



DETERMINANTS OF DECISIONS TO USE ISLAMIC BANK MOBILE BANKING SERVICES

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ABSTRACT

The facts in the field, there are a number of customers who do not use Mobile Banking services, the problem is that banks have provided services but customers do not use Mobile Banking services and prefer manual transactions. This study aims to determine the effect of perceived ease of use, knowledge, and trust on the decision to use Islamic bank Mobile Banking services. The research discussion relates to banking services, namely services that discuss ease of use, knowledge, trust and decisions to use Islamic bank Mobile Banking services. This research is a quantitative research with multiple linear regression analysis, the data source used is primary data through questionnaires. The population of this study was the Padangsidimpun community, the sample in this study used an accidental sampling technique, with 98 respondents. knowledge and trust have an influence on decisions to use Mobile Banking services. And simultaneously (F test) ease of use, trust and knowledge have a significant influence on the decision to use Mobile Banking services.

Keywords: *Determinant, Decision, Mobile Banking Service*

INTRODUCTION

The development of the banking world is increasingly rapid and dominates the economic and business development of a country, both in terms of products, service quality, and technology. Even the activities and existence of banking greatly determine the progress of a country in the economic field (Marohombang Rambe, dkk, 2020).

The rapid development of information technology is currently making business and transactions also grow. Information technology is technology related to computer facilities, telecommunication and other electronic means used in managing financial data and banking services. To support developments in the increasingly rapid banking industry, technology or system support is important and is a necessity that cannot be ignored. Banking is an industry that requires trust from customers to want to do transactions at the bank (Ikatan Bankir Indonesia, 2013). Islamic banks can also be interpreted as financial/banking institutions whose operations and products are developed based on the Al-Qur'an and Hadith of the Prophet SAW



(Abdul Nasser Hasibuan, 2015). The development of Islamic banking in Indonesia has become a benchmark for the success of the existence of Islamic economics (Nofinawati, dkk, 2016). Islamic Banking is everything related to Islamic banks and Islamic units, including institutional business activities, as well as methods and processes in carrying out their business activities (Eva Indah, dkk, 2021).

The use of information technology in the banking system aims to attract more customers and retain customers so that they continue to use the services or services provided by the bank. Information technology also provides other advantages for banks because in the banking process itself everything becomes more practical, managed, effective and efficient (Syamsul Hadi, 2014).

Advances in information technology have an overall impact on banking, one of which is through Mobile Banking which is a component of electronic commerce as a banking information facility through an updated wireless network that is provided by banks using technology on smartphones to encourage smoothness and convenience in transaction activities. The advantage of Mobile Banking is that customers can use it for transactions anytime and anywhere without a time limit. Facilities in Mobile Banking, namely financial transactions, non-financial transactions, transfers, checking account balances and paying bills made via smartphone (Amatun Nur Makmuriyah, dkk, 2020).

Based on a survey of customer data and Mobile Banking user data obtained from Islamic Banks in Padangsidempuan in 2020, namely, that there are still many Islamic bank customers who do not use Mobile Banking.

Mobile Banking service products were created to provide convenience to customers for banking transactions anywhere and anytime without having to come to the bank (Melitina Tecuali, 2011).

While the facts in the field, there are a number of customers who do not use Mobile Banking services, the problem is that banks have provided services but customers do not use these Mobile Banking services. This condition raises questions, whether the convenience of Mobile Banking is less attractive or are there other factors that underlie customers making it difficult to accept the existence of this technology. Based on this phenomenon, the researcher concluded that there were customer problems in using Mobile Banking services, so the researchers wanted to investigate further about what factors influenced customers to use Mobile Banking services in Islamic banks. (Alfadri, 2022)

Based on the description above, this study tries to examine "Determinants of Decisions to Use Islamic Bank Mobile Banking Services" this study uses the dependent variable, the Decision to Use Mobile Banking, while the independent variables consist of perceptions of Ease of Use, Knowledge, Trust.

Based on the background that has been described, the researcher is interested in conducting research with the title "**Determinants of Decisions to Use Islamic Bank Mobile Banking Services**".

LITERATUR REVIEW

Definition of Decision

Decisions are the process of tracing problems that start from the background of the problem, identification of the problem to the formation of conclusions or



recommendations, the recommendations are then used and used as a guideline basis in decision making (Irham Fahmi, 2016).

Decision making can be seen from two aspects:

1. In terms of etymology, decision-making means taking and determining something. A decision is a conclusion that is used as a guide after making considerations.
2. In terms of terminology, decision making is a process of determining something by which the determination is used as a reference guide for subsequent activities. It can be concluded that the decision is a conclusion that has been chosen after considering the choices of several existing alternatives (Amini, 2004).

Transaction Decision

In making purchasing decisions, consumers will go through the information search stage. If the source of information states that they are satisfied, then it will be a positive recommendation for new consumers to make purchasing decisions for the same product so that customer satisfaction influences purchasing decisions (Anggit Pragusto Sumarsono, dkk, 2020).

Convenience

Convenience is something that can simplify and expedite business. So that the perception of convenience can be interpreted as the process of a person using his five senses to know something that can facilitate and expedite his business. In using Mobile Banking, ease of use creates a perception of benefits in the minds of customers. Ease of use is an important stimulus that encourages them to use Mobile Banking (Jeffry, dkk, 2021).

Ease of use or easy operation does not mean that every user can access or use the software, but it is those who have authority who can easily operate it. Characteristics of applications that are easy to use are:

1. Guided dialog to direct the user regarding what data is needed.
2. Menu, list of commands with steps shown down, and icons: many ways to complete the same task provide guidance to the novice user (Raymond Mcleod, 2010).

Convenience to Customer Interests Using Internet Banking

An individual's perception is said to be easy if in using a computer the individual's level of confidence in a particular system will be free from errors. This concept includes the ease of using the system for purposes according to the wishes of the user and the higher one's perception of the ease of using the system, the higher the level of utilization of information technology. Ease of using the internet is the bank customer's perception of their ability to use the internet as measured by time efficiency indicators (Heny Agustina, 2017).

Knowledge

Consumer knowledge is all the information that consumers have about various kinds of products and services, as well as other knowledge related to these products and services. Consumer knowledge will influence purchasing decisions.



When consumers have more knowledge, they will be better at making decisions, they will be more efficient and faster in processing information and able to recall information better (Ujang Sumarwan, 2011).

Types of consumer knowledge are divided into 3 general areas, namely:

1. Product knowledge which is a collection of various kinds of information.
2. Purchasing knowledge. Consumer decisions regarding where to buy products will be largely determined by their knowledge.
3. Knowledge of usage (usage knowledge), knowledge like this includes information available in memory about how a product can be used (Etta Mamang Sangadji, dkk, 2013).

Trust

Belief is a descriptive thought held by someone about something. This trust constitutes the product and brand image. So people act based on their beliefs, if someone's beliefs are wrong then it can hinder the purchase of a product or service. consumer trust as all knowledge possessed by consumers, and all conclusions made by consumers about objects, attributes, and benefits. Objects can be products, people, companies or anything on which a person has beliefs and attitudes. Attributes are characteristics or features that an object may or may not have (Danang Sunyoto, 2014).

Banking Services

1. Remittances Transfer, namely Remittance services is a form of service provided by banks at the request of customers to send a certain amount of money.
2. Clearing, namely banking services provided in the context of interbank billing from the same clearing area.
3. Inkaso is a collection service provided by banks for clearing documents and/or securities issued by banks outside the clearing area (Ismail, 2013).

Mobile Banking

Mobile banking is a banking service that can be accessed directly through GSM (Global for Mobile Communication) or CDMA cell phone networks/mobile phones using data services provided by cellular phone operators, SMS is written messages that can be received and sent to cellphone users. The way Mobile Banking actually works is not much different from sending regular SMS which is often done. The customer sends an SMS to the number provided by the bank with the contents of the message in the form of a certain code.

In addition, every time you send an SMS, the message sent includes a PIN to access the Mobile Banking. If the code and PIN entered are correct, the transaction request will be accepted. Conversely, if one of the contents of the message, both the message code and the PIN does not match, the transaction request will be rejected. Transactions that can be supported by this Mobile Banking facility are:

1. Registration and activation of Mobile Banking,
2. Unregister Mobile Banking,
3. Change the Mobile Banking password,
4. Change PIN,



5. Add/Delete Card Number,
6. Check Balance,
7. Transfer between accounts
8. History of recent transactions,
9. Exchange rates and product info
10. Exchange rate information
11. Payment (credit card, PLN, telephone, cellphone, electricity, insurance) (Vyctoria, 2013).

RESEARCH METHODS

This research was conducted in the city of Padangsidimpuan. The research was conducted on people who use Islamic Bank Mobile Banking services. This research was conducted from February 2021 to April 2022. The type of research used is quantitative research. In terms of objectives, quantitative research is usually used to test a theory, to present a fact describing statistics, to show relationships between variables, and some are developing concepts, developing understanding or describing many things (Subana, dkk, 2011).

There are 2 sources of data, namely primary data is data obtained directly from the source, observed, and recorded for the first time through interviews or the results of filling out questionnaires to respondents (Mudrajad Kuncoro, 2009). Secondary data is data that has been compiled, developed, and processed and then recorded by other parties. Secondary data consists of two, namely company internal secondary data and published external secondary data (Juliansyah Noor, 2011).

The population of this study are customers who use Islamic Bank Mobile Banking in Padangsidimpuan with a total of 4,694 people. The sample used in this study amounted to 98 respondents, and the sampling technique used was accidental sampling technique. Accidental sampling is a method of sampling by chance. Members of the population that the researcher encounters by chance during the study are the sample. For a known population size, the Slovin formula can be used to calculate the required number of samples.

Data processing and analysis techniques to test this research data, the researchers used the SPSS 25 program, where the data used in this study were primary data through questionnaires. Furthermore, researchers used the Validity Test, Reliability Test, Descriptive Analysis, Classical Assumption Test (Normality test, Multicollinearity, Heteroscedasticity test, Autocorrelation test, Multiple Linear Regression Analysis Test, Hypothesis Test (R^2 determination test, t test and f test).

Data analysis is the process of compiling data so that it can be interpreted, meaning giving meaning, explaining patterns, and looking for relationships between various concepts. In this study, the data analysis technique used by researchers is Multiple Linear Regression Analysis. The application of this method will produce the level of relationship between the variables studied (Suharsimi Arikunto, 2006).

Validity test indicates the extent to which a measuring instrument measures the construct to be measured. Homogeneity testing is carried out to test the validation analysis for questions used in measuring a variable (Ken Sudarti, 2018).

Reliability Test is a tool for measuring a questionnaire which is an indicator of a variable or construct. Normality test needs to be done to test whether in a



regression model, the dependent variable, independent variable, or both have a normal distribution or not. The multicollinearity test aims to test whether the regression model finds a correlation between the independent and independent variables. A regression mode is said to be free from multicollinearity if the VIF value is less than 10 and has a tolerance number of more than 0.1 (Duwi Priyanto, 2014).

The heteroscedasticity test aims to see if the independent variable has a sig value < 0.1 then heteroscedasticity occurs otherwise if $\text{sig} > 0.1$ then there is no heteroscedasticity (Dwi Priyanto, 2016).

The autocorrelation test is used to test whether in a linear regression model there is a strong positive or negative relationship between the data on the study variables. Good data is data that does not have autocorrelation between variables (Delima Sari Lubis, dkk, 2019).

Regression analysis is an analysis that aims to show the mathematical relationship between the response variable and the explanatory variable (Setiawan, 2010).

Partial test (t test), if $t_{\text{table}} < t_{\text{count}}$ then H_0 is accepted and H_a is rejected. Conversely, if $t_{\text{count}} > t_{\text{table}}$ then H_0 is rejected and H_a is accepted. Simultaneous test (f test) if $F_{\text{count}} < F_{\text{table}}$ then H_0 is accepted and H_a is rejected, otherwise if $F_{\text{count}} > F_{\text{table}}$ then H_0 is rejected and H_a is accepted (Dwi Priyanto, 2016).

DISCUSSION OF RESEARCH RESULTS

Validity Test Results

Validity test is done to see whether the data is valid or not. If all questionnaire statements from each variable are valid then the next process can be continued and if there are invalid statements then the statement is issued.

1. Ease of Use Validity Test (X_1)

Table 1. Ease of Use Validity Test Results

Statement	r_{count}	r_{table}	Information
1	0.582	The instrument is valid, if $r_{\text{count}} > r_{\text{table}}$ with $df = n-2 = 98-2 = 96$. At a significance level of 10%, $r_{\text{table}} = 0.167$	Valid
2	0.738		Valid
3	0.730		Valid
4	0.718		Valid
5	0.668		Valid
6	0.746		Valid
7	0.639		Valid
8	0.730		Valid

2. Knowledge Validity Test (X_2)

Table 2. Knowledge Validity Test Results

Statement	r_{count}	r_{table}	Information
1	0.801	The instrument is valid, if $r_{\text{count}} > r_{\text{table}}$ with $df = n-2 = 98-2 =$	Valid
2	0.770		Valid
3	0.679		Valid



4	0.672	96. At a significance level of 10%, $r_{table} = 0.167$	Valid
5	0.749		Valid
6	0.736		Valid

3. Trust Validity Test (X_3)

Table 3. Trust Validity Test Results

Statement	r_{count}	r_{table}	Information
1	0.728	The instrument is valid, if $r_{count} > r_{table}$ with $df = n-2 = 98-2 = 96$. At a significance level of 10%, $r_{table} = 0.167$	Valid
2	0.726		Valid
3	0.772		Valid
4	0.790		Valid
5	0.760		Valid

4. Test the Validity of the Decision Using (Y)

Table 4. Decision Validity Test Result Using

Statement	r_{count}	r_{table}	Information
1	0.748	The instrument is valid, if $r_{count} > r_{table}$ with $df = n-2 = 98-2 = 96$. At a significance level of 10%, $r_{table} = 0.167$	Valid
2	0.777		Valid
3	0.709		Valid
4	0.747		Valid
5	0.627		Valid
6	0.635		Valid
7	0.508		Valid
8	0.692		Valid
9	0.622		Valid
10	0.708		Valid

Based on the results of the Ease of Use validity test (X_1), Knowledge Validity Test (X_2), Trust Validity Test (X_3), and Use Decision Validity Test (Y) are declared valid because they have $r_{count} > r_{table}$ where r_{table} is 0.167, while r_{count} can be seen in the results Corrected Item-Total Correlation.

Reliability Test Results

The reliability test was carried out on valid statements. The reliability test was carried out using the *Cronbach's Alpha method*. Where the questionnaire is considered reliable if *Cronbach's Alpha* > 0.6 .

Table 5. Reliability Test Results

Variable	Cronbach's Alpha	N of Items
Ease of Use	0.847	8
Knowledge	0.828	6
Trust	0.811	5
Use Decision	0.868	10



From the table above it can be seen that the Cronbach's Alpha results for the ease of use variable questionnaire are 0.847, the Cronbach's Alpha results are $0.847 > 0.60$ so it can be concluded that the ease of use variable questionnaire (X_1) is reliable. Furthermore, the Cronbach's Alpha results for the knowledge variable questionnaire are 0.828, the Cronbach's Alpha results are $0.828 > 0.60$ so it can be concluded that the knowledge variable questionnaire (X_2) is reliable. The results of Cronbach's Alpha for the questionnaire for the variable of trust were 0.811, the results of Cronbach's Alpha were $0.811 > 0.60$ so that it could be concluded that the questionnaire for the variable of trust (X_3) was reliable. Then the results of Cronbach's Alpha for the decision questionnaire using a Cronbach's Alpha of 0.868 results $0.868 > 0.60$ so it can be concluded that the decision variable questionnaire using (Y) is reliable.

Descriptive Analysis

Descriptive statistical analysis tests can be carried out by finding the mean, minimum, maximum, and standard deviation which can be seen in the table below:

Table 6. Descriptive Statistical Analysis Test Results

	N	Minimum	maximum	mean	Std. Deviation
Ease of Use	98	10	40	30.56	5.474
Knowledge	98	6	29	23.51	4.410
Trust	98	5	25	19.37	3.748
Use Decision	98	10	48	39.01	6.509
Valid (Listwise)	N 98				

The results of the descriptive statistical analysis test above show that the ease of use variable with a total of 98 data (N) has a mean value of 30.56 with a minimum value of 10 and a maximum value of 40 and a standard deviation of 5.474. The knowledge variable with a total of 98 data (N) has a mean value of 23.51 with a minimum value of 6 and a maximum value of 29 and a standard deviation of 4.410. The trust variable with a total of 98 data (N) has a mean value of 19.37 with a minimum value of 5 and a maximum value of 25 and a standard deviation of 3.748. The decision variable used with a total of 98 data (N) has a mean value of 39.01 with a minimum value of 10 and a maximum value of 48 and a standard deviation of 6.509.

Classic Assumption Test

1. Normality Test

The normality test is carried out to test whether the independent variable and dependent variable in the regression model have a normal distribution or not.

**Table 7. Normality Test Results
One-Sampel Kolmogorov-Smirnov Test**

		Unstandardized Residual
N		98
Normal Parameters ^{a,b}	Mean	.0000000
	Std. Deviation	3.62417675
Most Extreme Difference	Absolute	.067
	Positif	-.061
	Negative	.067
Test Statistic		.200 ^{c,d}
Asymp. Sig. (2-tailed)		

The table above shows that the significant value of Asymp. Sig (2-tailed) of 0.200. Significant value of more than 0.10 ($0.200 > 0.10$). So it can be concluded that the residual values are normally distributed.

2. Multicollinearity Test

Aims to test whether the model found a correlation between the independent variables. With provisions, if the VIF (Variance Inflation Factor) value is less than 10 and the tolerance value is more than 0.1, then multicollinearity is declared not to occur.

Table 7. Multicollinearity Test Results

Model	Unstandardized Coefficients		Standardized Coefficients	T	Sig.	Collinearity Statistics	
	B	Std. Error	Beta			Tolerance	VIF
1	5.903	2.361		2.500	.014		
(Constant)	.314	.089	.264	3.528	.001	.588	1.701
EA	.637	.130	.432	4.893	.000	.423	2.362
K	.440	.143	.253	3.076	.003	.487	2.055
T							

Based on the table above, it can be seen that the tolerance value of the ease of use variable is $0.588 > 0.1$, the tolerance value for the knowledge variable is $0.423 > 0.1$ and the tolerance value for the trust variable is $0.487 > 0.1$. So it can be concluded that the tolerance value of the three independent variables is greater than 0.1, so it can be concluded that there is no multicorrelation between the independent variables.

Furthermore, based on the VIF results of the ease of use variable of 1.701 < 10 , the results of VIF of the knowledge variable of 2.362 < 10 , and the VIF of the trust variable of 2.055 < 10 . So it can be concluded that the VIF results of the



three independent variables are smaller than 10, so it can be concluded that multicollinearity does not occur between independent variables.

3. Autocorrelation Test

A good regression model should not have autocorrelation. The test method uses the Durbin-Watson test (DW test).

Table 9. Autocorrelation Test Results Model summary^b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.831 ^a	.690	.680	3.682	2.091

a) Predictors: (Constant), EU, K, T

b) Dependent variable: UD

Based on the results of the autocorrelation test above, it is known that the Durbin Watson value is 2.091 with $n = 98$, and $k = 3$, $DL = 1.6086$ and $DU = 1.7345$. So the value of $4-DU = 2.2655$ and $4-DL = 2.3914$. So it can be concluded that $(1.7345 < 2.091 < 2.2655)$ the result is no autocorrelation in the regression model.

4. Heteroscedasticity Test

The model used to test heteroscedasticity is by using the Glejser Test. The Glejser test is seen by producing a regression of the absolute residual value (AbsU_i) of the other independent variables.

Table 10. Heteroscedasticity Test Results with The Glejser Test Coefficients^a

Modal	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(constant)	8.095	1.380		5.868	.000
EU	.035	.052	.079	.664	.508
K	-.268	.076	-.495	-3.515	.001
T	-.007	.084	-.012	-.089	.929

Based on the Glejser test results above, it can be seen that the significant value (p-value) of the Ease of Use variable is $0.508 > 0.10$, Knowledge is $0.001 >$



0.10, Trust is 0.929 > 0.10, these results clearly show that the three variables there is no heteroscedasticity problem in the regression model.

Multiple Linear Regression Analysis Test

Regression analysis is used to determine the effect of ease of use, knowledge, trust on customers' decisions to use Mobile Banking.

Table 11. Multiple Linear Regression Analysis Test

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	5.903	2.361		2.500	.014
Use Decision	.314	.089	.264	3.528	.001
Knowledge	.637	.130	.432	4.893	.000
Trust	.440	.143	.253	3.076	.003

The results of the multiple linear regression test in the table above, the regression equation used is:

$$Y = a + b_1X_1 + b_2X_2 + b_3X_3 + e$$

So the formula in this study is as follows:

$$UD = a + b_1 EU + b_2 K + b_3 T + e$$

$$UD = 5.903 + 0.314 EU + 0.637 K + 0.440 T + 2.361$$

From the regression equation above it can be interpreted that:

- The constant is 5.903 units, meaning that if the variables of ease of use, trust and knowledge are considered constant or 0, then the customer's decision to use Mobile Banking will have a value of 5.903 units.
- The regression coefficient of the ease of use variable is 0.314 units, meaning that if the level of ease of use increases by 1 unit and the other variables have a fixed value, the customer's decision to use Mobile Banking increases by 0.314 units. The coefficient is positive, meaning that there is a positive relationship between the ease of use and the customer's decision to use Mobile Banking, the greater the ease of use, the higher the customer's decision to use Mobile Banking.
- The regression coefficient of the knowledge variable is 0.637 units, meaning that if the customer's level of knowledge increases by 1 unit and the other variables have a fixed value, then the customer's decision to use Mobile Banking increases by 0.637 units. The coefficient is positive, meaning that there is a positive relationship between knowledge and the customer's decision to use Mobile Banking.
- The regression coefficient for the trust variable is 0.440 units, meaning that if the customer's level of trust increases by 1 unit and the other variables have a fixed value, then the customer's decision to use Mobile Banking increases by 0.440 units. The coefficient is positive, meaning that there is a positive relationship between trust and the customer's decision to use Mobile Banking.



The more trust increases, the more customers' decisions to use Mobile Banking increase.

Hypothesis Test

1. T Test

The processed (partial) t test results can be seen in the table below.

Table 12. Test Result t Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	5.903	2.361		2.500	.014
Ease Use	.314	.089	.264	3.528	.001
Knowledge	.637	.130	.432	4.893	.000
Trust	.440	.143	.253	3.076	.003

2. Test F

The processed f (simultaneous) test results can be seen in the table below.

Table 13. Simultaneous Test Result (Test F) ANOVA^a

Model	Sum of Squares	Df	Mean Square	F	Sig.
1 Regression	2834.928	3	944.976	69.720	.000 ^b
Residual	1274.062	94	13.554		
Total	4108.990	97			

From the results of the simultaneous significance test above (F test) it can be seen that the Fcount value is 69.720 while the Ftable is 2.70 so that $F_{count} > F_{table}$ ($69.720 > 2.70$) then H_a is accepted. Furthermore, for the value of Sig. of 0.000 so that the value of Sig. < 0.1 ($0.000 < 0.1$) then H_a is accepted. So, it can be concluded that simultaneously ease of use, trust and knowledge have a significant influence on the decision to use Mobile Banking services.

3. Test R²

Table 14. Results of Analysis Test R² Model Summary^b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.831 ^a	.690	.680	3.682	2.091

Based on the results of the determination analysis table above, the value of R² (R Square) is 0.690 or (69%). This shows that the effect of the independent variables (ease of use), (knowledge), and (trust) on the dependent variable



(decision to use) is 0.690 or (69%) while the remaining 0.31 or (31%) is influenced by other variables that not included in this study.

DISCUSSION RESULT

This study is entitled Determinants of Decisions to Use Islamic Bank Mobile Banking Services. From the results of the data analysis carried out in this study using the SPSS version 25 program, it is known that: Based on the results of the calculation of R Square, which is equal to 0.690 or (69%). This shows that the effect of the independent variable (ease of use, knowledge, and trust) on the dependent variable (decision to use) is 0.690 or (69%) while the remaining 0.31 or (31%) is influenced by other variables not included in the study this.

1. The influence of the ease of use factor on the decision to use Islamic Bank Mobile Banking services.

From the results of the t test above, the tcount for the ease of use variable is 3.528 and ttable is 1.661 so that $tcount > ttable$ ($3.528 > 1.661$) then H_a is accepted. Furthermore, based on sig. the ease of use variable has a value of 0.001 so that the sig value < 0.1 ($0.001 < 0.1$) then H_a is accepted. So it can be concluded that partially ease of use has a significant influence on the decision to use Mobile Banking services.

2. The influence of knowledge factors on the decision to use Islamic Bank Mobile Banking services,

From the results of the t test above the value of tcount on the knowledge variable is 4.893 and ttable is 1.661 so that $tcount > ttable$ ($4.893 > 1.661$) then H_a is accepted. Furthermore, based on the value of Sig. The knowledge variable has a Sig value. of 0.000 so that the value of Sig. < 0.1 ($0.000 < 0.1$) then H_a is accepted. So, it can be concluded that the knowledge variable partially has a significant influence on the decision to use Mobile Banking services.

3. The influence of the trust factor on the decision to use Islamic Bank Mobile Banking services

From the results of the t test above, the tcount on the trust variable is 3.076 and ttable is 1.661 so that $tcount > ttable$ ($3.076 > 1.661$) then H_a is accepted. Furthermore, based on the value of Sig. The trust variable has a Sig value. of 0.003 so that the value of Sig. < 0.1 ($0.003 < 0.1$) then H_a is accepted. So it can be concluded that the trust variable partially has a significant influence on the decision to use Mobile Banking services.

4. Effect of ease of use, knowledge, trust in the decision to use Islamic Bank Mobile Banking services

Based on the tbel results of the simultaneous significant test (Test F) above, it can be explained that the Fcount value is 69.720 while the Ftable is 2.70 so that $Fcount > Ftable$ ($69.720 > 2.70$) then H_a is accepted. Furthermore, for the value of Sig. of 0.000 so that the value of Sig. < 0.1 ($0.000 < 0.1$) then H_a is accepted. So,



it can be concluded that simultaneously ease of use, trust and knowledge have a significant influence on the decision to use Mobile Banking services.

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