Islamic Digital Banks differentiate them from other banks. Sharia Digital Banks have various features that are currently needed by prospective users, and have unique financial services while still complying with religious provisions. In accordance with the verse above that, Sharia Digital Bank companies do or establish banking that can make it easier for users through its features but in accordance with the way of Allah. The results in this study show that the features of a technology or system are very important in order to bring about a positive attitude or reaction from potential users. Thus, Islamic Digital Banks must maintain and improve their features, especially variations, features needed and services that are unique to users. For this reason, improvements in the features of Islamic Digital Banks need to be carried out on an ongoing basis in order to strengthen the characteristics of Islamic Digital Banks that differentiate them from other Banks.

## 5. Conclusion

Based on data processing and data analysis, Perceived Usefulness significantly positively affects Attitude toward Islamic Digital Banks at Islamic Digital Banks with a t-statistic value of 4,013 and *p-values* of 0,000061. Second, Religiosity significantly positively affects Attitude toward Islamic Digital Banks at Islamic Digital Banks with 4,249 and *p-value* of 0,000022. Third, Attitude toward Islamic Digital Banks has a significant positive effect on Intention to Use at Islamic Digital Banks with a t-statistic value of 4,658 and *p-value* of 0,000003. Fourth, Social Influence significantly positively influences Intention to Use at Islamic Digital Banks with a t-statistic value of 3,304 and a *p-value* of 0,000959. Fifth, Features significantly positively impact Intention to Use at Islamic Digital Banks with a t-statistic value of 2,950 and a *p-value* of 0,003193.

After knowing what influences Intention to Use at Islamic Digital Banks, this research can have implications for Islamic Digital Banks in making strategies to increase the number of users or customers in order to increase profits for Islamic Digital Banks. It is hoped that by paying attention to these factors it can influence the Intention to Use to increase users or customers of Islamic Digital Banks so that it will have an impact on increasing the profits of Islamic Digital Bank companies. This research has been carried out optimally by researchers with scientific procedures, but this research still has limitations. This research uses a fairly broad scope. The distribution of online questionnaires obtained limited results, namely 107 respondents, and 106 who met the criteria. There were time and domestic limitations in distributing the questionnaires. Future researchers are expected to add to and evaluate other variables that can influence Intention to Use as well as variables that can be used as a reference

for strategies or improvements to Islamic Digital Banks in Indonesia from an internal and external perspective and each individual. Further research is also expected to broaden the scope of respondents from Indonesia and other Islamic countries.

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