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Factor Analysis of Sharia Mobile Banking Using the Utaut2 Model in Millenial Generations

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Abstract
The rapid development of technology has had an impact on a variety of fields, one of which is banking. All banks compete in making services digitally. Shariah Bank provides mobile banking app services for use by millennial-dominated customers. The aim of this research is to identify the factors that influence millennials use of mobile sharia banking using the UTAUT2 model. This research is quantitative research, where the research instrument is a questionnaire with a Google Form to obtain primary data from respondents. The population in this study is the millennials in the Jabodetabek region; the number of samples used was as high as 200 respondents. The sampling method is non-probability sampling with purposive sampling. The analytical method used is PLS-SEM. The results of this study show that performance expectancy, social influence, facilitating condition, price value, and habit influence behavioral intention. Use behavior is influenced by facilitating conditions, habits, and behavioral intentions. The conclusion of this study is that it proved that the construction of UTAUT2, consisting of performance expectancy, effort expectancy, social influence, facilitating conditions, hedonic motivation, habit, and price value, has important roles in determining the intentions and attitudes of mobile banking use.

Keywords: UTAUT2; Mobile Banking; Sharia Bank

Introduction

In the current era of globalization, the use of technology facilitates people's daily lives (Infomatika, 2015). Technology is becoming an essential necessity in life to socialize, work, and transact (Anandia & Aisyah, 2023). The rapid development of technology has had an impact on a variety of fields, one of which is banking. All banks compete in making services digitally available; one of them is Shariah Bank, which provides mobile banking applications to users dominated by the millennial generation to provide ease in making transactions online.

The millennials are also the majority of Internet users that are widely used by the inhabitants of the island of Java, which is 81.83%. The provinces of Jakarta and West Java are the regions with the most Internet users, especially in the regions of Jakarta, Bogor, Depok, and Tanggerang (Jabodetabek), which is a metropolitan city with ease in accessing the Internet. Therefore, mobile banking at the sharia bank has a huge opportunity to be used by the millennial generation in the Jabodetabek region due to the very high level of smartphone and internet usage. Based on the financial inclusion rate of 2022, the Shariah Financial Inclusion Index is still small, reaching only 12.12%, but the financial index generally reaches 85.10% (Otoritas Jasa Keuangan, 2021).

This shows that there is still a low level of public interest in Sharia financial products and services. There are several factors that are believed to be the cause of the low public interest in Sharia financial products and services; one of them is the low sharia financial literacy rate, which is still low and will reach only 9.14% by 2022. The lower level of sharia financial inclusion in Indonesia than the level of financial inclusion generally indicates that there are still many Indonesians who have access to conventional banking services rather than sharia banks (Sukmawati et al., 2021).

This means that the quality of mobile banking services in sharia banks must always be developed and improved so that the number of sharia bank customers and users in the millennial generation has improved,

of course by looking at the factors that can influence the generation of millennials to use mobile sharia banking. To measure the usage factor of a system, you can use the UTAUT2 model. Studies conducted by Mufingatun et al., (2020), Dhingra and Gupta (2020), Parayil Iqbal et al., (2022), Mohd Thas Thaker et al., (2022) show that variables in UTAUT2 such as performance expectancy, effort expectanity, social influence, facilitating conditions, hedonic motivation, habit, and price value influence behavioral intention and use behavior on the use of a technology or application system. Then it became the motivation for his research on the factors that influenced the millennial generations in Jabodetabek to use mobile banking services in Shariah using the UTAUT2 theoretical model.

Materials and Method

1. Hypothesis

1.1 The Effects of Performance Expectancy on Behavioral Intention

Performance expectancy is the degree of a person's confidence that the use of the system can help him obtain performance gains in his or her activity (Venkatesh et al., 2003). Performance expectations are an important variable because previous research has shown that these factors influence a person's acceptance of technology. This view is empirically supported by research carried out by Chaidir et al.,(2021), Rita and Fitria (2021), Maharani (2021), Anjani and Mukhlis (2022), Mufingatun et al.,(2020). shows that performance expectations have a positive influence on interest in mobile banking usage. Based on the above description, the researchers formulate the hypothesis as follows:
H1: Performance expectancy influences behavioral intention in the use of mobile sharia banking.

1.2 The Effect of Effort Expectancy on Behavioral Intention

Effort expectation is defined as the ease of use of a system that can reduce effort, energy or time a person spends doing an activity (Venkatesh et al., 2003). A person's perception of ease in using a system becomes something that tends to influence one's desire to use the system. This is demonstrated by a study by Mufingatun et al., (2020), whose results show that effort expectancy has a significant influence on behavioral intention. In other research conducted by Yuliana dan Aprianingsih (2022), the test results show that business expectations have proven to be the primary predictor of consumer behavior intentions. Based on the above description, the researchers formulate the hypothesis as follows:
H2: Effort expectancy influences behavioral intention in the use of mobile sharia banking.

1.3 The Effect of Social Influence on Behavioral Intention

Social influence is the degree to which one believes that it is best to use a system. Social influence also explains that a person uses technology because of the impulses of the people around him (Andrianto, 2020). Studies conducted by Mufingatun et al.,(2020) and Putri (2023) show that social influence influences the behavioral intentions of mobile banking users. Based on the above description, the researchers formulate the hypothesis as follows:
H3: Social influence influences behavioral intentions in the use of mobile sharia banking.

1.4 The Effect of Facilitating Conditions on Behavioral Intention

A facilitating condition is the degree to which one believes that the organizational and technical infrastructure exist in support of the use of the system (Venkatesh et al., 2003). Generally, users with low levels of facilitating conditions will have a lower intention to use technology. According to Mohd Thas Thaker et al., (2022), the results of the study show that conditions that facilitate variables have a positive influence on behavioral intentions and the adoption of internet banking. Based on the above description, the researchers formulate the hypothesis as follows:
H4: Facilitating conditions influence behavioral intentions in the use of mobile sharia banking

1.5 The Effect of Facilitating Conditions on Use Behavior

According to Andrianto (2020), facility support explains a person's perception that infrastructure is a device or knowledge that supports the use of a system or technology. Support condition is influenced by use behavior when using mobile sharia banking (Anandia & Aisyah, 2023).This study is also in line with the

Anjani and Mukhlis (2022), which states that facilitation has a positive and significant influence on use behavior. Based on the above description, the researchers formulate the hypothesis as follows:
H5: Facilitating conditions influence use behavior in mobile sharia banking.

1.6 The Effect Hedonic Motivation on Behavioral Intention

Hedonic motivation is the pleasure obtained or felt by the consumer when using a system or technology (Venkatesh et al., 2012). Research conducted by Anandia and Aisyah (2023), found that hedonistic motivation is influenced by mobile banking usage behavior. The influence of hedonistic motivation on behavioral intentions is moderated by age, gender, and experience. Hedonist motives will play a smaller role in the use of technology with increasing experience. Where the experience increases, the less attractive the hedonic motivation in the use of technology. Based on the above description, the researchers formulate the hypothesis as follows:
H6: Hedonic motivation influences behavioral intention in the use of mobile sharia banking.

1.7 The Effect of Price Value on Behavioral Intention

Price value is a trade-off between the cost paid and the benefits that will be obtained from the use of technology (Venkatesh et al., 2012). Research conducted by Andrianto (2020), the results of which show that the price value variable has a positive influence on behavior intentions. Based on the thesis, the researchers formulate the hypothesis as follows:
H7: Price value influences behavioral intentions in the use of mobile sharia banking.

1.8 The Effect of Habits on Behavioral Intentions

A habit explains how a person uses a system or technology in his day-to-day life (Andrianto, 2020). In UTAUT2, we show that habits influence behavioral intentions when using technology. This theory is supported by research by Dhingra and Gupta (2020), whose findings show that the habit variable is the most important factor to influence the intention of user behavior, followed by facilitating conditions, beliefs, hedonistic motivations, and social influences, in that order. To increase the adoption of mobile banking services, service providers must focus on the identified dimensions of their customers interests. Based on the above description, the researchers formulate the hypothesis as follows:

H8: Habits influence behavioral intentions in mobile sharia banking.

1.8 The Effect of Habits on Use Behavior

According to Santoso and Almadana (2023), habit is the extent to which a person performs a behavior continuously and automatically as a result of learning. Owusu Kwateng et al., (2019) showed in their research that habit, price value, and trust are the main factors that influence the adoption and use of m-banking. Based on the above description, the researchers formulate the hypothesis as follows:

H9: Habits influence use behavior in mobile sharia banking.

2 The Effect of Behavioral Intention on Use Behavior

Intention of use is the level of desire or intention of the user to use the system continuously and have access to information. User behavior is the intensity with which the user uses a new technology. UTAUT2 explains that a high level of intention will affect the level of use of a technology. That is, the use of this construction technology explains that the high interest in using the technology will determine how high the purchase in the technology will be. Research conducted by Anandia and Aisyah (2023), explains that the behavioral variable intention to use mobile banking in shariah banks is influenced by conditions that facilitate and hedonic motivation. Based on the above description, the researchers formulate the hypothesis as follows:
H10: Behavioral intention influences the use behavior in mobile sharia banking.

3 Methods

2.1 Place and Time of Research

The research was conducted in the regions of Jakarta, Bogor, Depok, Tangerang, and Bekasi (Jabodetabek) by disseminating a Google Form questionnaire online on social media. The study was scheduled for August 2023.

2.2 Population and Sample

The population in this study is the millennial generation that uses mobile banking in Shariah and is in the Jabodetabek region. In this study, the sampling technique used is non-probability sampling with purposive samplers, where the criteria are the Millennial generation of users of mobile app banking who are domiciled in Jabodetabek and have at least once used mobile application banking. The number of samples used is 200.

2.3 Measurement

In this study, the variables performance expectancy, effort expectance, social influence, facilitating conditions, hedonic motivation, habit, price value, behavioral intention, and use behavior were measured using a 5-point Likert scale. The question item used in the questionnaire was adapted from research byVenkatesh et al., (2012), Maharani (2021), Dhingra and Gupta (2020).

2.4 Data analysis

In this study, partial least squares structural equation modeling (PLS-SEM) data analysis techniques and SmartPLS 3.2.9 software were used to test the hypotheses in the study.

Results

In this study, the number of respondents used was as many as 200. Questionnaires with Google Forms were distributed through social media such as WhatsApp, Instagram, Telegram, emails, and so on. The description of the respondent's characteristics can be seen in the following table:

Table 1. Overview of respondents

Respondent Characteristics	Category	Total	Presentase (%)
Gender	Girl	105	53%
	Man	95	48%
Age	20-30	167	83,5%
	30-40	23	11,5%
	>40	10	5%
Domicile	Jakarta	155	78%
	Bogor	14	7%
	Depok	18	9%
	Tangerang	9	5%
	Bekasi	4	2%
Tingkat Pendidikan	SMP	1	1%
	SMA	51	26%
	S1	139	70%
	S2	8	4%
	S3	1	1%
Job	Student	14	7%
	Self-employed	6	3%
	Private employees	83	42%
	BUMN/BUMD employees	93	47%
	State Civil Apparatus	3	2%
	Housewife	1	1%
Long-term use of mobile banking Shariah	3-6 months	34	17%
	6-12 months	76	38%
	>1 year	90	45%

Table 1. Overview Of Respondents (Advanced)

Respondent Characteristics	Category	Total	Presentase (%)
Mobile Banking Yang Digunakan	Shariah Bank of Indonesia	81	41%
	Muamalat Indonesia	54	27%
	BCA Syariah Bank	63	32%
	Shariah Mega Bank	2	1%

Source: Primary data processing results (2023)

Outer Model Results

There are three criteria in the use of data analysis techniques with SmartPLS to evaluate external models: convergent validity, discriminant validity, and reliability.

a) Convergent Validity

The validity test is viewed based on the average variance value extracted (AVE). Here's the AVE output:

Table 2. AVE Validity Testing

Variable	*Average Variance Extracted* (AVE)
Performance Expectancy **(PE)**	0,808
Effort Expectancy **(EE)**	0,816
Social Influence **(SI)**	0,833
Facilitation Conditions **(FC)**	0,835
Hedonic Motivation **(HM)**	0,834
Price Value **(PV)**	0,841
Habit **(HT)**	0,837
Behavioral Intention **(BI)**	0,840
Use Behavior **(UB)**	0,823

Source: Primary Data Processing Results with SmartPLS v.3.3.9, 2023

From table 2, you can see that the AVE value of each variable is greater than 0.5, which means that the latent variables all meet the convergence validity requirement.

b) Discriminant Validity

The validity of the discrimination is determined using cross-loading values. The cross-load values of this study can be seen in the following table:

Table 3. Results of the Discriminant Validity Test

	PE	EE	SI	FC	HM	PV	HT	BI	UB
PE.1	0,926	0,463	0,422	0,447	0,431	0,497	0,420	0,566	0,650
PE.2	0,899	0,488	0,439	0,450	0,432	0,519	0,450	0,569	0,661
PE.3	0,868	0,412	0,388	0,426	0,408	0,493	0,396	0,543	0,632
PE.4	0,900	0,448	0,417	0,458	0,435	0,490	0,403	0,556	0,647
EE.1	0,438	0,910	0,427	0,433	0,414	0,490	0,368	0,597	0,610
EE.2	0,459	0,918	0,438	0,459	0,430	0,519	0,391	0,572	0,631
EE.3	0,434	0,889	0,396	0,484	0,403	0,461	0,418	0,545	0,602
EE.4	0,490	0,896	0,427	0,506	0,445	0,518	0,444	0,570	0,633
SI.1	0,395	0,388	0,913	0,476	0,366	0,415	0,366	0,542	0,548
SI.2	0,418	0,429	0,933	0,450	0,397	0,464	0,375	0,563	0,600
SI.3	0,435	0,441	0,910	0,466	0,377	0,487	0,365	0,595	0,608

Table 3. Results of the Discriminant Validity Test (Advanced)

	PE	EE	SI	FC	HM	PV	HT	BI	UB
SI.4	0,442	0,446	0,895	0,499	0,390	0,449	0,408	0,583	0,609
FC.1	0,429	0,476	0,473	0,916	0,443	0,467	0,417	0,588	0,591
FC.2	0,487	0,500	0,497	0,937	0,472	0,518	0,438	0,668	0,627
FC.3	0,433	0,457	0,452	0,898	0,403	0,484	0,462	0,596	0,623
FC.4	0,460	0,468	0,471	0,903	0,440	0,523	0,410	0,633	0,625
HM.1	0,382	0,392	0,292	0,358	0,889	0,395	0,333	0,489	0,496

HM.2	0,468	0,459	0,406	0,492	0,934	0,513	0,444	0,552	0,621
HM.3	0,456	0,456	0,431	0,470	0,918	0,486	0,369	0,536	0,599
HM.4	0,423	0,401	0,397	0,431	0,912	0,433	0,353	0,512	0,558
PV.1	0,494	0,452	0,413	0,466	0,410	0,920	0,397	0,559	0,626
PV.2	0,530	0,533	0,477	0,520	0,453	0,916	0,440	0,653	0,687
PV.3	0,500	0,544	0,480	0,497	0,495	0,912	0,462	0,582	0,684
PV.4	0,514	0,484	0,454	0,515	0,482	0,921	0,415	0,582	0,666
HT.1	0,439	0,414	0,399	0,445	0,369	0,423	0,948	0,504	0,548
HT.2	0,435	0,391	0,370	0,412	0,365	0,393	0,904	0,477	0,535
HT.3	0,437	0,422	0,388	0,473	0,399	0,455	0,916	0,541	0,602
HT.4	0,388	0,411	0,359	0,395	0,372	0,437	0,891	0,486	0,556
BI.1	0,576	0,560	0,553	0,592	0,513	0,592	0,486	0,903	0,741
BI.2	0,558	0,581	0,576	0,636	0,517	0,602	0,509	0,907	0,744
BI.3	0,583	0,612	0,587	0,645	0,554	0,621	0,530	0,940	0,753
BI.4	0,562	0,563	0,580	0,621	0,514	0,566	0,489	0,915	0,702
UB.1	0,621	0,633	0,592	0,629	0,583	0,671	0,545	0,729	0,905
UB.2	0,664	0,624	0,580	0,612	0,534	0,666	0,545	0,726	0,908
UB.3	0,658	0,617	0,568	0,601	0,580	0,637	0,567	0,737	0,899
UB.4	0,672	0,613	0,615	0,606	0,568	0,665	0,570	0,720	0,917

Source: Primary Data Processing Results with SmartPLS v.3.3.9, 2023

Based on Table 3, it can be found that all indicators that compose each variable in this study meet discriminatory validity, which is a cross-loading value greater than 0.7.

c) Reliability Test Results

The predictor is reliable when Cronbach's alpha value is > 0.6 or composite reliability is > 0.7. Here are the reliability test results:

Table 4. Reliability test results

Variable	Cronbach's Alpha	rho_A	Composite Reliability	Average Variance Extracted (AVE)
***Performance Expectancy* (PE)**	0,920	0,921	0,944	0,808
***Effort Expectancy* (EE)**	0,925	0,926	0,947	0,816
***Social Influence* (SI)**	0,933	0,934	0,952	0,833
***Facilitation Conditions* (FC)**	0,934	0,935	0,953	0,835
***Hedonic Motivation* (HM)**	0,934	0,936	0,953	0,834
***Price Value* (PV)**	0,937	0,940	0,955	0,841
***Habit* (HT)**	0,935	0,937	0,954	0,837
***Behavioral Intention* (BI)**	0,936	0,937	0,954	0,840
***Use Behavior* (UB)**	0,928	0,928	0,949	0,823

Source: Primary Data Processing Results with SmartPLS v.3.3.9, 2023

Based on Table 4, it is known that the Cronbach's alpha value of the entire variable has been met at > 0.6 and the composite reliability value of all the variables has also been met < 0.7. This proves that the measurement at this intersection is reliable.

Inner Model Results

An internal model analysis is an analysis step to test a model or a hypothesis, also called structural analysis.

a) Test Results: Coefficient of Determination (R2)/R-Square

The calculations obtained for the R2 test are as follows:

Table 5. R-Square test results

Variable	R-square
***Behavioral Intention* (BI)**	0,819
***Use Behavior* (UB)**	0,775

Source: Primary Data Processing Results with SmartPLS v.3.3.9, 2023

Based on Table 5, it is known that the R-square value for the Behavior Intention variable (BI) is 0.819. It suggests that Performance Expectancy (PE), Effort Expectance (EE), Social Influence (SI), Facilitating Condition (FC), Hedonic Motivation (HM), Price Value (PV), Habit (HT) can explain or influence Behavioral Intention (BI) by 81.9%, with the remaining 18.1% being influenced by other factors outside the study model. Then the R-square value for the Use Behavior (UB) variable is 0.775. This shows that Facilitating Conditions (FC), Habit (HT) and Behavioural Intention (BI) are able to explain or influence use behavior (UB) by 77.5%, with the remaining 22.5% is influenced by other factors outside the research model.

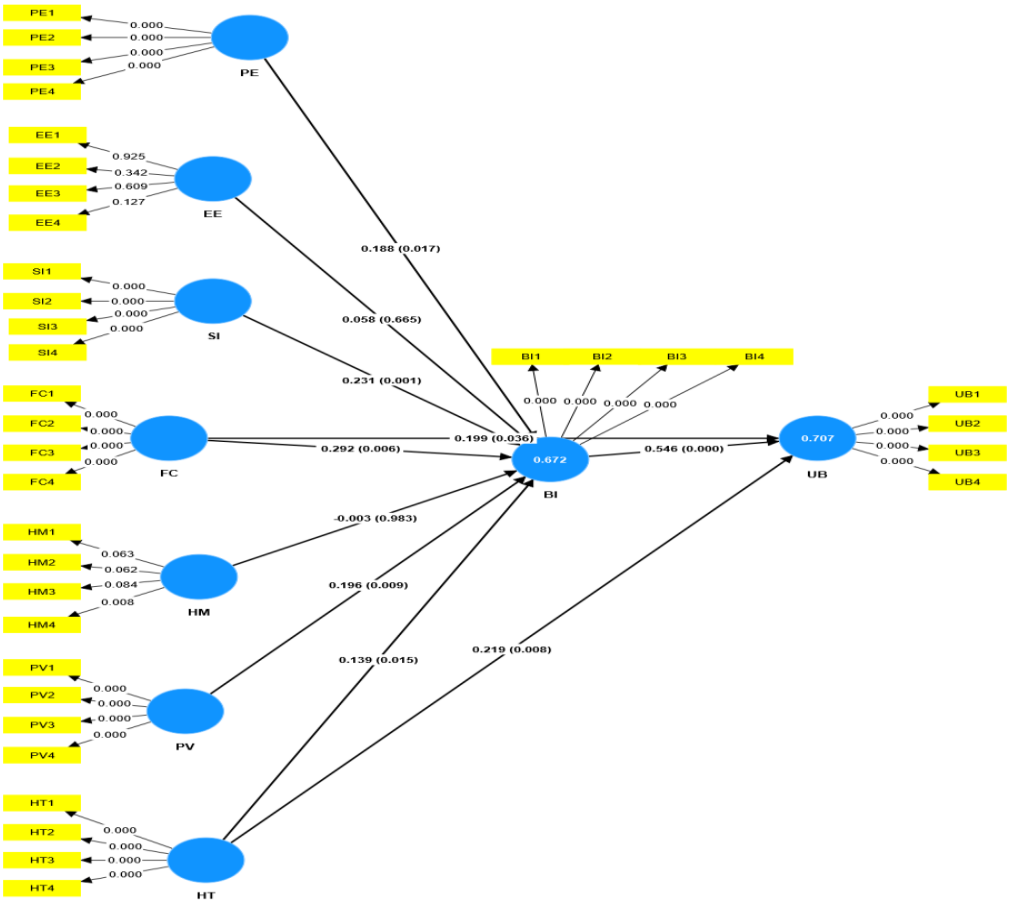
b) Predictive Relevance Test Results (Q Square)
Here are the Q2 test results:

Table 6. Results of the Predictive Relevance Test (Q Square)

Variable	SSO	SSE	Q^2 (=1-SSE/SSO)
***Behavioral Intention* (BI)**	800.000	343.289	**0.571**
***Use Behavior* (UB)**	800.000	343.521	**0.571**

Source: Primary Data Processing Results with SmartPLS v.3.3.9, 2023

The results of the Q-Square test in Table 6 showed a value of 0.571 for behavioral intention and use behavior, which means that they have great predictive capabilities. Both the behavioral intention variables and the use behavior have Q-square values greater than 0, so this indicates that the entire model in this study already meets the relevant and accurate predictor relevance.



Source: Primary Data Processing Results with SmartPLS v.3.3.9, 2023

Figure 1. Full Bootstrapping Structural Model

Hypothesis Test

In this study, data analysis was carried out for the testing of hypotheses using the bootstrapping method with the help of the SmartPLS 3.2.9 program. The following table is the result of the hypothesis test:

Table 7. Results of the Hypothesis Test

Variable	Original Sample (O)	Sample Mean	STDEV	T statistics (|O/STDEV|)	T-Table	P values	Result
PE -> BI	0,188	0,191	0,079	2,387	1,972	0,017	Accepted
EE -> BI	0,058	-0,047	0,133	0,433	1,972	0,665	Rejected
SI -> BI	0,231	0,228	0,071	3,249	1,972	0,001	Accepted
FC -> BI	0,292	0,282	0,107	2,728	1,972	0,006	Accepted
FC -> UB	0,199	0,204	0,095	2,092	1,972	0,036	Accepted
HM -> BI	-0,003	0,037	0,131	0,022	1,972	0,983	Rejected
PV -> BI	0,196	0,195	0,075	2,626	1,972	0,009	Accepted
HT -> BI	0,139	0,129	0,057	2,422	1,972	0,015	Accepted
HT -> UB	0,219	0,229	0,082	2,671	1,972	0,008	Accepted
BI -> UB	0,546	0,529	0,103	5,306	1,972	0,000	Accepted

Source: Primary Data Processing Results with SmartPLS v.3.3.9, 2023

The criteria applied in this study are t-statistics > 1,972 with a p-value significance rate < 0.05 and a positive path coefficient.

Discussion

1. The Effects of Performance Expectancy on Behavioral Intention

Based on statistical calculations, it can be concluded that performance expectancy has a positive and significant influence on behavioral intention. The results of this study are in line with previous studies conducted by Chaidir et al.,(2021) and Mufingatun et al.,(2020), showing that performance expectancy has a significant influence on behavioral intention.

2. The Effect of Effort Expectancy on Behavioral Intention

Based on statistical calculations, it can be concluded that effort expectancy has no significant influence on behavioral intention. The results of this study are consistent with the results of previous research conducted by Anandia and Aisyah (2023) that there is no significant influence between the effort expectancy (EE) variable and the behavioral intention (BI) variable. The same is true of the study carried out by Maharani (2021), that business expectations have no significant influence on the intent of generation Z to reuse mobile payment transactions.

3. The Effect of social influence on behavioral intentions

Based on the results of statistical calculations, it can be concluded that social influence has a positive and significant influence on behavioral intention. The results of this study differ from the previous study by Rita and Fitria (2021), that social influence does not affect the behavioral intentions of mobile banking users. However, this study is in line with research conducted by Anjani and Mukhlis (2022), that social influence is positive and also significant in influencing the interests of mobile banking users behavior.

4. The Effect of Facilitating Conditions on Behavioral Intention

Based on statistical calculations, it can be concluded that facilitating conditions have a positive and significant influence on behavioral intentions. The results of this study are in line with previous research conducted by Yuliana dan Aprianingsih (2022), that facilitating conditions influence the intention and behavior of mobile banking use. This study is also supported by Putri (2023), the results of her research show that facilitation conditions affect the interest of students in using mobile banks.

5. The Effect of Facilitating Conditions on Use Behavior

Based on statistical calculations, it can be concluded that facilitating conditions have a positive and significant influence on use behavior. The results of this study are consistent with previous research conducted by Shafly (2020) that the facilitating condition variable has a significant influence on the use behavior variable. In another study conducted by Hakim (2023), the results of his research showed that facilitating conditions have an influence on use behavior.

6. The Effect of Hedonic Motivation on Behavioral Intention

Based on statistical calculations, it can be concluded that hedonic motivation has no significant influence on behavioral intentions. The results of this study are consistent with previous research by Mohd Thas Thaker et al., (2022), the results of his research show that hedonistic motivation variables have a negative and insignificant influence on behavioral intentions. In another study by Andrianto (2020), his research results showed that hedonic motivation has no positive influence on behavior intention.

7. The Effect of Price Value on Behavioral Intention

Based on statistical calculations, it can be concluded that price value has a positive and significant influence on behavioral intentions. This study is in line with a previous study by Nopiani and Putra (2021), that price value has a positive influence on interest in using m-banking. Other research also supports this study, such as a study by Owusu Kwateng et al., (2019), whose results show that price value is a major factor affecting the adoption and use of m-banking.

8. The Effect of Habits on Behavioral Intentions

Based on statistical calculations, it can be concluded that habits have a positive and significant influence on behavioral intentions. The results of this study are in line with previous research by Yuliana and Aprianingsih (2022), the results of which indicate that habits influence behavioral intentions, and the habits variables prove to be the primary predictor of consumer behavior intentions.

9. The Effect of Habits on Use Behavior

Based on statistical calculations, it can be concluded that habits have a positive and significant influence on use behavior. This study is consistent with the results of previous research conducted by Shafly (2020), the results show that habit has a significant effect on the use behavior variable. This study was also supported by Pratama dan Renny (2022), whose findings show that habit and behavioral intention have a positive influence on use behavior.

10. The Effect of Behavioral Intention on Use Behavior

Based on the results of statistical calculations, it can be concluded that behavioral intentions have a positive and significant influence on use behavior. The results of this study are consistent with the previous results of the study conducted by the Hakim (2023), the results show that behavioral intentions positively and significantly influence use behavior in Indrive application users in Bandung.

Conclusions

Based on the results of research and discussion, the following conclusions can be drawn:

1. Performance expectancy influences behavioral intention to use Sharia mobile banking.
2. Effort expectancy has no effect on behavioral intention to use Sharia mobile banking.
3. Social influence influences behavioral intention to use Sharia mobile banking.
4. Facilitating conditions influence behavioral intentions to use Sharia mobile banking.
5. Facilitating conditions influence use behavior in the use of sharia mobile banking.
6. Hedonic motivation has no effect on behavioral intention to use sharia mobile banking.
7. Price value influences behavioral intention to use Sharia mobile banking.
8. Habit influences behavioral intention to use Sharia mobile banking.
9. Habit influences use behavior when using Sharia mobile banking.
10. Behavioral intention influences use behavior when using Sharia mobile banking.

Implications

Based on the results of the research, it was proven that the construction of UTAUT2, consisting of performance expectancy, effort expectancy, social influence, facilitating conditions, hedonic motivation, habit, and price value, has important roles in determining the intentions and attitudes of mobile banking users. This implies that Sharia banking can pay attention to several factors that can influence the use of Sharia mobile banking, such as performance expectation factors, social influence, facility conditions, price values, and habits. Sharia Banking as a provider of mobile banking services Sharia banking should be able to develop its application to improve the convenience and pleasure of customers by providing promos that are able to attract other customers to use the mobile application. Social influence has become one of the factors that dominate society's use of mobile sharia banking, so it is important to do literature related to sharia so that people are better aware of it. Sharia banking can further improve the service communication network through socialization and Sharia financial education in various communities. Through the implementation of the Shariah financial literacy program, the public will become more aware of the existence of shariah products, which can be used as a source of financing, the empowerment of the people's economy, and the use of mobile banking, which can provide ease for users in conducting digital transactions.

Recommendations

1. Sharia Banking as a mobile banking service provider, is expected to add useful features for users to improve productivity and help in everyday activities, such as by creating easy-to-use features for making transactions.
2. For the public, it is expected that in the future there will be more use of mobile sharia banking services as an online transaction medium, especially for the younger generation who have followed the current technological developments, so that society can be more practical and efficient in carrying out various transactions and can increase the inclusion of sharia financial services in Indonesia with the use of mobile sharia banking.
3. For future researchers, it is expected to be possible to add variables that were previously not present in this study, such as trust variables, perceived credibility, and perceived self-efficacy, that can affect the use of a technology system. The population in this study was only the millennial generation of mobile sharia banking users in Jabodetabek. To get the most results, the researchers could further expand the area of dissemination of the questionnaire that covers various regions in Indonesia or in other countries to get results that more accurately describe the use of mobile sharia banking in general.

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