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Article

Analysis of Intention to Use Digital Islamic Banking among University Students in Indonesia

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ABSTRACT - The rapid expansion of digital banking is now increasingly attractive, as evidenced by the significant increase in the number of global users, including in Indonesia. Attitude formation is shaped by factors such as perceived benefits and religiosity. When these elements are felt by potential users, along with their social influences and characteristics, an intention to utilize digital banking can arise. This study aims to examine the influence of perceived usefulness and religiosity, which are treated as exogenous variables on intention to use Islamic digital banks, with attitude, social influence, and features as mediating factors. Using quantitative research methods and Structural Equation Modeling - Partial Least Squares (SEM-PLS) analysis techniques, data collection was conducted through Likert scale questionnaires, using convenience sampling techniques with a sample size of 106 respondents. The sample consisted of Muslim students aged 20-24 years throughout Indonesia. This research proves a positive significant relationship between attitude as mediation for perceived interest and religiosity on the intention to use Islamic digital banking. Meanwhile, social influences and characteristics have a direct and statistically significant positive influence on intentions to use Islamic digital banks. The study concludes by recommending that Islamic digital banks collaborate effectively with fatwa-issuing institutions to ensure that their services are consistent with Islamic principles collectively. This research aims to increase public confidence in using Islamic digital banking services, which ultimately has an impact on increasing the number of customers.

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INTRODUCTION

The rapid evolution of digital banking is evident in the expanding global market, according to DSinnovate (2021). The worldwide digital banking market, valued at $12.1 billion in 2020, is anticipated to surge to $30.1 billion by 2026. Indonesia, in particular, boasts a substantial digital bank user base of 47,722,913 individuals (Laycock, 2021), ranking second globally with 24.90% of the world's digital banking users. The projected surge in 2026, estimated at 39.02% or 74,785,062 users (Laycock, 2021), indicates a 14% increase from 2021, particularly driven by the age group of 20-29 years, which comprises most internet users in Indonesia (APJII, 2020).

According to DataIndonesia.id (2021), the majority of Indonesia's population, 237,531,227 people or 86.91%, are Muslim, and the digitization of Sharia Banks has become necessary due to the impact of COVID-19 (Negeri & Webinar, 2022). This situation presents a significant opportunity for the expansion of Islamic digital bank users. However, the current number of

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Islamic digital bank users remains disproportionately low compared to the overall digital bank users in Indonesia, with only approximately 1,560,000 users (Hutauruk, 2022; Rahardian, 2022), constituting a mere 0.35% of the total digital bank users in the country (Laycock, 2021).

Given this context, it is essential to explore the factors influencing the intention to use Islamic digital banks, particularly among Muslim university students aged 20-24 in Indonesia. This demographic, often referred to as "digital natives," has grown up in an era where digital technology is pervasive, making them a pertinent population to study in understanding the adoption of digital banking services (Souiden & Rani, 2015). Additionally, the influence of religiosity on attitudes toward Islamic digital banks and the impact of social factors and features on intentions to use them are crucial areas of investigation (Ming et al., 2021). Therefore, this study aims to analyse the intention to use digital Islamic banking among university students in Indonesia, examining the influence of perceived usefulness and religiosity on the intention to use Islamic digital banks, with attitude, social influence, and features as mediating factors. The research utilizes quantitative methods and data collected from 106 Muslim students aged 20-24 in Indonesia. It employs the Structural Equation Modeling-Partial Least Squares (SEM-PLS) analysis technique to evaluate the Discriminant Validity (DV) and path coefficients of various constructs related to attitudes toward Islamic digital banks. The findings of this study can provide valuable insights for Islamic digital banks in developing strategies to increase their user base and profits.

Applying the theoretical framework of the Technology Acceptance Model (TAM), the integration and utilization of technology are closely related to user performance, as explained by Davis (1989). This model includes variables such as perceived usefulness, perceived ease of use, attitudes toward utilization, and user acceptance of information technology or the actual system. Originally developed to explain the acceptance of e-cash technology (Qu et al., 2022) and mobile wallets (Shin, 2009), these elements are the foundation of the Unified Theory of Acceptance and Use of Technology (UTAUT) model. According to Qu et al. (2022), in this model, perceived ease of use has a greater influence than perceived usefulness. However, Davis's (1989) research revealed that perceived usefulness has a more significant impact on intentions than perceived ease of use, with attitude acting as a mediating factor. As a result, individual perceptions of a technology or system have the potential to improve work performance, shape the attitudes of potential users, and ultimately shape their intentions to use the technology or system (Davis, 1989), where attitudes emerge as an important factor determining a technology or system an individual's intention to perform a particular action.

In addition, the factors that influence the desire to adopt digital banking in Indonesia are not just perceived ease of use but also include social influences, features, and benefits, as described by Windasari et al. (2022). This suggests that social influences, originating from family, peers, the environment, and similar sources, serve as motivational factors that encourage individuals to engage with digital banking. Previous extensive research has investigated intentions to use various technologies (Arfi et al., 2021; Qu et al., 2022; Shin, 2009; Venkatesh et al., 2003; Wei et al., 2021; Windasari et al., 2022), and many studies specifically investigate intentions in the context of Islamic banking (Abou-Youssef et al., 2015; Souiden & Rani, 2015).

However, previous research is still limited in exploring intentions to use Islamic digital banks in Indonesia, and only a few have included feature variables as well as attitude variables and social influences in determining intentions to adopt a technology or system. Hence, emphasizing the importance of this variable is critical, as technological advances often introduce unique and innovative features that increase the attractiveness of the service. These characteristics, coupled with environmental influences, are driving factors that encourage individuals to use Islamic digital banks, thereby strengthening consumer or user interest in utilizing these services (Windasari et al., 2022). Note that a Muslim's attitude is influenced by his level of religiosity; High religiosity leads to more positive attitudes and ethical considerations (Abou-Youssef et al., 2015). TAM, proposed by Davis (1989), emphasizes that attitudes have a significant influence on intentions. Therefore, it is essential to consider the religiosity variable, which has a strong relationship with Muslim

consumer behaviour (Usman et al., 2022), when using Islamic digital banks in Indonesia. This relationship is further supported by previous research, which suggests that the religiosity variable reflects Muslims' awareness of the prohibition of usury in Islam, thus having an impact on their perceptions of using Islamic banking services (Aziz et al., 2019). However, previous research did not specifically discuss the use of Islamic digital banks by Muslims. Considering the obligation of Muslims to perform commands and stay away from Allah's prohibitions, this aspect has been mentioned in the Al-Quran surah Al-Anfal: 20.

Therefore, with the aim of filling gaps in existing research, this research explores the factors that shape the tendency to use services offered by Islamic digital banks, specifically targeting the 20-24 years age group, which is the dominant demographic of internet users in Indonesia. This investigation utilizes perceived usefulness and religiosity, mediated by attitude, as determinants of usage intention, integrating social influences and features as exogenous variables in the framework of Islamic digital banking in Indonesia. Moreover, the expected result of this research is to provide valuable insights that can help Islamic digital banks increase their user base.

LITERATURE REVIEW

Consumer Behaviour

Consumer behaviour involves examining the actions of individuals or groups when they choose, purchase, and utilize products, services, or other items with the intention of fulfilling their needs and wants (Keller, 2016; Schiffman & Wisenblit, 2019). However, consumer behaviour extends beyond merely choosing, buying, or using goods and services; it encompasses a wider spectrum, such as the utilization of technology, for instance. According to Keller (2016), consumer behaviour can be caused by cultural, social, and personal factors. Consumer behaviour can be influenced by various factors, including cultural, social, and personal elements. Furthermore, cultural factors wield significant influence as culture stands as a fundamental determinant shaping an individual's desires and behaviour. Subsequently, social factors, including reference groups, family, and social status, play a pivotal role in shaping consumer behaviour. Among these, the family holds the most substantial influence, given its proximity to the individual. Additionally, personal factors inherent to the individual contribute significantly. These encompass characteristics such as age, occupation, economic status, lifestyle, and personality, collectively impacting how an individual selects, purchases, or uses products and services.

Consumer behaviour is intricately connected to the intention to use (Abou-Youssef et al., 2015). The purpose behind using something can significantly impact an individual or a group when it comes to choosing, buying, or utilizing a specific product or service. This is exemplified in various contexts, such as technology (Qu et al., 2022; Souiden & Rani, 2015; Venkatesh et al., 2003; Windasari et al., 2022). The pivotal factor for an individual prior to engaging in actual behaviour is the intention to use (Qu et al., 2022).

Technology Acceptance Model (TAM)

Life has been transformed into a more practical and simplified experience through technological advancements, making the adoption of technology essential for facilitating various activities. TAM is one of the developed models specifically designed to understand and explain the process of adopting technology (Masrizal et al., 2022). TAM serves as a framework for analysing the factors that impact the acceptance of a given technology. Furthermore, one of the key reasons for the prevalence of prior research employing TAM is its capability to yield reliable and robust research outcomes (Surendran, 2012), delving into the examination of how external factors exert influence on individuals' beliefs, attitudes and intentions (Davis et al., 1989). Within the framework of TAM modelling, individuals' attitudes toward adopting technology are shaped by their perceptions of both perceived ease of use and perceived usefulness (Chuttur, 2009). Exactly, the intentions of individuals to adopt new technologies hinge on their perceptions of these technologies, which, in

turn, are influenced by various predictors. Moreover, TAM serves as a valuable tool in developing systems and assessing usage patterns by examining user responses and behaviour during the operation of the system. This model provides insights into the factors that shape user acceptance and adoption of technology (Mugo et al., 2017).

In addition, the TAM model is used to explain technology acceptance (Qu et al., 2022). This statement alludes to prior research in the realm of consumer behaviour concerning mobile banking and mobile wallets (Shin, 2009), which draws heavily from a conceptual viewpoint centred around the acceptance of technology or the diffusion of these innovative solutions (Malaquias & Hwang, 2019). TAM was additionally formulated to elucidate user adoption within a system (Nur & Panggabean 2021). In the TAM model, the central elements in shaping attitudes toward technology usage are perceived ease of use and perceived usefulness. There exists a noteworthy positive correlation between perceived ease of use and perceived usefulness regarding the attitude toward using technology. However, it is important to note that the significance of the perceived usefulness variable is greater than that of the perceived ease of use variable (Davis, 1989; Shin, 2009). Shin's study (2009) offered recommendations for additional research to explore perceived usefulness in conjunction with variables beyond the model. Building on prior research, the present study employs perceived usefulness in combination with other variables as predictors to assess the utilization of Islamic digital banks in Indonesia.

Unified Theory of Acceptance and Use of Technology (UTAUT)

The UTAUT serves as a model elucidating user behaviour regarding technology adoption. This framework is employed to depict user behaviour toward information technology or systems. It is structured around four constructs: performance expectancy, effort expectancy, social influence, and facilitating conditions. These constructs directly contribute to determining the variable of behavioural intention (Venkatesh et al., 2003). UTAUT is a comprehensive model that resulted from the amalgamation of eight existing theories and models. These include the Theory of Reasoned Action (TRA), TAM, Motivational Model, Theory of Planned Behaviour (TPB), combined TBP/TAM, Model of PC Utilization (MPCU), 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 is designed to clarify the intention of prospective users to adopt a new technology or system (Qu et al., 2022; Venkatesh et al., 2003). According to Shin (2009), mobile applications can be significantly impacted by contextual factors, particularly those related to social influence. Moreover, the realm of mobile phone services and applications faces intense competition involving e-wallets, traditional digital banks, and various other payment methods. Similar dynamics are observed in Islamic digital bank applications in Indonesia, which face competition from various quarters, including e-wallets, traditional digital banks, and other digital payment applications. Consequently, this study adopts the UTAUT model, incorporating additional constructs like perceived trust and security. These supplementary elements enhance the model's capacity to better elucidate variances. Given the compatibility of these additional constructs with the UTAUT domain, employing this model is crucial for capturing the distinctive features of Islamic digital bank services in Indonesia.

The relationship between Perceived Usefulness and Attitude

Perceived usefulness refers to the extent to which an individual trusts that using a specific technology or system will enhance their performance in tasks or work (Davis, 1989; Venkatesh et al., 2003). If an individual believes that a system or technology has the potential to enhance their work performance, they are more likely to intend to use it. At the same time, attitude represents an individual's emotional or affective response toward the utilization of a new technology or

system (Venkatesh et al., 2003). According to Shin (2009), attitude encompasses an individual's positive or negative sentiments when engaging in specific actions or activities.

Research conducted by Davis (1989), Qu et al. (2022), and Shin (2009) has deliberated on an individual's perception of their inclination to adopt new technology, particularly with the aim of enhancing their performance. This perception subsequently impacts their attitude, influencing their intention to use the technology. Moreover, Qu et al. (2022) highlighted that perceived usefulness emanates from an individual's subjective evaluation of the emotions they anticipate when using electronic cash (e-cash) technology. Meanwhile, Shin (2009) corroborated this perspective in the context of mobile wallet usage. An individual's perception of job improvement is asserted to influence their intention to adopt technology (Davis, 1989). Therefore, perceived usefulness plays a pivotal role in shaping an individual's attitude, ultimately elevating their intention to use technology. Building on these relationships from prior research, the following hypotheses can be formulated.

H_1: Perceived usefulness has a significant positive effect on attitudes toward Islamic digital banks.

Relationship between Religiosity and Attitude

According to the dictionary of spiritual terms, religiosity is derived from the Latin word "religio," originating from the root word "religare," which means binding (Ahmad, 2020). Religiosity pertains to the set of rules and obligations that followers of a religion are required to observe and fulfil. It reflects an individual's commitment to adopting behaviours and attitudes in accordance with their religious beliefs. This commitment involves adhering to the commandments of God and refraining from actions deemed forbidden or unlawful (Abou-Youssef et al., 2015; Ahmad, 2020; Souiden & Rani, 2015).

Souiden and Rani's study (2015) uncovered that religiosity comprises three dimensions: religious beliefs, religious involvement, and fear of divine punishment. The degree of religiosity in a Muslim individual can significantly impact the formation of their attitude, particularly in the context of utilizing Islamic services. As per Abou-Youssef et al. (2015), Islamic law gauges religiosity through two primary dimensions, namely "shalih" and "fasiq." This assessment, however, does not necessarily measure a person's religious affiliation but rather evaluates the level of their Islamic religiosity, often gauged subtly, such as through the frequency of prayers. The study further asserts that religiosity can shape an individual's attitude and serve as a metric in gauging their intention to use Islamic banking services. Therefore, religiosity has the potential to shape the attitudes of Muslim individuals and influence their inclination to use Islamic banking. Based on this discussion, the research hypothesis is.

H_2: Religiosity has a significant positive effect on attitude toward Islamic digital banks.

Relationship between Attitude toward Islamic digital banks and Intention to Use

Attitude, as defined by Davis (1989), is the positive or negative feeling that precedes an action. Consequently, attitude toward using technology can be characterized as the positive or negative reaction that arises in an individual when contemplating an action involving the use of technology. On the other hand, the intention to use is the individual's willingness to engage in specific behaviours (Qu et al., 2022). This willingness is influenced by a combination of desire, strong motivation, and the capability to use the technology or system. The intention to use serves as an explanatory factor for an individual's readiness to adopt a system or technology, as noted by Davis (1989) and Windasari et al. (2022).

According to Qu et al. (2022), an individual's attitude has a tendency to shape their intentions prior to using specific technologies. The TAM theory, articulated by Davis (1989), similarly posits that attitude is a determinant influencing intention. An individual's attitude is grounded in their beliefs and evaluations, playing a pivotal role in shaping their intention to take

action (Shin, 2009). In summary, attitude is a variable that directly impacts intention. Building on the discussion regarding the relationship between attitude toward Islamic digital banks and the intention to use them, a hypothesis can be formulated:

H_3: Attitude toward Islamic digital banks has a significant positive effect on intention to use.

Relationship between Social Influence with Intention to Use

According to the UTAUT model, social influence is the degree to which an individual perceives that others are influencing them to adopt a new technology or system (Venkatesh et al., 2003; Windasari et al., 2022). This factor is a direct determinant of the intention to use and is represented by variables such as Subjective Norms in other theories, including TRA, TAM, TPB, social factors in MPCU, and image in IDT (Venkatesh et al., 2003).

Furthermore, social influence emanates from the surrounding environment, encompassing factors such as family, peers, and the overall context, motivating individuals to shape intentions and take action. As indicated by Windasari et al. (2022), social influence serves as a mechanism for forming intentions before engaging in actions, making it a variable capable of influencing an individual's intention to undertake specific activities. Drawing from the existing literature, a hypothesis can be formulated, namely.

H_4: Social influence has a significant positive effect on intention to use.

Relationship between Features and Intention to Use

According to Keller (2016), features refer to the distinctive characteristics or variations in a product offered by a company that set it apart from similar products provided by other companies. According to Keller (2016), the product concept emphasizes that consumers prefer products or services with superior quality, performance, or innovative features compared to competitors. This underscores the consumer inclination toward choosing products or services with innovative features. Keller (2016) further noted that companies tailor their offerings by aligning with the features desired by consumers. The presence of features that align with consumer needs enhances satisfaction (Windasari et al., 2022).

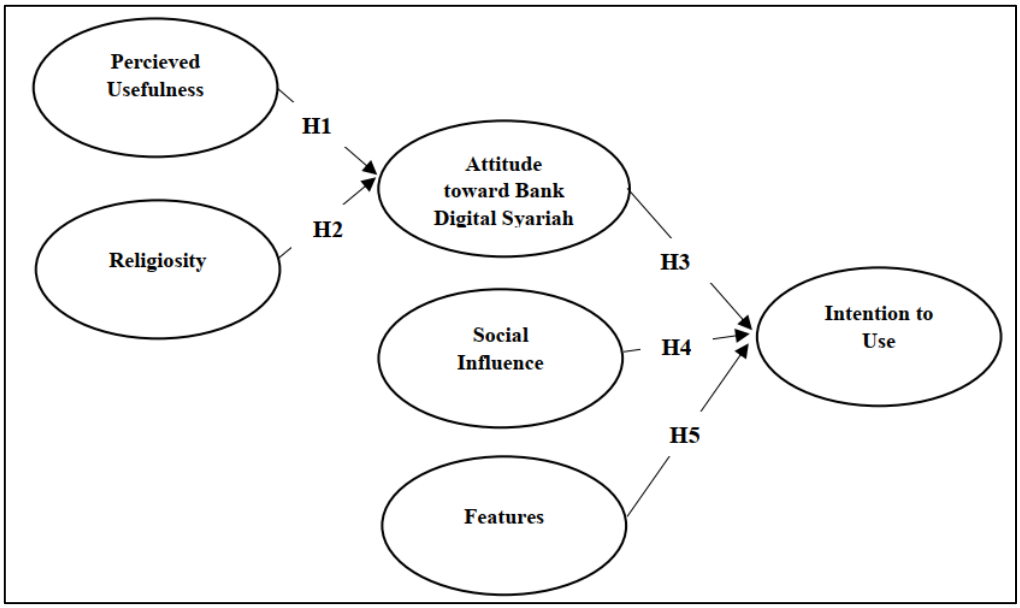
Windasari et al. (2022) stated that variations in features can impact an individual's intention to use products, services, and technology. When a product or service incorporates an innovative feature concept that enhances user convenience, it tends to be favoured by users. Features are recognized as factors that can influence or motivate an individual's intention or inclination to engage in a particular behaviour, as noted by Keller (2016). Building upon this discussion regarding the relationship between features and intention, the hypothesis proposed by this study is.

H_5: Features have a significant positive effect on intention to use.

METHODOLOGY

This research endeavours to explore the impact of perceived usefulness and religiosity on the inclination to adopt Islamic digital banks via one's attitude while also examining the direct effect of social influence and features on the intention to use. The study employs the SEM-PLS analysis technique, as highlighted by Hair et al. (2018) and Sarstedt et al. (2014). SEM-PLS operates as a variance-based analytical method, encompassing both the measurement model (outer model) and the structural model (inner model), with the aim of determining the relationships between variables. The measurement model is responsible for depicting the connection between latent variables and their respective indicators (Hair et al., 2014). Hence, the selection of the SEM-PLS analysis technique aligns with the study's objective, which seeks to elucidate the intricate

interrelationships among multiple variables concurrently (Sarstedt et al., 2014). The subsequent section outlines the empirical model adopted in this study.



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

Figure 1: Empirical model

This study encompasses Muslim students aged 20-24 years in Indonesia as its target population. A nonprobability sampling technique, specifically convenience sampling, is adopted for its practicality in data collection. Samples were obtained through student organizations, namely Forum Silaturahim Studi Ekonomi Islam (FOSSEI) and Association Internationale des Etudiants en Sciences Economiques et Commerciales (AIESEC). The study aims for a minimum sample size of 90 individuals, following Sarstedt et al.'s (2014) suggestion of multiplying the number of indicators (18) by 5 for sample size determination. Primary data collection utilized a Likert scale ranging from 1 (Strongly Disagree) to 5 (Strongly Agree) via distributed questionnaires, both physically and online.

RESULT

Profile of Sample Respondents

According to the information in Table 1, the study included individuals of different ages. Specifically, 18-year-olds make up 1 or 0.9%, 20-year-olds make up 7 or 6.5%, 21-year-olds make up 57 or 53.3%, and 22-year-olds make up 39 or 36.4%. Meanwhile, the total number of people aged 23 years was 3 or 2.8%, and for people aged 24 years, it was 0 or 0%. Thus, the number of participants who met the specified criteria for the study, falling within the age group of 20-24, was 106.

Geographically, participants were spread across different regions of Indonesia. The majority of them reside in East Java, accounting for 77 or 72.64%, followed by Central Java with 9 or 8.49%, West Java with 8 or 7.55%, Jakarta Special Region with 4 or 3.77%, and Yogyakarta Special Region with 3. or 2.83%. In addition, Banten, Bali, South Sulawesi, Gambian, and Lampung each contributed 1 or 0.94%.

Regarding educational institutions, participants were associated with different universities. A large portion, 47 or 44.34%, were students at Airlangga University, followed by 7 or 6.60% from Brawijaya University, 5 or 4.72% from Bakri University, 4 or 3.77% from Surabaya State University, and 3 or 2.83% from University Indonesia. Furthermore, the Islamic University of

Kediri got 3 or 2.83%, while Sipuluh November Institute of Technology, Trongoyo University Madura, Gadjah Mada University, Malang State Polytechnic University, Diponegoro University, and IAIN Kediri each got 2 or 1.89%. The remaining 27 participants were from various other universities, with each university contributing one respondent or 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	44.34
	Universitas Brawijaya	7	6.60
	Universitas Bakrie	5	4.72
	Universitas Negeri Surabaya	4	3.77
	Universitas Indonesia	3	2.83
	Universitas Islam Kediri	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

Validation of the measurement model (outer model)

The study includes two important assessments, namely validity testing and reliability testing, to ensure the robustness of the research findings. In this investigation, validity was examined through Convergent Validity (CV) and DV. CV ensures the correct grouping of each indicator into the specified construct, while DV assesses the value of factor loadings within the construct as higher than outside the construct. The loading factor value must exceed 0.70 with a significance value below 0.05 (Hair et al., 2014), highlighting the correlation value and weight of the indicators studied. In addition, Construct Reliability (CR) is used to offer more precise estimated values based on factor loadings in the research model, with the Average Variance Extracted (AVE) value meeting the criteria of 0.50. The increased reliability results reveal that each indicator consistently measures the desired construct. If all the variables in this research meet the specified criteria, they can be considered valid (Hulland, 1999). Table 2 below provides the factor loading of all variables that exceed 0.70, the AVE value is greater than 0.50, and the CR exceeds 0.70.

Table 2: Convergent validity and reliability

Constructs	Item	Loading	CR	AVE
Perceived Usefulness	1. Islamic digital bank makes it easy to do specific jobs.	0.844	0.836	0.663
	2. Islamic digital banks provide a feeling of help in doing something.	0.877		
	3. Islamic digital banking increases productivity more than usual.	0.777		
	4. Islamic digital bank has a positive effect on doing something.	0.753		
Religiosity	1. Islamic digital bank, following the belief that it is not prohibited by religion.	0.898	0.911	0.842
	2. Islamic digital banks are involved in activities ordered by the Islamic religion and do not carry out actions that are prohibited or violate the law.	0.934		
	3. Islamic digital bank supports Muslims to submit to Allah's rules and completely avoid what is unlawful.	0.922		
Attitude toward Islamic Digital Bank	1. Islamic 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 banks is based on my beliefs.	0.942		
Social Influence	1. The people around me influenced me to use Islamic digital banks.	0.845	0.862	0.692
	2. The company's capabilities help increase my trust in Islamic digital banks.	0.880		
	3. People who are important to me increase my trust in Bank Digital Sharia.	0.767		
Features	1. Islamic digital bank has various features.	0.918	0.902	0.822
	2. Islamic digital banks have features that are currently needed.	0.935		
	3. Islamic 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		

Evaluation of DV involves assessing a construct by comparing the square root of the AVE with the square of the correlation between that construct and other constructs. An in-depth analysis in Table 3 allows us to conclude that DV is confirmed for all variables. This conclusion was drawn based on the observation that the square root value of AVE exceeds the squared correlation between constructs, confirming the existence of differences between the two.

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	-

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

Next, the path coefficients were calculated, as indicated in Table 4, which presents the estimated values of the path relationships in the structural model using a methodology called bootstrapping. A t-statistic value greater than 1.96 (5% significance) for each path relationship, combined with a *p*-value less than 0.05, indicates a noteworthy impact.

After examining the hypothesis tests outlined in Table 4, several main conclusions can be drawn. H_1: The initial sample value for perceived usefulness regarding attitudes towards Islamic digital banks is 0.484. The t-statistic value of 4.013, exceeding 1.96, and the *p*-value of 0.00, below 0.05, confirms the existence of a positive and significant correlation between perceived benefits and attitudes towards Islamic digital banks. H_2: The original sample value for religiosity regarding attitudes towards Islamic digital banks is 0.354. A t-statistic of 4.249 exceeding 1.96 and a p-value of 0.00 suggests a fairly large positive relationship between the religiosity variable and attitudes towards Islamic digital banks. H_3: The initial sample value of attitudes towards Islamic digital banks regarding intention to use is 0.350. The t-statistic value of 4.658 is greater than 1.96, and the *p*-value is 0.00, indicating a significant positive relationship between attitudes towards Islamic digital banks and intention to use them. H_4: The original sample value for social influence on usage intention is 0.309. The t statistic is 3.304, exceeding 1.96, and the *p*-value is 0.00, indicating a significant positive relationship between the social influence variable and usage intention. H_5: The initial sample value for feature characteristics regarding usage intention is 0.275. With a t statistic of 2.950, exceeding 1.96, and a *p*-value of 0.00, this underlines the existence of a substantial positive relationship between feature characteristics and intention to use.

Table 4: Hypothesis Test

Hypothesis	Original Sample (O)	T Statistics (|O/STDEV|)	*p-values*	*Decision*
Perceived Usefulness -> Attitude toward Islamic Digital Bank	0.484	4.013	0.00	Supported
Religiosity -> Attitude toward Islamic Digital bank	0.354	4.249	0.00	Supported
Attitude toward Islamic Digital Bank -> Intention to Use	0.350	4.658	0.00	Supported
Social Influence -> Intention to Use	0.309	3.304	0.00	Supported
Features -> Intention to Use	0.275	2.950	0.00	Supported

DISCUSSION

Perceived usefulness Attitudes towards Islamic digital banks

Based on the results of the hypothesis test, a t-statistic value of 4.013 and a *p*-value of 0.00 were obtained, indicating that perceived benefits have a significant positive relationship with attitudes toward Islamic digital banks. These findings are consistent with the research of Qu et al. (2022), which stated that perceived benefits or how respondents view the advantages of a technology or system can influence attitudes toward using e-cash. Shin's (2009) research also confirmed that users' perceived usefulness could influence their attitudes or behaviour, and from these attitudes, the intention to use e-wallets can emerge. In their study, Safari et al. (2022) highlighted that Internet banking users in the Democratic Republic of the Congo, especially in the city of Bukavu, have a positive attitude towards Internet banking, which is influenced by the perceived benefits. Conversely, for non-internet banking users, positive attitudes towards services are also determined by perceived benefits. However, positive attitudes towards Internet banking are not only influenced by perceived benefits but also by trust on the Internet, especially in terms of the security systems offered by banks.

In this research, respondents agreed that Islamic digital banks can make it easier to do certain jobs, provide a feeling of being helped or assisted in doing something, increase productivity more than usual, and provide a positive effect in doing something. In particular, respondents thought that Islamic-based digital banks could make their work easier. The perceived comfort can provide a positive reaction if they use an Islamic-based digital bank. This statement is reinforced by what was conveyed by Qu et al. (2022), who stated that customer attitudes toward the use of a technology or system are based on perceptions regarding the ease of use of a technology or system. This is in line with the emphasis in Islam as exemplified in the Hadith of the Prophet Muhammad SAW recorded in Sahih al-Bukhari no.5659; "Make things easy and don't complicate things; tell them the good news, and don't let them get away with it".

Islamic digital banking is one way to preach to the public about the use of digital banking services in accordance with religious principles. Preaching is not an easy thing; some accept it, and some reject it. For this reason, in accordance with Islamic teachings, Islamic digital banks have services that can make the work of their users easier or not make it difficult for their users so that more and more users of Islamic digital banking services. The results of this research indicate that perceptions of the usefulness of a technology or system are crucial in generating positive attitudes or reactions from potential users. Therefore, Islamic digital banks need to maintain and improve their services so that they can make the work of their users easier. Therefore, there is a need for continuous improvements to Islamic-based digital banking services.

Religiosity towards Attitudes toward Islamic Digital Banking

The research results suggest a significant and positive correlation between religiosity and attitudes towards Islamic digital banks. This can be observed from the t-statistic of 4.249, exceeding the threshold of 1.96, and the *p*-value of 0.00. This finding is in line with the conclusions drawn by Souiden and Rani (2015), who stated that individual religiosity significantly impacts their attitudes toward Islamic banks. Likewise, research by Abou-Youssef et al. (2015) supported the idea that religiosity plays a role in shaping attitudes in Islamic banking. Furthermore, the findings of Suhartanto et al. (2019), focusing on mobile banking in Islamic banks, emphasized that adherence to Islamic values in processes and services, especially in the financial sector, leads to more positive perceptions of mobile banking services among individuals with strong religiosity. These results underscore the influence of religion on attitudes and behaviour toward a product that aligns with one's religious identity (Agarwala et al., 2019).

In this research, religiosity emerged as the most influential variable in shaping attitudes toward Islamic digital banks. The constant value of 4.249 exceeds the constant value of perceived benefits, indicating the dominance of religiosity. It can be concluded that respondents collectively agree that the level of religiosity has a significant effect on attitudes towards Islamic digital banks.

Moreover, respondents stated that they agreed with the assumption that Islamic digital banks adhere strictly to religious principles, do not perform prohibited or unlawful actions, and are in line with Islamic teachings. Considering that the respondents are Muslims, they consider it vital to obey Allah's rules and distance themselves from what is considered unclean.

According to respondents, the use of banking services must comply with the provisions of Allah SWT, especially avoiding usury. Islamic digital banks, in adhering to the provisions of Islamic and muamalah fiqh in their services and transactions, distance themselves from usury, *maysir*, *gharar*, haram, and wrongdoing in every transaction. Therefore, respondents have confidence in Islamic digital banks and consider them to be in accordance with Islamic provisions. The results of this research underline the importance of religiosity in shaping attitudes, especially in the context of Islamic banking. For Muslims, religiosity is crucial, reflecting obedience to Allah SWT, commitment to behaviour and attitudes based on religion, as well as obedience to Divine commands while still avoiding prohibitions. Therefore, the level of religiosity is an essential factor that influences attitudes towards the use of Islamic digital banks, considering that these institutions are in line with the teachings and provisions of Allah SWT.

Attitudes towards Islamic Digital Banks and Their Impact on Intentions to Use

The statistical test results reveal that there is a positive and significant influence between attitudes towards Islamic digital banks and intention to use them, as indicated by a t-statistic of 4.658 and a probability value of 0.00. This emphasizes the important role of attitudes towards Islamic digital banks in significantly influencing the adoption of banking services. These results are in line with research conducted by Shin (2009), who emphasized that an individual's attitude towards a certain behaviour is formed by his beliefs, and the evaluation of these beliefs determines the intention to perform certain actions, such as using a cell phone wallet. Additionally, Qiu et al. (2022) emphasized the important role of the situation in determining a person's intention to use e-cash. Moreover, research by Charag et al. (2020) in the context of Islamic banking highlighted the significant influence of attitudes among various factors on the intention to adopt Islamic banking. These findings are consistent with previous research conducted by Echchabi and Olanyi (2012) in Malaysia, who identified attitude as an important determining factor influencing consumers' intention to adopt Islamic banking. As a result, a trend emerged as the main indicator of intention to use Islamic banking services.

In this research, the attitude variable towards Islamic digital banks emerged as the most dominant factor influencing the intention to use the bank. The constant value, which suggests a value of 4.658, exceeds the social influence and feature variables. This demonstrates that there is a collective agreement among respondents that Islamic digital banks are in line with their beliefs, provide a positive influence, and receive positive assessments based on their beliefs. Islamic digital banks, as institutions that adhere to Allah's provisions and are free from Islamic prohibitions, will foster positive attitudes among prospective Muslim customers. As a result, this fosters the intention to utilize Islamic digital banks, in line with the TAM theory, and supports research conducted by Qu et al. (2022) and Shin (2009). Accordingly, adherence to the provisions of the Islamic religion, mandating obedience to Divine commands, and avoiding prohibitions contribute to a positive attitude and intention to use Islamic digital banking.

These findings underline the vital role of attitudes towards Islamic digital banks in forming intentions to use these services. Hence, it is imperative for Islamic digital banks to uphold and enhance elements that instil trust and positive reactions among users. Moreover, positive reactions from potential users are crucial as this greatly influences their decision to use an Islamic digital bank.

Social Influence and Its Influence on Intention to Use

According to the hypothesis test, social influence exhibits a large and positive impact on intention to use, with a t-statistic of 3.304 (exceeds 1.96) and a *p*-value of 0.00. These results are in line with

the UTAUT model of Venkatesh et al. (2003), who emphasized that social influence plays an important role in determining a person's intention to use technology or systems. In addition, social influence is recognized as a driving factor, especially among Generations Y and Z, which drives the adoption of digital banking services (Windasari et al., 2022). However, the findings in this study deviate from the research of Yaseen et al. (2022) in Jordan, where social influence was not determined to have an impact on Islamic Mobile Banking behavioural intentions, which was due to the early stage of adoption and the prevailing perception that conventional favoured banking services.

Respondents in this study presented various perspectives regarding the influence of other people and influential individuals in shaping their decisions to use Islamic digital banks. Several parties recognize the impact on their social environment, especially those considering utilizing Islamic digital banks. In line with the operational definition, respondents who acknowledged the influence of others were more likely to express an intention to use an Islamic digital bank. As social creatures, humans are naturally shaped by their interactions with their surrounding environment. Morals and behaviour are greatly influenced by the behaviour of the people around them. In Islam, the emphasis on association with vicious people is emphasized in the following HR hadith. Bukhari and Muslim:

> The parable of good and bad friends is like a perfume carrier and a blacksmith. Whoever brings perfume, let him give it to you, or you buy it, or at least you get a nice fragrance from it. As for the blacksmith, your clothes may burn because of it, or you will get a bad smell.
>
> (HR. Al-Bukhari and Muslim).

In this study, most of the respondents were in an environment or with friends who had a pious and good character, thus having a positive influence on their tendency to use Islamic digital banks. Islamic digital banks, which are in harmony with religious principles and the path of Allah, are perceived positively in this context. The results of this research underline the important role of social influence in forming intentions to use Islamic digital banks. Therefore, it is imperative for Islamic digital banks to improve strategies that effectively influence society and foster positive intentions among users.

Features and Intention to Use

The big impact of features on intention to use is observed with a t-statistic of 2.950 and a *p*-value of 0.00. All indicators related to the feature variable align in the approval category, emphasizing the important role of technology or system features in generating positive attitudes or responses from potential users. These findings are consistent with research conducted by Ming et al. (2021) and Windasari et al. (2022), which emphasized the motivational influence of features in technology or services on user adoption. The idea that users are attracted to the most innovative features of a product or service (Keller, 2016) applies to Islamic banking, which, in response to customer needs, offers mobile banking services with different features and characteristics (Bello et al., 2017). This adaptive approach responds to high demand, considering that most Muslims (Guru et al., 2003) prefer continued innovation for a cashless society and increased Islamic financial inclusion (Mohd Thas Thaker et al., 2020). Therefore, the presence of these features plays a vital role in influencing and motivating customers' intentions to use them, thereby contributing to the sustainability of Islamic banking.

The respondents in this research strongly agree that Islamic digital banks provide a variety of features, including features currently sought by potential users and provide unique financial services. In line with the operational definition, the characteristics of Islamic digital banks differentiate them from other banks. It can be concluded that most respondents recognize the unique features of Islamic digital banks, which not only include various features that meet the needs of today's users but also provide distinctive financial services while complying with religious provisions. In line with the verse above, Islamic digital banks implement banking practices that

simplify user interactions through their features but remain in accordance with Allah's principles. The results of this research underscore the importance of features in generating positive attitudes or responses from potential users. Therefore, Islamic digital banks must continue to improve their features, especially in terms of variety, relevance to user needs, and uniqueness of services. In addition, continuous improvement of the features of an Islamic digital bank is essential to strengthen its distinctive characteristics, which differentiate it from other banks.

CONCLUSION

The results of this research provide a theoretical contribution by clarifying the relationship between perceived usefulness and religiosity, as well as their influence on intention to use through attitudes towards Islamic digital banks. The results of data analysis suggest that perceived benefits have a significant and positive effect on attitudes towards Islamic digital banks, as evidenced by a T-statistic value of 4.01 and a *p*-value of 0.00. Apart from that, religiosity also significantly influences attitudes towards legitimate digital banks, as evidenced by a t-statistic value of 4.249 and a *p*-value of 0.00. Attitudes towards Islamic digital banks also demonstrate a significant positive influence on intentions to use them, with a t-statistic value of 4.658 and a *p*-value of 0.00. Apart from that, social influence also contributes significantly to the intention to use a legitimate digital bank, supported by a t-statistic value of 3.30 and a *p*-value of 0.00. Finally, features also have a significant positive effect on intentions to use Islamic digital banks, with a t-statistic value of 2.95 and a *p*-value of 0.00.

By understanding the factors that influence the intention to use Islamic digital banks, this research can guide Islamic digital banks in developing strategies to increase the number of users or customers, aiming to increase company profits. By considering these factors, it is hoped that it can influence the intention to use and ultimately increase the number of users or customers of Islamic digital banks, thereby having a positive impact on increasing company profits.

However, this research has limitations, especially related to the relatively limited number of respondents, namely 106 respondents. The use of online questionnaires may also limit respondent participation. Moreover, limited time and domestic resources may also influence questionnaire distribution. Therefore, it is hoped that further research can expand the number of respondents from various regions in Indonesia and other Islamic countries. In addition, further research can explore additional variables that might influence intention to use as well as variables that could form the basis of strategies or improvements to Islamic digital banks, both from an internal and external perspective, including each individual's perspective.

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