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DETERMINANTS OF INTENTION TO USE ISLAMIC MOBILE BANKING ON MILLENNIAL GENERATION: EVIDENCE FROM INDONESIA

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Abstract

This review means to test and dissect the determinants of goals of utilizing Islamic mobile banking. The Unified Theory of Acceptance and Use of Technology 2 (UTAUT2) was used to conduct the study. This theory uses performance expectations, effort expectations, social influences, facilitating conditions, price values, hedonic motivation, and habits as predictors of intentions to use Islamic mobile banking. The Islamic way of life is the new coding construct that this study adds to the UTAUT2 model. 155 respondents from Indonesia's millennial generation served as the sample for this study. With the Structural Equation Model (SEM) as the analysis model and Warp PLS version 7.0 as the software, this study employed a quantitative approach. This study shows that the intention to use Islamic mobile banking is positively and significantly influenced by hedonistic motivation, price value, and habits. In the meantime, intention to use Islamic mobile banking is positively and insignificantly affected by performance expectations of effort, social influences, and conditions. The decision to use Islamic mobile banking as part of an Islamic lifestyle is then influenced by the variables of social impact and insignificant habits. In the context of the intention to use the behavior of using Islamic mobile banking, the findings of this study are anticipated to contribute to the prediction of a more in-depth model of consumer behavior from an Islamic perspective.

Keywords: Consumer Behavior, Use Behavior, Behavior Intention, Digital Banking

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Introduction

Indonesia is a country that has great potential in terms of Islamic finance, considering that the population in Indonesia is predominantly Muslim, with a total of 86.88% or more than 207 million people (Hibatullah & Nurcahyani, 2021). However, the development of Islamic finance, which is mainly engaged in Islamic banking, seems stagnant and unable to compete with Malaysia, considering that Islamic banking assets in Indonesia are only 6.81%, still far behind Malaysia, which reached 25% (Hutomo, 2020).

Globalization and the industrial revolution 4.0 not only provide opportunities in terms of openness between countries to realize cooperation but also bring challenges to the banking sector, especially Islamic banking, because it will change customer behavior and further increase competition (Beckett et al., 2000). Islamic banks must achieve a competitive advantage to attract more customers to achieve a reasonable growth rate. One of the efforts that can be made to achieve this competitive advantage is adopting information technology to provide customer services (Sahu & Deshmukh, 2020).

Mobile banking is a technological innovation that is currently developing (Shaikh & Karjaluoto, 2015) One of the banking services that can be accessed with a smartphone is mobile banking, which aims to make banking transactions simpler for customers (Al-okaily et al., 2022). Mobile banking services are available in both conventional and sharia banking in Indonesia. One of the most significant strategic shifts in the banking industry is mobile banking, which refers to the services provided by financial institutions or banks (Alsmadi et al., 2022).

When banks are able to identify the factors that influence a customer's decision to accept mobile banking, it is considered successful if mobile banking has gained a competitive advantage (Majid, 2021). The decision to use Islamic mobile banking in Islamic banking is influenced by numerous factors. In the Islamic mobile banking usage context, the unified theory of acceptance and use of technology (UTAUT) is used in this study (Venkatesh et al., 2003). UTAUT is a method for predicting and comprehending people's perceived usefulness, intention to use information technology, and adoption of technology.

There is empirical and scientific evidence that four significant primary constructs directly influence behavioral intentions when using information technology expectations regarding performance, effort, social factors, and facilitating conditions, according to the unified theory of technology acceptance and use (UTAUT). Venkatesh et al. (2012) eliminated one moderation variable, voluntary use, and added three main variables to the model: hedonic

motivation, price value, and habit. This resulted in the creation of UTAUT. Due to the presence of these three additional variables, UTAUT2 is the result of UTAUT's development. UTAUT2 is based on eight previous theories of consumer behavior. Therefore, based on the study above, an understanding is needed in studying the factors contributing to consumer intentions and behavior toward technology, especially Islamic mobile banking.

Then the researchers added the Islamic lifestyle as a moderation variable in this study. The Islamic lifestyle is one of a person's habits to live daily life to consume, utilize and use goods and services by the values and principles of the Islamic religion (Ebrahimi & Yusoff, 2017). Based on previous research, Islamic life will moderate social influences and customs; as Parsamehr et al. (2014) stated in their study, the Islamic lifestyle has a direct relationship to social adaptation. Then Sukardani et al. (2018) found that social activities actively create lifestyle trends through Islamic teachings or halal lifestyles.

Hypothesis

By employing a novel coding construct, the Islamic lifestyle, to moderate variables of social influence and habits in the context of Islamic mobile banking in Indonesia, the purpose of this study is to develop a unified theory of acceptance and use of technology 2 (UTAUT2). In figure 1, the research model is depicted.

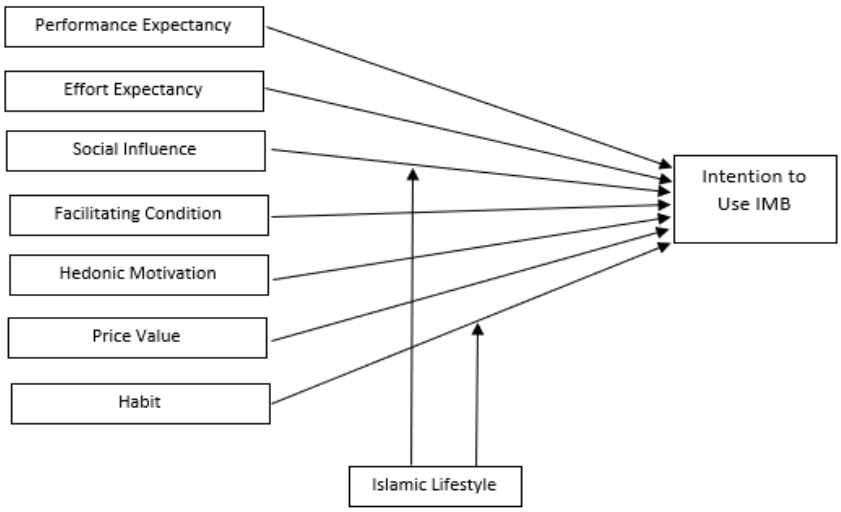

Figure 1. Research Model

Performance Expectations

Venkatesh et al. (2012) used the UTAUT model to use the degree to which one believes that employing technology will enhance job performance as a measure of performance expectations. Li et al. (2018) combine technology's ability to make work more productive

and convenient for users with performance expectations. Certain technologies can make it easier and faster to complete the task. As a result, the intention to use the technology is most strongly influenced by performance expectations. The intention to use the system or technology was found to have a positive or significant relationship with performance expectations (Intarot, 2018; Sun, 2022). The following hypothesis needs to be tested:

H1: Performance expectations have a positive and significant effect on the intention to use Islamic mobile banking

Effort Expectations

When using new technology, effort expectations are the level of convenience. Exertion assumptions comprise of seen convenience, intricacy, and usability (Venkatesh et al., 2012). whereas Wang et al. (2020) explain that effort expectation is a degree that indicates how much effort a user puts into using a system or how simple it is to use that system. Venture expectations were found to positively influence a person's behavioral intentions, according to the TAM model's perception of ease of use. As a result, technology acceptance frequently appears to be dominated by effort expectations. The findings of research carried out (Ahmad et al., 2021), as well as Cooperman et al. (2011) consistently demonstrate that effort expectations are positively correlated with the intention to behave in order to use technology. The author develops a hypothesis on the basis of these previous arguments and research:

H2: Effort expectations have a positive and significant effect on the intention to use Islamic mobile banking

Social Influence

According to the UTAUT model, social influence is an opinion and expectation that users have about their social environment, such as their family, friends, or coworkers, that significantly influences their behavioral intention to use a technology (Venkatesh et al., 2003). Then, Purwanto & Loisa (2020) define social influence as the degree to which a customer believes that the advice of others is crucial to their decision about whether or not to use technology. In past examinations, the social impact to utilize innovation is genuinely critical (Al-okaily et al., 2022; Chang et al., 2019). The author proposes a hypothesis based on the preceding arguments and research:

H3: Social influence has a positive and significant effect on the intention to use Islamic mobile banking

Facilitating Conditions

A person's assessment of the system's organizational and technical infrastructure to support use is the facilitating condition (Venkatesh et al., 2003). The availability and accessibility of resources that encourage specific behaviors is the subject of this condition. The findings of Al-okaily et al. (2022), as well as Li et al. (2018) demonstrated that user intentions are influenced by facilitating conditions; The following hypotheses will be tested:

H4: Facilitating conditions have a positive and significant effect on the intention to use Islamic mobile banking

Hedonistic Motivation

Venkatesh et al. (2012) added hedonistic motivation to the UTAUT-2 model as the first additional variable. A person's hedonistic motivation stems from their enjoyment of technology. Hedonic motivation, according to Zia & Alzahrani (2022), is intrinsic motivation such as pleasure, happiness, or joy when using technology. Alamanda et al. (2021) demonstrated empirically that hedonic motivation is a significant predictor of behavioral intentions to utilize a technological system. Then, at that point, the speculations to be tried in this review:

H5: Hedonistic motivation has a positive and significant effect on the intention to use Islamic mobile banking

Value Price

Venkatesh et al. (2012) variable concept of price value, which is included in UTAUT-2, is interpreted as a cognitive exchange between the perceived advantages of technology and the monetary costs associated with its use. In general, when technology's perceived benefits outweigh its financial cost, price values can influence behavioral intentions. in accordance with the findings of the study (Yoga & Triami, 2021; Zia & Alzahrani, 2022), which demonstrate that the value of the price influences the intention to use technology. The following is the researcher's hypothesis based on this explanation:

H6: The price value has a positive and significant effect on the intention to use Islamic mobile banking

Habit

Venkatesh et al. (2012) UTAUT-2 model uses correlate habitual variables with a person's tendency to perform learned behaviors automatically. The term habit variables will be used to describe self-inflicted perceptions and recurrent behavioral patterns that occur automatically without conscious thought. Therefore, habits become significant predictors

that have a statistically significant impact on user behavior intentions and can shift intentions to end users (Alamanda et al., 2021; Susilowati et al., 2021). The scientist then forms the examination speculation as follows:

H7: Habit has a positive and significant effect on the intention to use Islamic mobile banking

Islamic Lifestyle Moderates Social Influence

The intention and behavior toward using information technology systems are influenced by social influence (Venkatesh et al., 2012). According to (Chang et al., 2019; Nawaz et al., 2020) social influence plays a significant role in influencing behavioral goals to implement new information systems. Then the Islamic lifestyle means the philosophy of life from an Islamic point of view. Islamic lifestyle has a direct and meaningful relationship to social adaptation, so the more Islamic a person's lifestyle will increase their social transformation (Parsamehr et al., 2014). The following is the formulation of the study's hypothesis:

H8: Social influence significantly affects the intention to use Islamic mobile banking through an Islamic lifestyle

Islamic Lifestyle Moderates Habits

A habit is when a person does the same thing over and over again based on what they know and have done before. Technology acceptance is hindered by this alternative factor (Venkatesh et al., 2003). The findings of Alamanda et al. (2021) also demonstrate that the intention to use technology is significantly influenced by habits. Religion is an aspect of culture that considerably influences people's values, practices, and attitudes in influencing lifestyle. The Islamic lifestyle is a tendency to consume and utilize products and services carried out in everyday life, standardized with the teachings of the Islamic religion (Azizibabani et al., 2022). Asghari & Safara (2015) research found that the Islamic lifestyle has a significant positive relationship with happiness. Then the hypothesis formulated in the study is as follows:

H9: Habits significantly affect the intention to use Islamic mobile banking through an Islamic lifestyle

Methods

This research is a descriptive quantitative study. Because this study uses clear, measurable variables and has a relationship between one variable and another, the results of this study are explained based on the results of numbers from specific statistical procedures.

Table 1. Variables, Indicators, and Sources

No	Variable	Indicators	Source
1	Performance Expectations	Usefulness in daily life Promote productivity Increase opportunities More efficient	(Venkatesh et al., 2012)
2	Effort Expectations	Fair and understandable Easy to learn User friendly Easy to master	(Venkatesh et al., 2012)
3	Social Influence	The influence of significant people Social factors Participation of others	(Venkatesh et al., 2012)
4	Facilitating Conditions	Presence of resources Existence of knowledge Assistance/infrastructure	(Venkatesh et al., 2012)
5	Hedonistic Motivation	Fun Entertaining Pull	(Venkatesh et al., 2012)
6	Value Price	Affordability Price conformity to benefits Provides great value	(Venkatesh et al., 2012)
7	Habits	Habit Addiction to use Must use Naturalness	(Venkatesh et al., 2012)
8	Islamic Lifestyle	Activity Opinion Interest	(Azizibabani et al., 2022)
9	Behavioral intention	Intention to behave Intention to try Plan to use Intention to continue using	(Venkatesh et al., 2012)

The population in this study is the entire community in Indonesia. Bhattacherjee (2012) explains that determining the number of samples to be taken for research can be done by multiplying the number of variables (indicators) by five. That is, 5 x with the number of variables (arrows). In this study, there were 31 indicators, then the number of samples was 155 people or respondents. Purposive sampling is the sampling technique used in this study. This technique uses sampling criteria: 1. Respondent is Muslim, (2) Millennial category respondents born in 1980-2000, (3) Respondents are technologically proficient and know about Islamic mobile c banking. Furthermore, the data used in this study is primary data, where researchers take the data directly from respondents by distributing online

questionnaires through Google Forms. In addition, the distributed questionnaire consists of 31 item items of question items using a Likert scale:

Table 2. Likert Scale

Valuation	Score
Strongly Agree (SS)	5
Agree (S)	4
Disagree (KS)	3
Disagree (TS)	2
Strongly Disagree (STS)	1

The Partial Least Square (PLS) approach is used in this study's data analysis method. According to Ghozali & Latan (2014), the purpose of PLS is to assist researchers in determining the value of latent variables for predictive purposes, predicting the impact of dependent variables on independent variables, and explaining the theoretical relationship between the two variables. The PLS test is performed use Warp PLS 7.0 is a tool for data estimation.

Result and Discussion

Statistical Test

In the respondents' descriptive data, there are three nominal variables (categories) consisting of gender, age, and type of work. This study's respondents comprised 72 men, a percentage of 43.6%, and 93 women, or 56.4%. The age of respondents was categorized into four groups: 20-29 years, 30-39 years, 40-49 years, and 50 years and above. Most respondents (37.6%) were aged 20-29 years, while the second most (31.5%) were aged 30-29 years, then 23% for respondents aged 40-49 years, and 7.9% were over 50 years old. The job category is dominated by respondents who have jobs as entrepreneurs and students, where these two jobs have the same percentage, namely 30.9% or 51 respondents. Then civil servants ranked next 31 or 19.8%, in other jobs filled with 22 respondents or 13.2%, and ten respondents had self-employed jobs with a percentage of 5.2%.

Evaluation of the Measurement Model (Outer model)

Convergent Validity

Table 3. Convergent Validity Test Results

Variable	Code	Loadings	AVE	Information
PE	PE.1	0.812	0.830	Valid
	PE.2	0.798		Valid
	PE.3	0.788		Valid
	PE.4	0.809		Valid
EE	EE.1	0.774	0.826	Valid
	EE.2	0.779		Valid
	EE.3	0.748		Valid
	EE.4	0.789		Valid
SI	SI.1	0.799	0.755	Valid
	SI.2	0.821		Valid
	SI.3	0.721		Valid
FC	FC.1	0.728	0.754	Valid
	FC.2	0.815		Valid
	FC.3	0.713		Valid
HM	HM.1	0.771	0.729	Valid
	HM.2	0.797		Valid
	HM.3	0.812		Valid
PV	PV.1	0.871	0.778	Valid
	PV.2	0.831		Valid
	PV.3	0.728		Valid
H	P.1	0.723	0.726	Valid
	H.2	0.732		Valid
	P.3	0.802		Valid
	P.4	0.740		Valid
IL	IL.1	0.773	0.748	Valid
	IL.2	0.711		Valid
	IL.3	0.769		Valid
IS	IS.1	0.770	0.749	Valid
	IS.2	0.786		Valid
	IS.3	0.720		Valid
	IS.4	0.717		Valid

Source: Warp PLS 7.0 Processed Products (2022)

Table 3 shows that the overall indicator is qualified where the loading value is more than 0.7 and the AVE value is above 0.5.

Discriminant Validity

Table 4. Discriminant Validity Test Results

Variable	PE	EE	SI	FC	HM	PV	H	IL	IS
PE	**(0.830)**	0.518	0.184	-0.039	0.039	0.022	-0.015	0.101	0.015
EE	0.518	**(0.826)**	0.368	0.063	0.056	0.031	0.052	0.143	0.001
SI	0.184	0.368	**(0.755)**	0.192	0.099	0.105	0.140	-0.128	0.094
FC	-0.038	0.063	0.192	**(0.754)**	0.605	0.544	0.558	-0.120	0.480
HM	0.039	0.056	0.099	0.605	**(0.729)**	0.588	0.561	-0.153	0.489
PV	0.022	0.031	0.105	0.544	0.588	**(0.778)**	0.558	-0.130	0.519
H	-0.015	0.052	0.140	0.558	0.561	0.588	**(0.726)**	-0.189	0.675
IL	0.101	0.143	-0.128	-0.153	-0.153	-0.130	-0.182	**(0.748)**	-0.197
IS	0.015	0.001	0.480	0.480	0.489	0.519	0.675	-0.197	**(0.749)**

Source: Warp PLS 7.0 Processed Products (2022)

Based on the discriminant validity test results above, it shows that if each variable has been met, it is seen at the root of the AVE square that it is greater than the correlation coefficient between constructs in each column.

Composite Reliability

Table 5. Composite Reliability Test Results

Variable	Composite Reliability	Cronbach's Alpha	Information
PE	0.898	0.847	Reliable
EE	0.895	0.844	Reliable
SI	0.748	0.519	Reliable
FC	0.797	0.618	Reliable
HM	0.772	0.556	Reliable
PV	0.821	0.672	Reliable
H	0.816	0.699	Reliable
IL	0.791	0.605	Reliable
IS	0.836	0.738	Reliable

Source: Warp PLS 7.0 Processed Products (2022)

Based on the table above, the composite reliability value of each variable has met the requirements, which is greater than 0.7 (> 0.7), and the importance of Cronbach's Alpha has qualified, which is greater than 0.5 (> 0.5).

Evaluation of Structural Models (Inner models)

Model Fit Test

Table 6. Model Fit Test Results

Indicators	Coefficient	P-values	Criterion	Information
APC	0.132	0.023	<0.05	Accepted
ARS	0.557	0.001	< 0.05	Accepted
AVIF	1,751		≤5	Accepted

Source: Warp PLS 7.0 Processed Products (2022)

Based on the fits test, the model above shows APC values of 0.132 and P-values of 0.0 23, ARS values of 0.557 and P-values of 0.00 1, then AVIF values of 1.751. From the above data, it is concluded that the model is said to be fit because the P-values in APC and ARS are smaller than 0.05 (< 0.05), and AVIF is smaller than 5 (<5), meaning it is accepted.

R-squared (R^2) and Q-squared Analysis Test

Table 7. R-squared (R^2) and Q-squared Analysis Test Results

Indicators	Y (Intention to Use)
R-squared (R^2)	0.557
Q-squared	0.537

Source: Warp PLS 7.0 Processed Products (2022)

The value of R-squared (R^2) is 0.557, or 55.7%, as shown in the table above. As a result of the agreement, the exogenous variable is responsible for 55.7% of the intended use. Meanwhile, other exogenous variables not used in this study impacted the remaining 54.3 percent of intentions to use Islamic mobile banking. It has a Q-squared value of 0.537, which indicates that it is more significant than zero (>0), suggesting that the model has predictive relevance from exogenous variables to endogenous variables.

Hypothesis Test

Table 8. Path Coefficients Test Results

Path Coefficients									
	PE	E	I	FC	M	PV	H	L*SI	L*H
IS	0.061	0.057	0.060	0. 035	0.017	0.248	0.360	0.096	0.078
P-values									
	PE	E	SI	FC	HM	PV	H	L*SI	IL*H
IS	0.220	0.235	0.225	0.333	0.018	<0. 001	<0. 001	0.113	0.163

Source: Warp PLS 7.0 Processed Products (2022)

The Effect of Performance Expectations on Intentions to Use Islamic Mobile Banking

Based on the test results above, it shows the path coefficients value in the performance expectation variable of 0.061 and the P-values value of 0.220 above 0.05 (>0.05). Based on these values, it can be concluded that H1, which states that performance expectations have a positive and significant effect on the intention to use Islamic mobile banking, is rejected. Performance expectations hint that someone who feels their job is made easier when utilizing a technology system will intend to use the technology and utilize it continuously. In the results of this study, respondents only partially believe that when someone who adopts or uses technology can carry out activities efficiently and more productively and can save time and energy in doing a job. The results of this study are different from Intarot (2018). Also, Sun (2022), in that performance expectations were found to have a positive or significant relationship with the intention to use the system or technology.

The Effect of Effort Expectations on the Intention to Use Islamic Mobile Banking

The second hypothesis is also the same: effort expectations do not have a significant effect on the intention to use Islamic mobile banking. This is because the P-values are 0.235 above 0.05 (>0.05), and the path coefficients are 0.057. In the context of this study, the degree of ease with which the millennial generation uses Islamic mobile banking is used to define effort expectations. According to the findings of effort expectations, millennials believe that

individual expertise determines whether or not they will use Islamic mobile banking. On the other hand, the study Ahmad et al. (2021), as well as Cimperman et al. (2016) consistently demonstrates that intention to use technology and effort expectations are positively correlated.

The Effect of Social Influence on Intentions to Use Islamic Mobile Banking

For the social influence variable, the path coefficients p-value was 0.060, and the P-values were 0.225 above 0.05, so the third hypothesis was also rejected. Social influence is related to the extent to which consumers feel that using technology is essential based on the opinions/recommendations of colleagues and other important people (Lin & Y, 2021). However, the results showed that respondents were not socially affected by using Islamic mobile banking in contrast to Al-okaily et al. (2022), which state that social influence to use technology has proven statistically significant.

The Effect of Facilitating Conditions on the Intention to Use Islamic Mobile Banking

In the working with condition factors, the way coefficients esteem is 0.035, and the P-values esteem is 0.333 above 0.05. It demonstrates that the intention to use Islamic mobile banking was rejected in hypothesis four states that are facilitating conditions. Facilitating conditions in the theory of unified theory acceptance and use of technology (UTAUT-2) are the belief in the existence of resources and infrastructure or opportunities to realize technologists' behavior (Venkatesh et al., 2012). In point of fact, the findings of the study differ from those of Al-okaily et al. (2022), as well as Li et al. (2018) demonstrate that user intentions are influenced by facilitating conditions.

The Influence of Hedonistic Motivation on Intentions to Use Islamic Mobile Banking

The hypothesis test results show that the hedonistic motivation variable has a positive and significant effect on the intention to use Islamic mobile banking. It can be seen in the path coefficients value of 0.017 and the P-values of 0.018 below 0.05 (< 0.05). The concept of hedonistic motivation is basically an intrinsic utility, i.e. pleasure, joy, enjoyment, and entertainment collaborated with extrinsic utility (efficiency, usability, and performance expectations). Hedonistic motivation is also associated with feelings or emotions that arise during the use of technology (Zia & Alzahrani, 2022). In line with the research of Alamanda et al. (2021) if hedonistic motivation is an essential predictor of behavioral intentions to use a technological system.

The Effect of Price Value on Intentions to Use Islamic Mobile Banking

The sixth speculation that expresses the worth of the cost affects the aim to utilize Islamic portable banking the hypothesis is acknowledged. The path coefficients' value of 0.248 and the P-values' value of 0.001 below 0.05 (0.05) demonstrate this. According to Venkatesh et al. (2012) price value factor is defined by the relationship between the perceived benefits of technology use and the monetary costs of technology use. The study's respondents believed that utilizing technology could cut costs and time. In this case, Islamic mobile banking, respondents were encouraged to use the technology, which resulted in behavioral intentions. The findings of the research agree with those of the research (Yoga & Triami, 2021; Zia & Alzahrani, 2022), which demonstrates that the intention to use technology is positively influenced by price value.

The Effect of Habits on the Intention to Use Islamic Mobile Banking

The hypothesis results obtained a path coefficients value of 0.360 and a P-values value of <0.001 below 0.05 (< 0.05) in the habit variable. The hypothesis that habits have a positive and significant effect on the intention to use Islamic mobile banking is accepted. Habits are defined by the extent to which people tend to engage in programmatic behavior due to the learning process. Habits play an essential role in increasing behavioral intentions to use technology. Because, the use of technology before is a strong predictor of the use of technology that continues to decline in the future. Therefore, habits are viewed in two ways: habits are seen as repetitive past actions, and habits are assessed as how far a person hurts that the movement is automatic due to learning (Alamanda et al., 2021). Susilowati et al. (2021) state that habits are essential predictors that can shift intentions to end users and have a statistically significant impact on user behavior intentions

The Influence of Social Influence on the Intention to Use Islamic Mobile Banking Through an Islamic Lifestyle

P-values in the Islamic lifestyle variable moderated social influence by 0.113 above 0.05 (> 0.05). So social impact has an insignificant positive effect on the intention to use Islamic mobile banking through an Islamic lifestyle. When viewed directly, the relationship with the Islamic lifestyle directly connects to social adaptation (Parsamehr et al., 2014). Then Sukardani et al. (2018) found that social activities play an active role in creating lifestyle trends that are by Islamic teachings or better known as halal lifestyles. The Islamic lifestyle cannot strengthen between the variables of social influence and the intention to use Islamic mobile

banking. Religious values are not one of the factors for a person to use Islamic banking products and services (Nawaz et al., 2020).

The Influence of Habits on the Intention to Use Islamic Mobile Banking Through an Islamic Lifestyle

In table 8 above, you can see the P-values of 0.163 above 0.05. The ninth hypothesis that states Habit has a significant effect on the intention to use Islamic mobile banking through an Islamic lifestyle is rejected. The Islamic lifestyle is a tendency of the particular way of life that has become a worldwide lifestyle and has been applied worldwide. Islamic Lifestyle turns into an individual's habit in daily life to use goods and services and utilize goods and services and does not contradict the teachings of the Islamic religion (Azizibabani et al., 2022). However, respondents use Islamic mobile banking not based on an Islamic lifestyle but on other factors such as happiness variables. Asghari & Safara (2015) found that the Islamic lifestyle has a significant positive relationship with happiness. Likewise, when the habit variable is used as a moderation variable in this study

Conclusion

In light of the results of the process of data analysis to use the Warp PLS 7.0 program and the discussions described by the researchers, it was discovered that hedonistic motivation, price values, and habits had a positive and significant impact on the intention to use Islamic mobile banking. Meanwhile, performance expectations of effort expectations, social influences, and conditions facilitate a positive and insignificant impact on the intention to use Islamic mobile banking. The variables of social influence and insignificant habits after which influence the intention to use Islamic mobile banking through an Islamic lifestyle, suggesting that the existence of an Islamic lifestyle as moderation is not a factor that affects the choice to use Islamic mobile banking. As a result, this research still requires innovative abilities. The findings of this study are expected to contribute to predicting a more detailed model of consumer behavior from an Islamic perspective, especially in the context of intention to use the behavior of using Islamic mobile banking.

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