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Determinants for Acceptance and Use of Sharīʿah Banking Digital Services in Indonesia: Applying UTAUT 3, Trust, and Sharīʿah Compliance

Ade Sofyan Mulazid

Professor, Faculty of Economics and Business,
Universitas Islam Negeri Syarif Hidayatullah Jakarta, Indonesia

Desmadi Saharuddin

Professor, Faculty of Economics and Business,
Universitas Islam Negeri Syarif Hidayatullah Jakarta, Indonesia

Muhammad Khaerul Muttaqien

Assistant Professor, Faculty of Islamic Religion,
Universitas Muhammadiyah Jakarta, Indonesia

Ahmad Tibrizi Soni Wicaksono

Assistant Professor, Faculty of Economics,
Universitas Islam Negeri Maulana Malik Ibrahim Malang, Indonesia

Fatmawati Fatmawati

Associate Professor, Faculty of Da'wāh and Communication Sciences,
Universitas Islam Negeri Syarif Hidayatullah Jakarta, Indonesia

Fauzan Fauzan

Associate Professor, Faculty of sharīʿah
Universitas Islam Negeri Fatmawati Sukarno Bengkulu, Indonesia

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Abstract. Digital banking is one of the services of sharīʿah banking, so the quality of these services needs to be considered. This study investigates the determinants of intention and use of sharīʿah banking digital services by Indonesian Muslims, using the modified unified theory of technology acceptance and use (UTAUT) 3 model with sharīʿah compliance and trust variables. The model was empirically tested in the Jakarta Metropolitan area using 129 responses from a field survey. The collected data were analyzed using partial least squares structural equation modeling. The results show that habit, personal innovativeness, and trust significantly influence the intention to use sharīʿah banking digital services. Performance expectations, personal innovativeness, and sharīʿah compliance significantly affect the actual use of sharīʿah banking digital services. The

results of this study also prove the role of sharīʿah compliance in moderating the effect of business expectations on the intention to use sharīʿah banking digital services. The practical implications of the results of this study can be used to encourage the development of sharīʿah banking digital services and decision-making in formulating strategies to increase the acceptance and use of sharīʿah banking digital services. This research also contributes to the development of literature as an initial effort to investigate the factors that influence the acceptance and use of sharīʿah banking digital services using the modified UTAUT 3 model with sharīʿah compliance and trust variables.

KEYWORDS: UTAUT 3, Sharīʿah Compliance, Digital Banking, Sharīʿah Banking

***JEL CLASSIFICATION*:** G21, G40

***KAUJIE CLASSIFICATION*:** B4, I1, J2

1. Introduction

Sharīʿah banking is an emergent dynamic segment in the finance sector. Alongside the conventional system, it also provides the products and services needed by the community (Mufraini et al., 2019; Mulazid et al., 2020). Compared to conventional banking, it has unique operational characteristics, and its activities depend on sharīʿah principles or sharīʿah law, which serves as the main guide (Muhammad et al., 2021; Ullah, 2014). The prohibition of usury-based financial transactions in Islam and the aspirations of Muslims to realize religious values have made sharīʿah banking a key player in global financial circles over the past four decades (Zouari & Abdelhedi, 2021). Referring to the State of the Global Islamic Economy 2019/2020, Thomson Reuters reported that sharīʿah banking is the most important sector in developing the Islamic economy. It contributes 71% or USD 1.72 trillion of the industry's total assets (Bella & Himmawan, 2021).

As a country with the highest population of Muslims in the world, Indonesia should be a reference in terms of Islamic finance (Mulazid et al., 2020). With a total financial asset of US$99 billion in 2019, compared to the US$86 billion recorded in 2018, Indonesia was the seventh country with the world's most significant total Islamic financial assets in 2019. The sharīʿah banking sector recorded the most prevalent proliferation with an increase of US$ $10 billion from US$28 billion in 2018 to US$38 billion in 2019 (Bank Indonesia, 2020). Furthermore, in 2021 an index that ranks the conditions of sharīʿah banking and finance in various countries, namely the Islamic Finance Country Index (IFCI), puts Indonesia in the first place, which is an increase of 1 position from 2020 (Bank Indonesia, 2021). The Global Islamic Fintech (GIFT) Index places Malaysia, Indonesia, and the United Kingdom in the top five most conducive countries for the Sharīʿah Fintech market and ecosystem growth.

However, weak supervisory activities and low sharīʿah compliance are still the main challenges in implementing Sharīʿah Fintech, while compliance is the core principle of its financial regulation (Muryanto, 2022). Indonesia, a country dominated by Muslims, has 175.4 million active internet users. With a significant market share, sharīʿah banking digital services should be more important than conventional banks. However, conventional banks are more widely. With the current challenges, sharīʿah banks are expected to innovate to improve their service efficiency. These efforts include offering various services to customers by utilizing currently developed technology to remain competitive in the digitization era (Berraies et al., 2015).

The preferences and acceptance of digital services changed a lot, especially during the pandemic. Bank Indonesia recorded that the volume of digital banking transactions since April 2020 has increased significantly yearly by 37.35% (Riza, 2021). Digital banking transactions are banking transactions carried out using electronic or digital facilities owned by the Bank, and/or through digital media owned by prospective customers and/or Bank customers, which are carried out independently. By using digital banking services, prospective customers and/or bank customers can obtain information, communicate, register, open accounts, banking transactions, and close accounts, including obtaining

other information and transactions outside of banking products, such as financial advisory, investment, e-commerce transactions, and other needs of Bank customers (OJK, 2016). The digitization trend during the pandemic significantly increased the number of internet users and mobile connections. A survey on digital equity, utilization, and security by the Institute of Social Economic Digital (ISED) in 2020, showed that 66% of the respondents trusted internet or mobile banking personal data, and 41.8% relied on digital money applications (OVO, Dana, iSaku, and others), 32% on the marketplace, and 9% on absolute distrust. It was discovered that respondents were highly reliant on mobile banking, irrespective of the several obstacles encountered. This includes the affordability of smartphones and poor internet connectivity, concerns about security, data privacy, and trust in the use of mobile banking (Chawla & Joshi, 2019). Furthermore, mobile banking is also inseparable from sharīʿah compliance, which can affect customers (Martasari & Mardian, 2015). Responding to various changes caused by the digital economy, sharīʿah banking also provides digital services to accommodate public needs by following sharīʿah provisions and principles (Bank Indonesia, 2020). Given that technology development requires significant investment, it is important to understand the motives behind consumer decisions to accept and use sharīʿah banking digital services. Therefore, to obtain this information, it is necessary to research the acceptance and use of sharīʿah banking digital services. Some preliminary research conducted on the process of verifying the acceptance and use of technological innovations adopted by financial institutions usually employed the UTAUT 2 model (Anggraeni et al., 2021; Kholid, 2019; Kusumawati & Rinaldi, 2020; T. T. Nguyen et al., 2020; Raza et al., 2018; Suma vally & Shankar, 2020; Yahaya & Ahmada, 2019). On the contrary Anggraeni et al., (2021); Raza et al., (2018); Suma vally & Shankar, (2020) adopted the UTAUT 2 model, Nguyen et al., (2020) used the UTAUT2 model to examine the effect of performance expectancy, effort expectancy, social influence, facilitating condition, hedonic motivation, price value, habit, and additional variable of trust on Vietnamese customer behavior. The findings show that performance and effort expectancies, hedonic motivation, habit, and trust significantly and positively affected the customer's intention to use digital banking services. Meanwhile, no research has investigated the process of verifying the acceptance and use of sharīʿah banking digital services by employing the UTAUT 3 model with additional variables of sharīʿah compliance and trust. This model is the most comprehensive approach to validating alternative perspectives on the desirability to use and accept technological innovations (Farooq et al., 2017; Gunasinghe et al., 2020). Trust and sharīʿah compliance are also considered essential variables due to their influence on consumer intention and the decision to select Islamic financial products and services (Rabbani et al., 2021; Raza et al., 2021; Ribadu & Wan Ab. Rahman, 2019). Several works of literature highlight trust and sharīʿah compliance as important variables used to predict the intentions and actual behavior of sharīʿah products. However, literature shows that research involving sharīʿah compliance variables is still limited, especially in the case of using technology at the sharīʿah banking. The only literature comes from (Pahlevi et al., 2023) which study the effect of sharīʿah compliance on *Intention to use Fintech Services for Sharīʿah Bank* in Indonesia.

Usman et al., (2022) which study the effect of sharīʿah compliance on customer satisfaction of Islamic banks using e-banking in Indonesia. Meanwhile, other studies link sharīʿah compliance and satisfaction use in a different context. In the context of sharīʿah hotels, (Sobari et al., (2017), Usman et al., (2020) reveal that the influence of sharīʿah compliance on the satisfaction of hotel guests. Therefore, this research elaborates on applying the UTAUT 3 model with the addition of trust and sharīʿah compliance variables to create a new framework that contributes to the acceptance and use of innovative technology in a sharīʿah financial institution. This comprehensive study applies to the Islamic finance industry.

UTAUT 3 is a technology adoption model whose core determinants have undergone several changes and have been refined by theory from some previous research, including TAM (Davis, 1989), UTAUT (Venkatesh et al., 2003), and UTAUT 2 (Venkatesh et al., 2012) . This model and additional variables, namely sharīʿah compliance and trust, were adopted to identify the determinants that trigger the acceptance and use of sharīʿah banking digital

services by customers in Indonesia. This research also investigates the role of sharīʿah compliance in moderating the effect of effort expectancy on the intention of customers to use sharīʿah banking digital services.

2. Literature Review

2.1. Sharīʿah Digital Banking Services

Sharīʿah digital banking is banking that operates almost all of its activities and services such as opening new accounts, sending documents, deposits, loans, biometric identification, and transaction activities through online channels (Adenia et al., 2022). In general digital banking refers to the banking services delivered to the customer using digital channels that comprise internet banking and mobile banking. Likewise, sharīʿah banking digital services also have mobile banking and internet banking. Internet banking is defined as the remote delivery channel using the Internet for banking services in which customers perform online transactions through a bank's websites using a computer, personal computer, or laptop anytime and anywhere. Mobile banking refers to the channel used by customers to interact with the bank in order to obtain banking services using a mobile device or mobile telecommunications such as a cell phone, smartphone, or tablet, normally by downloading the mobile application (Hidayat & Kassim, 2023). Although some researchers consider conventional mobile banking and sharīʿah mobile banking equivalent. However, it is noted that Sharīʿah mobile banking is quite different from conventional mobile banking (Septiani et al., 2022). Usman et al., (2022) mentioned that sharīʿah compliance is the main differentiation between Sharīʿah banking and conventional banking, including in the provision of technology-based services, such as internet banking and mobile banking.

2.2. Sharīʿah Compliance

In the context of sharīʿah finance, implementing the concept of sharīʿah compliance is a must for every sharīʿah financial institution (Atal et al., 2022) including in the use of financial technology (Usman et al., 2022). Compliance with sharīʿah principles is an absolute requirement that must be implemented by any entity that applies sharīʿah principles. The implementation of all these sharīʿah principles is to express the characteristics and a form of integrity and credibility of the company itself, especially with regard to sharīʿah finance (Pahlevi et al., 2023). AAOIFI Sharīʿahh Standard No. 38 about Online Financial Dealings provides almost sharīʿah compliance aspects regarding online contracts and online dealing with financial transactions. It also contains an online platform for other requirements, either through commercial sites or online access services. Concerning contracts, this standard specifies in detail various aspects that follow sharīʿah, including determining the timing of the start of the contract, ownership procedures after signing the contract, and protection of online financial transactions. All online contracts made between the institution and its clients, such as opening accounts, remittances, and signing commercial contracts must comply with the general rules of Islamic financial transactions (Usman et al., 2022). AAOIFI in 2017 also emphasized that sharīʿah allows commercial sites, as long as they are free from practices that are contrary to sharīʿah itself. For example, the promotion of *haram* goods and services or using unauthorized means to promote *halal* goods and services. This standard also emphasizes the prohibition of infringing trade names, trade addresses, trademarks, and all other similar rights. Institutions that provide website services are required to build a system to prevent clients from making mistakes, such as providing a step for acceptance confirmation. The institution should use all possible measures of website protection, to safeguard its rights as well as the client's rights protection. Also, agencies are strictly prohibited from selling or sending data without the permission of the owner, as well as the prohibition of trespassing commercial websites and data theft (Usman et al., 2022).

Sharīʿah banking, too, in carrying out its business activities must be based on Islamic guidelines (Ullah, 2014). Sharīʿah banks must operationally comply with various restrictions that have been established in Islamic law known as sharīʿah compliance. Sharīʿah compliance in Sharīʿah bank operations includes not only products but also systems, techniques, and corporate identities (Usman et al., 2022). Failure to fulfill sharīʿah requirements will lead to negative perceptions (Hidayat & Kassim, 2023). Sharīʿah

compliance is the primary differentiation between sharīʿah banking and conventional banking, including the provision of technology-based services, such as Internet banking and mobile banking (Usman et al., 2022). Some literature highlights it as an essential variable used to predict sharīʿah products' intention and actual behavior (Aji et al., 2020; Raza et al., 2021). Kaakeh et al., (2019) carried out research in the United Arab Emirates and discovered the existence of a positive and significant relationship between sharīʿah compliance and an individual's intention to use sharīʿah banking products. Pahlevi et al., (2023) found sharīʿah compliance has a positive relationship with the Intention to use Fintech Services for sharīʿah bank. Furthermore, it is also an attraction for customers to use Islamic financial services (Alam et al., 2022; Ayedh et al., 2018; Johan et al., 2020). The more compliant sharīʿah banking is to Islamic principles, the greater the number of consumers who use its products (Atal et al., 2022; Sulaeman et al., 2021). It is also possible that this variable moderates the relationship between intention and actual use of digital banking services. Therefore, this led to the following hypotheses:

H1 Sharīʿah compliance positively affects the customer's intention to use sharīʿah banking digital services

H2 Sharīʿah compliance positively affects the actual behavior of using sharīʿah banking digital services

H3 Sharīʿah compliance plays a role in moderating the relationship between intention and actual use of sharīʿah banking digital services.

2.2. Trust and Behavioral Intention

In the implementation of digital banking services in Indonesia, it is very important for all parties to ensure the reliability of the security factor of digital banking service transactions in order to gain the trust of all parties, especially customers of digital banking services (OJK, 2016). Trust is the accumulation of beliefs in one's integrity and virtue and the ability to trigger the desire to depend on technology (Alalwan et al., 2017). Some research stated that it is an essential component in economic relations because of the uncertainty and risks associated with the online environment (Dakduk et al., 2020). Anggraeni et al., (2021); Kusumawati & Rinaldi, (2020); Nguyen et al., (2020); Tugade et al., (2021) stated that trust has a significant impact on the intention to use digital banking. In addition, Alalwan et al., (2017); Kusumawati & Rinaldi (2020); Nguyen et al., (2020); Tugade et al., (2021) stated that trust affects the customer's intention to use sharīʿah banking digital services. This led to the following hypothesis.

H4 Trust positively affects the customer's intention to use sharīʿah banking digital services

2.3. UTAUT 1, UTAUT 2, and UTAUT 3

The Unified Theory of Acceptance and Use of Technology (UTAUT) model has attracted innumerable attention, and its successful application has been confirmed in certain empirical research (Oliveira et al., 2016; Venkatesh et al., 2012). Some preliminary research stated that UTAUT provides a better understanding of how users accept, adopt, and use technology. Incidentally, acceptance, adoption, and utilization have diverse definitions. Acceptance is the initial decision to interact with technology. Adoption occurs after having direct experience, while utilization refers to the judgment to continue using the technology afterward and acquire significant knowledge (X. Chao et al., 2021). In search of a more comprehensive technology acceptance model, Venkatesh et al., (2003) presented UTAUT by reviewing related research, conducting empirical analyses, and synthesizing some elements of the eight behavioral intention models used in the previous context.

These include Theory of Reasoned Action (TRA), Technology Acceptance Model (TAM), Motivational Model (MM), Theory of Planned Behavior (TPB), the combination of TPB-TAM, Model of Personal Computer Utilization (MPCU), Innovation Diffusion Theory (IDT), and Social Cognitive Theory (SCT) (Savić & Pešterac, 2019). UTAUT is applied to unify existing theories of how users accept and use technology (C. M. Chao, 2019; Venkatesh et al., 2003). This model consists of six primary constructs, namely performance and effort expectancies, social influence, facilitating condition, intention, and behavior (C. M. Chao, 2019).

Rahadi & Nainggolan (2022) stated that performance and effort expectancies, social influence, and facilitating conditions are widely used to determine

their effect on behavioral intention. In addition, intention and facilitating conditions are broadly used to evaluate behavior. Based on a systematic analysis, Venkatesh et al., (2003) stated that this integrated model (UTAUT) is used to explain 70% of the user intention variance. The empirical research showed that it is the most effective model for analyzing technology acceptance.

Furthermore, most follow-up research focused on refining the UTAUT model to boost technology acceptance and usage (Gunasinghe et al., 2020). Venkatesh et al., (2012) modified the UTAUT model into UTAUT 2 by adding three variables, namely hedonic motivation, price value, and habit (Alkawsi et al., 2021). These were used to clarify acceptance Alalwan et al., (2017) and utilization of technology from a consumer's perspective (Kusumawati & Rinaldi 2020). UTAUT 2 has been widely accepted and used in other contexts, such as consumer technology. This involves high cost given a large number of technology devices, applications, and services targeting consumers.

The theoretical constructs provided by the UTAUT 2 model, including hedonic motivation, cost, and habit, which are not available in TAM or UTAUT, are also found to significantly impact consumer decision-making to use technology (Chang, 2012). Furthermore, Farooq et al., (2017) developed UTAUT 3 to explore the causal relationship between the constructs in UTAUT 2, such as performance and effort expectancies, social influence, facilitating condition, habit, hedonic motivation, and price value. This is in addition to personal innovation in technology and information, intention, and behavior of using Lecture Capture System (LCS) in the education environment in Malaysia. The UTAUT 3 model consisting of eight variables, namely performance and effort expectancies, social influence, facilitating condition, habit, hedonic motivation, price value, and personal innovation, is then used by Gunasinghe et al., (2020) to test the acceptance of Virtual Learning Environment and interpret e-Learning adoption in private environments in Sri Lanka.

Performance Expectancy and Actual Behavior

Performance expectancy is defined as a person's general perspective of the easiness of the new technology. It reflects the perceived utility and the extracted value. This specifically applies to the assumption that the use of technology services is easy (Rahadi & Nainggolan, 2022). Performance expectancy is the level of individual confidence in the use of a system that will improve performance. When the user's level of trust in a system is high, he will tend to use the technology offered regularly (Kumala et al., 2019). Performance expectancy is also defined as using technology to increase productivity, effectiveness, and efficiency (Gunasinghe et al., 2020; Venkatesh et al., 2012). This is also in line with research conducted by Harahap et al., (2023) that performance expectancy has a positive influence on the intention to use Sharīʿah digital banking. Referring to the description, the researcher formulates the hypothesis as follows:

H5 Performance expectancy positively affects the customer's intention to use sharīʿah banking digital services

Effort Expectancy and Behavioral Intention

Effort expectancy is the ease of use associated with the technical features of a system (Rahadi & Nainggolan, 2022). In the context of digital banking, it is also understood as the extent to which a person believes it is easy to use and requires little effort (T. T. Nguyen et al., 2020; Suma vally & Shankar, 2020). Effort expectancy is also a challenge because potential consumers will adopt and implement technology if the system and technical features are easy to use and understand (Ribadu & Wan Ab. Rahman, 2019). Some preliminary research stated that effort expectancy strongly impacts a person's intention to use technology. Riza, (2021); Suma vally & Shankar, (2020; Van et al., (2020) proved that effort expectancy has a positive impact on a person's intention to use digital banking.

Consumer experience is personal and implies one's involvement at different levels, such as rational, emotional, sensory, physical, and spiritual aspects. Consumer experience is an internal and subjective response from the customers after making direct or indirect contact with the company. Direct communication is generally initiated by the consumers and occurs during purchasing or enjoying the service. Meanwhile, indirect contact often involves unplanned meetings with representatives of

companies, services, or brands (Verhoef et al., 2009). Likewise, consumers' response to effort expectancy, sharīʿah compliance, and intention can be based on a series of processes that involve elements within the individual. These are conveyed through sensory, emotional, cognitive, physical, and social aspects that tend to interact.

When consumers respond to effort expectancy as a cognitive element, it is likely to be influenced by an assessment of sharīʿah compliance, representing an emotional element (Usman et al., 2022). Based on this assumption the relationship between effort expectancy and intention to use sharīʿah banking digital services may be moderated by sharīʿah compliance. Hence research involving sharīʿah compliance to explain the intention and actual use, investigate its role in moderating the impact of effort expectancy on intention, and the effect of intention on the actual use of sharīʿah banking digital services have not been carried out in Indonesia. Therefore, this led to the following hypothesis:

H6 Effort expectancy positively affects the customer's intention to use sharīʿah banking digital services

H7 Sharīʿah compliance plays a role in moderating the relationship between effort expectancy and intention to use sharīʿah banking digital services

Social Influence and Behavioral Intention

Social influence is the extent to which consumers presume that family and friends believe they should use technology (Venkatesh et al., 2012). It reflects the effect of the environment, such as family, friends, relatives, and superiors, on behavior (Oliveira et al., 2016). In this research, social influence is a variable that appears when customers use sharīʿah banking digital services because they are influenced by other people in their environment, such as friends, parents, relatives, neighbors, etc. Xie et al., (2021) stated that it is strongly related to the intention to adopt FinTech. Nguyen et al., (2020); Riza, (2021); Suma vally & Shankar, (2020) also proved that social influence can influence a person's intention to use digital banking. This led to the following proposed hypothesis:

H8 Social influence positively affects the customer's intention to use sharīʿah banking digital services

Facilitating Condition and Actual Behavior

Facilitating condition (FC) describes how people acknowledge that the infrastructure and information technology supports those (Xie et al., 2021). It is also characterized by the extent to which a person assumes that the existence of organizational and technological frameworks facilitates the use of the system (Rahadi & Nainggolan, 2022). In this research, the facilitating condition is customers' perception of the resources and basic knowledge needed to use sharīʿah banking digital services. These include smartphone devices compatible with the operating system, internet network providers, and an adequate understanding of how to operate sharīʿah banking digital services. Nguyen et al., (2020); Riza, (2021); Suma vally & Shankar, (2020) stated that facilitating condition significantly affects a person's intention to use digital banking. Therefore, the following hypothesis was proposed:

H9 Facilitating condition positively affects the customer's intention to use sharīʿah banking digital services

Hedonic Motivation and Behavioral Intention

Venkatesh et al., (2012) defined hedonic motivation as the pleasure of using technology. In this research, the joy emerges from using sharīʿah banking digital services. Hedonic motivation has been proven to play an essential role in determining the acceptance and use of information technology. Nguyen et al., (2020); Riza, (2021); Suma vally & Shankar, (2020) stated that this type of motivation affects a person's intention to use digital banking. This led to the following proposed hypothesis:

H 10 Hedonic motivation positively affects the customer's intention to use sharīʿah banking digital services.

Price Value and Behavioral Intention

In marketing research, price or cost is conceptualized along with the product or service quality to determine the perceived value (Karambut, 2021). However, in this research, price value is the satisfaction felt by users because the cost incurred is proportional to the benefits obtained. Sharīʿah banking customers feel that the cost incurred to register a new account is proportional to the benefits obtained, where they can properly make transfers. Some preliminary research

stated that it positively impacts behavioral intention when the benefits of the technology used are more significant than the cost paid (Venkatesh et al., 2012). Suma vally & Shankar (2020) and Nguyen et al., (2020) reported that price value positively affects a person's intention to use digital banking. Based on these results, the following hypothesis was proposed:

H 11 Price value positively affects the customer's intention to use sharīʿah banking digital services

Habit and Behavioral Intention

Habit is a repetitive action based on knowledge, experience (Raza et al., 2018), and previous learning (Venkatesh et al., 2012). This research depends on the fact that the customers are accustomed to using sharīʿah banking digital services daily. O. T. Nguyen, (2020); Suma vally & Shankar, (2020) stated that habit is a significant factor that affects a person's intention to use digital banking. This led to the proposed hypothesis:

H 12 Habit positively affects the customer's intention to use sharīʿah banking digital services

Personal Innovation, Behavioral Intention, and Actual Behavior

One of the differences between UTAUT 3 and UTAUT 2 is the personal innovation variable, a person's willingness to try new technologies (Oliveira et al., 2016). Some research confirmed that personal innovation affects technology adoption (Farooq et al., 2017; Gunasinghe et al., 2020) and behavioral intention (Hidayat-Ur-Rehman et al., 2022). Kumar et al., (2020) proved that personal innovation positively and significantly impacts the intention to adopt mobile banking. Based on the acquired results, the following hypotheses were proposed:

H 13 Personal innovation positively affects the actual behavior of customers using sharīʿah banking digital services

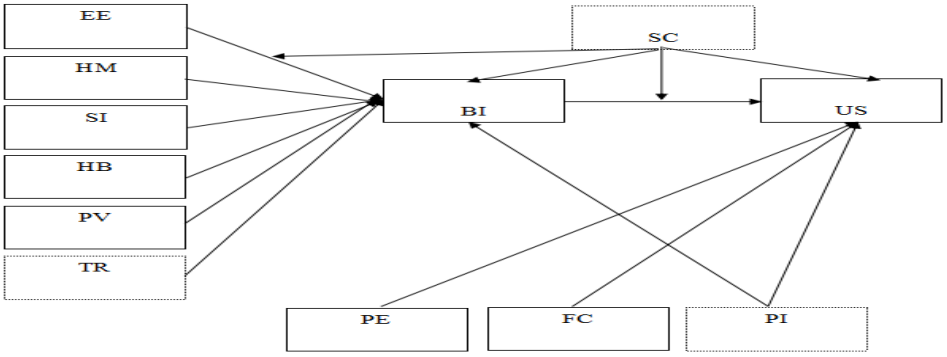
H 14 Personal innovation positively affects the customer's intention to use sharīʿah banking digital services

Behavioral Intention and Actual Behavior

Behavioral intention, a critical variable, is defined as the extent to which a person consciously formulates a plan, whether or not to exhibit a certain attitude in the future (Anggraeni et al., 2021; C. M. Chao, 2019; Raza et al., 2018). Meanwhile, actual behavior is the individual's willingness to accept or reject technology (Raza et al., 2018). Anggraeni et al., (2021) and Raza et al., (2018) stated that intention has a significant and positive relationship with the actual use of digital banking. Based on these results, it was presumed that intention significantly affects the actual use of sharīʿah banking digital services. Therefore, this led to the formulation of the following hypothesis:

H 15 Intention has a positive impact on the actual use of sharīʿah banking digital service

Figure 1: Research Model



Note: *Performance Expectancy (PE), Effort Expectancy (EE), Social Influence (SI), Facilitating Condition (FC), Hedonic Motivation (HM), Price Value (PV), Habit (HT),* Personal Innovation (PI), *Trust (TR), Sharīʿah Compliance (SC), Behavioral Intention (BI), Actual Use (US)*

Source: Authors' Own

3. Method

This descriptive-exploratory research used a quantitative method. In order to test the theoretical research framework, a survey questionnaire was developed. To examine the determinants of intention to use sharīʿah banking digital services in Indonesia, 41 items were ranked based on a five-point Likert scale, ranging from 1 = strongly disagree to 5 = strongly agree. Five-points is a type of Likert scale that is most widely used in various social studies that use a Likert scale. It is also easier to use because it can map respondents' choices into five clear options, ranging from strongly disagree to agree strongly. If the number is seven or even 11, it will be difficult for respondents to make choices (Edmondson, 2005; Mumu et al., 2022). The target population in this study is Sharīʿah bank customers who use sharīʿah banking digital services in Indonesia. This research employed a non-probability sampling method with purposive and judgmental sampling techniques to get respondents who fit the criteria (Cooper, D. R., Schindler, P. S., & Sun, 2006).

The sample criteria are Muslims at least 18 years old, Sharīʿah bank customers, and domiciled in the Jakarta metropolitan area. Because in line with the development of the banking sector, Jakarta has become the best place for sharīʿah banks. In 2019 the Sharīʿah Banks in Jakarta contributed approximately 54,82% of the total assets in Indonesia with a total of 265 Sharīʿah bank service offices (Mulazid et al., 2020). Questionnaires are distributed to online respondents via e-mail or WhatsApp. The researcher shares questionnaires with colleagues via e-mail and WhatsApp groups. They will circulate to their colleagues, friends, or relatives. Up to the specified time limit, respondents returned as many as 129 completed questionnaires. Sharīʿah banking customers who used digital services during the COVID-19 pandemic were required to fill out the online questionnaires provided using Google Forms. This research acquired a good sample size because it exceeded the minimum. According to Churchill and Iacobucci (2010), a sample size of 50 to 100 SEM tends to function effectively (Raza et al., 2018). A total of 333 respondents participated in this research. After filtering the data, 129 sharīʿah banking customers from Jakarta, Bogor, Depok, Tangerang, South Tangerang, and Bekasi were selected, while the remaining 204 did not participate because they were not sharīʿah banking customers. Data analysis was performed using PLS-SEM. According to Raza et al., (2018), this method has the following advantages: fewer constraints on the measurement scale, sample size, data distribution, and normality.

4. Results and Discussion

4.1 Characteristics of Respondents

Descriptive statistical analysis was performed on data from 129 respondents to examine their demographic characteristics, such as gender, age, domicile, education, occupation, income qualification, and experience as sharīʿah banking customers. These results are presented in Table 1. Most respondents were female, about 55.04% and the remaining 44.96 % were male. The age range of most respondents is between 18 and 24 years old, which shows that customers generally accept the technology and lifestyle within this age range (Pahlevi et al., 2023). Understanding the factors that influence the acceptance and use of sharīʿah digital banking services is important for sharīʿah banks to successfully implement a fintech strategy.

Table 1: Demographic Profile of Respondents

Measurement	Item	Number	Percentage
Gender	Male	58	44.96%
	Female	71	55.04%
Domicile	Jakarta	42	32.56%
	Bogor	20	15.50%
	Depok	15	11.63%
	Tangerang	13	10.08%
	South Tangerang	35	27.13%
	Bekasi	4	3.10%
Age	18-24	96	74.42%
	25-34	16	12.40%
	35-44	8	6.20%
	45-54	6	4.65%
	55-64	3	2.33%
Education	Undergraduate	75	58.14%
	Graduate	17	13.18%
	Postgraduate	3	2.33%
	Senior High School	34	26.36%
Occupation	Lecturer	6	4.65%
	Employee	14	10.85%
	Student	96	74.42%
	Entrepreneur	3	2.33%
	Civil servant	10	7.75%
Income	< IDR 1,500,000	88	68.22%
	IDR 1,500,001-IDR 5,000,000	22	17.05%
	IDR 10,000,001-IDR 15,000,000	5	3.88%
	IDR 5,000,001-IDR 10,000,000	9	6.98%
	> IDR 15,000,000	5	3.88%
Experience	< 6 months	78	60.47%
	>3 years	4	3.10%
	1 year – 2 years	12	9.30%
	2 years – 3 years	9	6.98%
	6 months – 1 year	26	20.16%

Source: Data processed by the authors

4.2. PLS SEM

To test the research hypotheses, the PLS-SEM method is used. The SMARTPLS 3.0 software is used as follows: 1) Evaluation of the outer (measure-ment) model: Individual item reliability, internal consistency (construct reliability), average variance extracted (AVE), and discriminant validity; 2) Evaluation of the inner (structural) model: path coefficient, collinearity, effect size (f2), coefficient of determination (R2 value), and predictive relevance (Q2).

Measurement Model

Hulland (1999) stated that the adequacy of the measurement model can be determined by obtaining item reliability and internal consistency, as well as convergent and discriminant validities. Chin (1998) stated that to determine the reliability of items, the threshold value of each of them needs to be greater than 0.7. As shown in Figure 2, all items (41) exceeded the threshold value indicating that the survey instrument was adequately used to measure each construct. Furthermore, the internal consistency reliability was checked by determining the composite reliability (CR). In this research, all the CR was above the minimum value of 0.80, as shown in Table 2. This indicated that the construct size had high internal consistency reliability.

Table 2: PLS Analysis Results: Measurement Model

	Cronbach's Alpha	Composite Reliability	Average Variance Extracted
EE	0.934	0.953	0.835
FC	0.864	0.907	0.710
HB	0.845	0.906	0.762
HM	0.865	0.917	0.787
INT	0.838	0.925	0.860
PE	0.905	0.934	0.779
PI	0.820	0.917	0.847
PV	0.772	0.898	0.814
SC	0.934	0.946	0.685
SI	0.893	0.949	0.903
TR	0.888	0.931	0.818
US	0.865	0.917	0.786

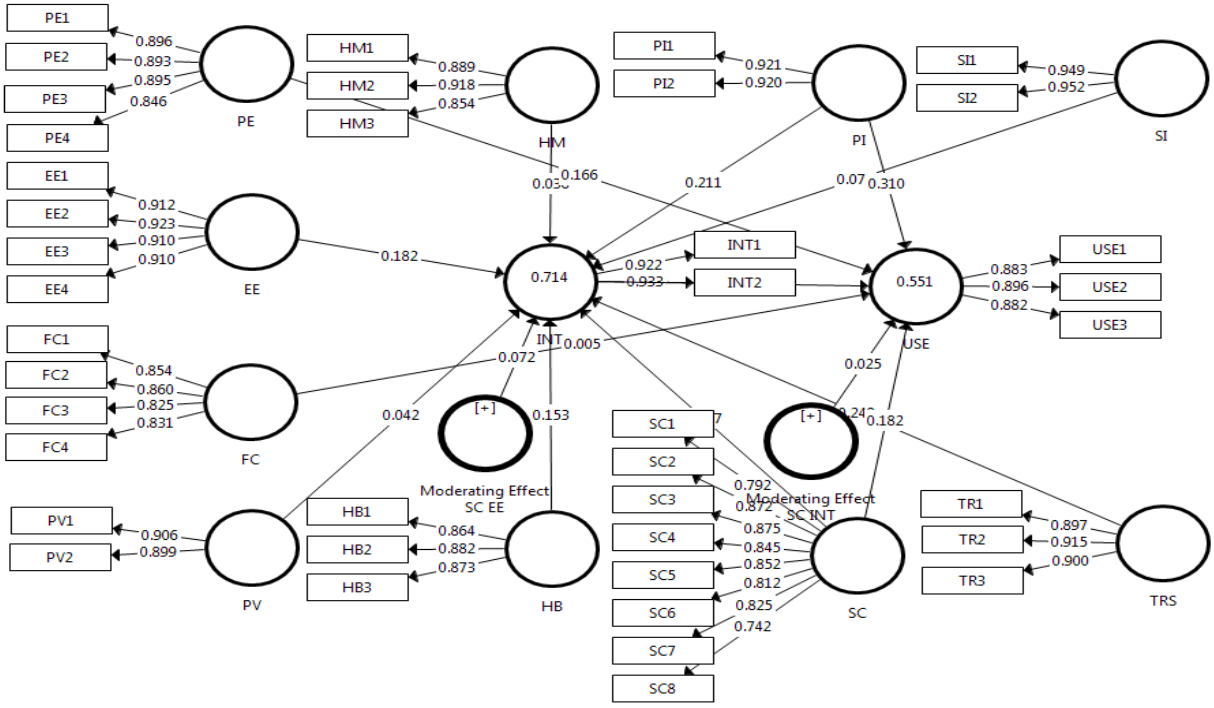
Note: *Performance Expectancy (PE), Effort Expectancy (EE), Social Influence (SI), Facilitating Condition (FC), Hedonic Motivation (HM), Price Value (PV), Habit (HT),* Personal Innovation (PI)*, Trust (TR), Sharīʿah Compliance (SC), Intention (INT), Actual Use (US)*

Source: Data processed by the authors

Convergent Validity

Fornell & Larcker (1981) established three conditions regarding the adopted convergent validity measures. *First,* item reliability was viewed from the loading factor using the validity indicator. A loading factor is defined as a number that shows the correlation between the score of a question item and the indicator that measures the construct. The measurement design is considered acceptable if the loading factor for each item is 0.7 and relevant at a minimum level of 0.5 (Mohamed & Wee, 2020). *Second,* internal consistency reliability was checked by determining composite reliability (CR). *Third,* the Average Variance Extracted (AVE) should be greater than 0.50. Figure 2 and Table 2 show that the loading factor, composite reliability, and AVE exceed 0.708, 07, and 0.5, respectively. This is in line with the research carried out by (Hair et al., 2014). Figure 2 shows that the loading factor varies from 0.796 to 0.941 and is above the minimum value. Table 2 shows that the construct has high internal consistency reliability, where the CR ranges from 0.898 to 0.953 and above 0.70. The AVE also varies from 0.685 to 0.903, meaning that in this research, it is also more significant than the minimum 0.50.

Figure 2: PLS-SEM Measurement Model



***Note**: Performance Expectancy (PE), Effort Expectancy (EE), Social Influence (SI), Facilitating Condition (FC), Hedonic Motivation (HM), Price Value (PV), Habit (HT),* Personal Innovation (PI), *Trust (TR), Sharīʿah Compliance (SC), Behavioral Intention (BI), Actual Use (US)*

Source: Data processed by the authors

Table 3: PLS-SEM Measurement Model

	Cronbach's Alpha	Composite Reliability	Average Variance Extracted
EE	0.934	0.953	0.835
FC	0.864	0.907	0.710
HB	0.845	0.906	0.762
HM	0.865	0.917	0.787
IN	0.838	0.925	0.860
PE	0.905	0.934	0.779
PI	0.820	0.917	0.847
PV	0.772	0.898	0.814
SC	0.934	0.946	0.685
SI	0.893	0.949	0.903
TR	0.888	0.931	0.818
US	0.865	0.917	0.786

Note: *Performance Expectancy (PE), Effort Expectancy (EE), Social Influence (SI), Facilitating Condition (FC), Hedonic Motivation (HM), Price Value (PV), Habit (HT),* Personal Innovation (PI), *Trust (TR), Sharīʿah Compliance (SC), Behavioral Intention (BI), Actual Use (US)*

Source: Authors' Own

Discriminant Validity

Discriminant validity was evaluated for each construct by observing the square root of the AVE, a diagonal line in Table 3, which should be greater than the correlation between the construct and others. The discriminant validity of the construct is shown in Table 3.

Table 4: Fornell-Larcker Criterion

	EE	FC	HB	HM	IN	PE	PI	PV	SC	SI	TR	US
EE	**0.914**											
FC	0.709	**0.843**										
HB	0.631	0.651	**0.873**									
HM	0.698	0.682	0.664	**0.887**								
IN	0.696	0.682	0.704	0.691	**0.928**							
PE	0.778	0.645	0.642	0.626	0.685	**0.883**						
PI	0.557	0.607	0.684	0.613	0.711	0.576	**0.920**					
PV	0.598	0.577	0.689	0.689	0.667	0.611	0.650	**0.902**				
SC	0.576	0.677	0.593	0.672	0.663	0.529	0.642	0.634	**0.828**			
SI	0.623	0.655	0.595	0.681	0.635	0.678	0.593	0.575	0.548	**0.950**		
TR	0.738	0.761	0.621	0.752	0.746	0.682	0.627	0.662	0.733	0.648	**0.904**	
US	0.550	0.560	0.614	0.512	0.661	0.582	0.670	0.497	0.603	0.509	0.573	**0.887**

Note: *Performance Expectancy (PE), Effort Expectancy (EE), Social Influence (SI), Facilitating Condition (FC), Hedonic Motivation (HM), Price Value (PV), Habit (HT), Personal Innovation (PI), Trust (TR), Sharīʿah Compliance (SC), Intention (INT), Actual Use (US)*

Source: Data processed by the authors

Structural Model

Bootstrapping was carried out using 5,000 samples to determine the significance of the paths in the structural model. In addition to the single-path test, the amount of variance explained by the independent variable was measured using the coefficient of determination R^2 from the dependent. Analysis of variance (R^2) or determination test was used to ascertain the effect of the independent variable on the dependent one. The SmartPLS algorithm function was used to obtain this value, while the t-statistic was realized using the SmartPLS bootstrap.

The r-square value showed that performance expectancy, facilitating condition, personal innovation, and sharīʿah compliance could explain the variability of the actual use construct by 55.1%. The remaining 44.9% was illustrated by other external constructs. Meanwhile, the r-square value of the independent variables including performance expectancy, effort expectancy, facilitating condition, social influence, habit, price value, hedonic motivation, personal innovation, sharīʿah compliance, and trust could explain the variability of the intention construct by 71.4%. The remaining 28.6% was analyzed by other external constructs.

4.3. Discussion

In order to test the causal relationship between hypotheses, we followed the bootstrapping procedure with a resample of 5,000 (Hair et al., 2014). Table 5 shows that the path between sharīʿah compliance and intention is positive although insignificant therefore, H 1 was rejected (β= 0.077, t = 1.085, p > 0.05). This result contradicts the research by Kaakeh et al., (2019); Raza et al., (2021) that a significant and positive relationship exists between sharīʿah compliance and intention to use its products.

Second, the path between sharīʿah compliance and actual use was positive and significant therefore, H2 was accepted (β= 0.182, t = 2.151, p<0.05). This is in line with Alam et al., (2022); Ayedh et al., (2018) and Johan et al., (2020) that sharīʿah compliance has the ability to attract customers to use sharīʿah financial services.

Third, the moderating effect of sharīʿah compliance on intention and actual behavior was insignificant therefore, H3 was rejected (β= 0.025, t = 0.707, p>0.05). *Fourth*, the significant effect of trust on the intention to use sharīʿah banking digital services was found in this research (β= 0.249, t = 3.516, p<0.05) therefore, H4 was accepted.

Fifth, performance expectancy was found to have a significant impact on the actual behavior of using sharīʿah banking digital services (β=0.166, t = 2.239, p < 0.05), therefore, H5 was accepted. This result is consistent with that of Rahadi & Nainggolan (2022) that performance expectancy significantly affects actual use.

Sixth, effort expectancy was reported to have a significant effect on the intention to use sharīʿah banking digital services (β=0.182, t = 2.324, p <0.05) therefore, H6 was accepted. This result is supported by Kholid, (2019); Raza et al., (2018); Riza, (2021), who also stated that effort expectancy had a significant effect on the intention to use sharīʿah banking digital services.

Seventh, the role of sharīʿah compliance in moderating the effect of effort expectancy on the intention to use sharīʿah banking digital services was found to have a significant and positive effect, thereby supporting H7 (β=0.072, t = 2.210, p<0.05). *Eighth*, social influence was reported to have an insignificant effect on the intention to use sharīʿah banking digital services (β= 0.076, t = 1.348, p>0.05) therefore, H8 was rejected. This result is in line with Kholid, (2019); Raza et al., (2018), stating that social influence had an insignificant effect on intention. This is because the environment and other people have not been a reason to use sharīʿah banking digital services (Kusumawati & Rinaldi, 2020).

Ninth, the facilitating condition had an insignificant effect on the actual use of sharīʿah banking digital services (β= 0.005, t = 0.065, p>0.05) therefore H9 was rejected. This is in line with Anggraeni et al., (2021), stating that facilitating conditions had an insignificant impact on the use of digital banking services. *Tenth,* hedonic motivation was found to have an insignificant effect on the intention to use sharīʿah banking digital services (β=0.036, t=0.479, p>0.05) therefore, H 10 was rejected. This result contradicts that of Anggraeni et al., (2021) and Kusumawati & Rinaldi (2020) that hedonic motivation had a significant effect on the intention to use sharīʿah banking digital services. *Eleventh,* the price value was stated to have an insignificant effect on intention (β= 0.042, t = 0.615, p>0.05) therefore, H11 was rejected. This finding is consistent with Anggraeni et al., (2021) and Kusumawati & Rinaldi (2020), who further reported that the price value had an insignificant effect on the intention to use digital banking. *Twelfth,* habit was reported to have a significant effect on intention, thereby supporting H12 (β= 0.153, t = 2.710, p<0.05). This finding is consistent with Anggraeni et al., (2021) and Kusumawati & Rinaldi (2020), and Raza et al., (2018), that habit had a significant effect on behavioral intention.

Thirteenth, the intention to use sharīʿah banking digital services was discovered to be significantly affected by personal innovation (β= 0.211, t = 3.371, p<0.05), therefore, H13 was accepted. This result is in line with Hidayat-Ur-Rehman et al., (2022) and Kumar et al., (2020) that personal innovation significantly affected intention. This result implies that innovative respondents have the intention to try new products and technologies (Leicht et al., 2018).

Fourteenth, personal innovation was also found to affect actual use (β= 0.310, t = 3.692, p <0.05) therefore, H14 was accepted. This is in line with the research by Farooq et al., (2017); Gunasinghe et al., (2020) that personal innovation affected technology adoption. *Fifteenth,* intention was discovered to have a significant effect on actual use (US), thereby supporting H1 (β= 0.203, t=2.426, p<0.05). This result is in line with Anggraeni et al., (2021); C. M. Chao, (2019), and Raza et al., (2018), stating that intention had a significant effect on actual use.

Table 5: PLS-SEM Structural Model

	Original Sample	T Statistic	P Value	Decision
H1: Sharīʿah Compliance -> Intention	0.077	1.085	0.278	Rejected
H2: Sharīʿah Complaince -> Use	0.182	2.151	0.032	Accepted
H4: Trust -> Intention	0.249	3.516	0.000	Accepted
H5: Performance Expectancy -> Use	0.166	2.239	0.025	Accepted
H6: Effort Expectancy -> Intention	0.182	2.324	0.020	Accepted
H8: Social Influence -> Intention	0.076	1.348	0.178	Rejected
H9: Facilitating Condition -> Use	0.005	0.065	0.949	Rejected
H 10: Hedonic Motivation -> Intention	0.036	0.479	0.632	Rejected
H 11: Price Value -> Intention	0.042	0.615	0.539	Rejected
H 12: Habit -> Intention	0.153	2.710	0.007	Accepted
H 13: Personal Inovation -> Intention	0.211	3.371	0.001	Accepted
H 14: Personal Inovation -> Use	0.310	3.692	0.000	Accepted
H 15: Intention -> Use	0.203	2.426	0.015	Accepted

Note: *p < 0.05 **Source**: Data processed by the authors

Table 6: Moderating Effect

	Original Sample	T Statistic	P Value	Decision
H3: * Sharīʿah Compliance, Intention -> Use	0.025	0.707	0.480	Rejected
H7:* Sharīʿah Compliance, Effort Expectancy -> Intention	0.072	2.210	0.027	Accepted

Note: *p < 0.05 **Source**: Data processed by the authors

5. Conclusion

This research has succeeded in investigating the phenomenon of acceptance and the use of sharīʿah banking digital services among its customers. The findings show that effort expectancy, habit, personal innovation, and trust can affect customers' intention to use sharīʿah banking digital services.

The findings also show that intention, performance expectancy, personal innovation, and sharīʿah compliance can affect the actual use of sharīʿah banking digital services. Furthermore, the role of sharīʿah compliance in moderating the effect of effort expectancy and intention to use sharīʿah banking digital services is also reported in this research. The theoretical implications of this research contribute to the literature on UTAUT 3, trust, and compliance in the context of sharīʿah banking digital services. The results support nine of the fifteen hypotheses proposed in the research. It also shows the importance of intention, performance expectancy, and sharīʿah compliance in explaining the actual use of sharīʿah banking digital services, the relevance of effort expectancy, habit, personal innovation, and trust in explaining the acceptance of sharīʿah banking digital services.

This is in addition to the importance of sharīʿah compliance in moderating the effect of effort expectancy on intention to use sharīʿah banking digital services. Practically, the results are expected to be used as a reference for sharīʿah banking managers to formulate policies and determine strategies to develop and improve digital banking services that are safe, reliable, easy, inexpensive, and in accordance with sharīʿah rules and principles.

Improving the quality of sharīʿah digital banking services, which are easy, effective, efficient, and enjoyable, is not enough to explain variations in acceptance and use of sharīʿah digital banking services. This research even shows the importance of trust in differences in customer acceptance of sharīʿah banking digital services. In addition, this research shows the importance of sharīʿah compliance in moderating the influence of effort expectations on intentions to use sharīʿah banking digital services. Sharīʿah compliance may serve as a surrogate for expectation efforts in influencing intentions to use sharīʿah banking digital services. In other words, sharīʿah banks can rely on sharīʿah compliance as their advantage in competing with conventional banks. Although this research provides some interesting insights into the acceptance and use of sharīʿah banking digital services, it also has certain limitations.

First, data were collected from only 129 sharīʿah banking customers domiciled in Jakarta, Bogor, Depok, Tangerang, South Tangerang, and Bekasi. Therefore, future research needs to be conducted using more respondents. *Second*, this research only uses the UTAUT 3 theoretical model and additional variables, namely sharīʿah compliance and trust. Therefore, future research can add other variables relevant to the context of sharīʿah banking digital services, such as religiosity, government support, security, and perceived risk that need to be considered to enrich the research.

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Ade Sofyan Mulazid is a professor of Islamic Economics at the Faculty of Economics and Business, Universitas Islam Negeri Syarif Hidayatullah Jakarta. He holds PhD in Islamic Economics from Universitas Islam Negeri Syarif Hidayatullah Jakarta. His research focuses on issues related to Islamic economics, Islamic Banking, Islamic Marketing, Islamic Pawnshop, and Islamic Business Law. He is the director and senior researcher at the Center for Theorizing in Islamic Economics and Finance (CTIEF). Email: adesofyanmulazid@uinjkt.ac.id.

Desmadi Saharuddin is a professor of Islamic Economics at the Faculty of Economics and Business, Universitas Islam Negeri Syarif Hidayatullah Jakarta. He holds PhD in Islamic Economics from Universitas Islam Negeri Syarif Hidayatullah Jakarta. His research focuses on issues related to Islamic Economics, Islamic Insurance, Islamic Banking, Islamic Social Finance and Islamic economic law. He is the director and senior researcher at the Center for Theorizing in Islamic Economics and Finance (CTIEF). Email: desmadi.saharuddin@uinjkt.ac.id.

Muhammad Khaerul Muttaqien is an assistant professor at the Faculty of Islamic Religion, Universitas Muhammadiyah Jakarta. He holds a master's in Islamic Banking from Universitas Islam Negeri Syarif Hidayatullah Jakarta. His research focuses on Islamic Banking, Islamic Marketing, and Islamic Social Finance issues. He is also a researcher at the Center for Theorizing in Islamic Economics and Finance (CTIEF). Email: muhammadkhaerulmuttaqien@umj.ac.id.

Ahmad Tibrizi Soni Wicaksono is an assistant professor at the Faculty of Economics, Universitas Islam Negeri Maulana Malik Ibrahim Malang. He holds a master's in Islamic Banking from Universitas Islam Negeri Syarif Hidayatullah Jakarta. His research focuses on issues related to Islamic Economics, Islamic Banking and Finance, Spatial Islamic Finance and Cryptocurrency. He is also a researcher at the Center for Theorizing in Islamic Economics and Finance (CTIEF). Email: tibrizisony@uin-malang.ac.id.

Fatmawati Fatmawati is an associate professor at the Faculty of Da'wah and Communication Sciences, Universitas Islam Negeri Syarif Hidayatullah Jakarta, Indonesia. She holds PhD in Islamic Communication from Universitas Islam Negeri Syarif Hidayatullah Jakarta. Her research focuses on related to Islamic communication sciences.Email: fatmawati@uinjkt.ac.id.

Fauzan Fauzan is an assistant professor at Faculty of Sharia, Universitas Islam Negeri Fatmawati Sukarno Bengkulu. His focusses on related to Islamic sociology and Islamic law. Email: fauzan@mail.uinfasbengkulu.ac.id.

العوامل المحددة للقبول واستخدام خدمات البنوك الإسلامية الرقمية في إندونيسيا: تطبيق النظرية الموحدة المعدلة لقبول التكنولوجيا واستخدامها (UTAUT 3)

أدي سفيان ملازد
أستاذ، كلية الاقتصاد والتجارة،
جامعة شريف هداية الله الإسلامية الحكومية، جاكرتا، إندونيسيا

ديسمادي سهارالدين
أستاذ، كلية الاقتصاد والتجارة،
جامعة شريف هداية الله الإسلامية الحكومية، جاكرتا، إندونيسيا

محمد خير المتقين
أستاذ مساعد، كلية الدين الإسلامي،
جامعة محمدية، جاكرتا، إندونيسيا

أحمد تبريزي سوني ويتشاكسونو
أستاذ مساعد، كلية الاقتصاد والتجارة الإسلامية،
جامعة مولانا مالك إبراهيم الإسلامية الحكومية، مالانغ، إندونيسيا

فطموات، فطموات
أستاذ مساعد، كلية الدعوة وعلوم الاتصال،
جامعة شريف هداية الله الإسلامية الحكومية، جاكرتا، إندونيسيا

فوزان فوزان
أستاذ مساعد، كلية الشريعة الإسلامية،
جامعة فاطماواتي سوكارنو بنكولو الإسلامية الحكومية، بنكولو، إندونيسيا

المستخلص. تعتبر الخدمات المصرفية الرقمية واحدة من الخدمات المتعددة التي تقدمها البنوك الإسلامية، لذلك يجب مراعاة جودة هذه الخدمات. تقوم هذه الدراسة بفحص محددات الرغبة في استخدام خدمات البنوك الإسلامية الرقمية من المسلمين الإندونيسيين باتّباع نموذج النظرية الموحدة المعدلة لقبول التكنولوجيا واستخدامها مع متغيرات الامتثال للشريعة والثقة. تم اختبار النموذج تجريبيًا في منطقة جاكرتا الكبرى استنادًا إلى ١٢٩ استجابة من استطلاع ميداني. تم

تحليل البيانات المجمعة عن طريق نمذجة معادلات الانحدار الهيكلي بالمربعات الصغرى. أظهرت النتائج أن العادة والابتكار الشخصي والثقة تؤثر بشكل كبير على الرغبة في استخدام خدمات البنوك الإسلامية الرقمية. تتأثر توقعات الأداء والابتكار الشخصي والامتثال للشريعة بشكل كبير بالاستخدام الفعلي لخدمات البنوك الإسلامية الرقمية. كما أظهرت نتائج هذه الدراسة أيضًا دور الامتثال للشريعة في تعديل تأثير توقعات الأداء على رغبة استخدام خدمات البنوك الإسلامية الرقمية. يمكن توظيف الآثار العملية لنتائج هذه الدراسة لتعزيز تطوير خدمات البنوك الإسلامية الرقمية واتخاذ القرار في صياغة استراتيجيات لزيادة قبول واستخدام خدمات البنوك الإسلامية الرقمية. يساهم هذا البحث أيضًا في تطوير الأدبيات كمحاولة أولية لاستقصاء العوامل التي تؤثر في قبول واستخدام خدمات البنوك الإسلامية الرقمية من خلال نموذج النظرية الموحدة المعدلة لقبول التكنولوجيا واستخدامها مع متغيرات الامتثال للشريعة والثقة.

الكلمات الدَّالة: النظرية الموحدة المعدلة لقبول التكنولوجيا واستخدامها، الامتثال للشريعة، الخدمات البنوك الإسلامية الرقمية، البنوك الإسلامية

تصنيف JEL: G21, G40

تصنيف KAUJIE: B4, I1, J2