



Determinants of millennial generation in transacting with sharia mobile banking: a UTAUT 2 approach

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ARTICLE INFO

Article history:

Received Nov 25, 2024

Revise Dec 03, 2024

Accepted Dec 12, 2024

Keywords:

Millennial Generation,
Sharia Mobile Banking,
UTAUT2

ABSTRACT

The millennial generation is an age group that is now a major pillar in economic and social growth in various countries, the purpose of this study is to determine the interest of the millennial generation in transacting using Islamic mobile banking by adding moderation variables of gender and literacy. This study uses quantitative techniques that use primary data collected through distributing questionnaires. The population used is the millennial generation throughout Indonesia who use Islamic mobile banking. Sampling in this study using purposive sampling technique. Then processed using the PLS-SEM model. The findings of this study indicate that the variables of business expectations, hedonic motivation and habits have a significant influence on the behavioral intention variable, but the variables of performance expectations, social influence, facilitating conditions, price value, habits do not have a significant influence on behavioral intention, but gender does not moderate the influence of habits, hedonic motivation, performance expectations on behavioral intention. Furthermore, literacy does not moderate the influence of habits, hedonic motivation, performance expectations on behavioral intentions. With the results of this study, it can evaluate services on sharia mobile banking so that it can increase interest in transactions on sharia mobile banking.

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INTRODUCTION

Millennials are the generation that passed between 1981 and 2000 (Rinanda, 2023). The millennial generation is an age group that is now a major pillar in the economic and social growth of various countries, including Indonesia. The millennial generation, which currently dominates Indonesia's demographics, is a very potential market segment for various industrial sectors, including sharia banking (Safirah et al., 2024). Each generation has its own habitual characteristics that are in accordance with the development of its era, just as millennials have unique characteristics that distinguish them from previous generations, such as the tendency to be more critical in choosing

products and services, as well as a preference for technology and ease of access (Maulidizen, 2024). This makes the millennial generation an important target for various industries, including banking. The current progress of Islamic banking is inseparable from the public's understanding of Islamic concepts seeing that the majority of the population in Indonesia is Muslim. With the phenomenon of the largest Muslim population in the world, the majority of people should be more interested in using Islamic banking institutions and better understand Islamic finance (Fauzi & Murniawaty, 2020).

The rapid development of the Islamic banking world in Indonesia has created new challenges for the banking industry to get customers. Among the methods implemented by sharia banking to obtain opportunities to connect with public interest in joining sharia banking. In this context, banks experience challenges in terms of technology.

As time goes by, technology has improved a lot in this modern era. Information technology that has many changes. Information technology is one of the technologies that can be used in several sectors, one of which is Islamic banks (Aqilla & Yudiantoro, 2023) Islamic banks see the use of technology as providing effectiveness in providing services, security aspects and convenience to customers (Mukhtisar et al., 2021). People are increasingly accustomed to conducting various financial transaction activities digitally. For example, payment activities, remittances, capital, insurance, to business and stock management (Muzdalipah & Mahmudi, 2023). Electronic banking services can be realized by optimizing the use of customer data in the latest ways, straightforward, and consumer-focused manner are known as digital banking services. Customers can also complete them on their own while closely observing the pengamanan component (Arnes, 2022).

Using mobile banking to enhance the caliber of services offered by Islamic banks. Customers can conduct transactions more easily with mobile banking (Mukhtisar et al., 2021). The emergence of mobile technology in the commercial sector led to the creation of mobile banking (Fitriyani et al., 2023). Mobile banking is a combination of information technology and business applications. Mobile banking allows customers to access transaction services 24/7 without having to go to a bank branch to conduct transactions directly.

Information and technology are being updated more frequently as time goes on, one of which is Unified Theory of Acceptance and Use of Technology (UTAUT), UTAUT is an integrated model developed by Venkatesh et al (2003) based on social cognitive theory, combined with 8 well-known theories information technology acceptance research mode (Mahande, 2003). The UTAUT 2 model was developed in 2012 (Pratita & Suryanto, 2024). The UTAUT2 model is a further development of the UTAUT model, which examines the acceptance and use of technology in a consumer environment (Shafly, 2020). So that the UTAUT2 method can be used to analyze the factors that influence the intention to use Islamic mobile banking technology. UTAUT explains more variations in using behavioral intention than UTAUT (Trifiyanto, 2022), therefore researchers adapt the UTAUT 2 model because it is more comprehensive and suitable for explaining the behavior of Islamic mobile banking application users .

Similar research was conducted by Sharfly (2020) with the title "Applying the UTAUT2 Model in explaining Behavioral Intentions and Usage Behavior of Using Mobile Banking in Malang in this research, performance expectations, effort expectations, social influence, hedonic motivation, and price value have a significant influence on behavioral intentions. Next there is research entitled "The Influence of UTAUT (Unified Theory of Acceptance and Use of Technology) Model Factors on Millennial Generation Intention to Use Mobile Banking in Indonesia" in his research, performance expectancy, effort expectancy, social influence, religiosity, facilitating conditions have a positive effect on interest in using Islamic mobile banking (Oktavianita, 2021). Then, in a study entitled "Behavioral Stimulus for Using Bank Mestika Mobile Banking Services: UTAUT2 Model Perspective" in his research, performance expectancy, social influence, hedonic

motivation have a significant effect on behavioral intention (Marpaung et al., 2021). In research conducted by Venkatesh et al (2003), the moderating variable gender is to determine whether it can moderate behavioral intention in the UTAUT2 approach, so researchers want to know whether gender can moderate behavioral intention in using Islamic mobile banking. Then, digital literacy is intended to be used as a moderating variable in this study which is defined as a person's ability to interpret and utilize information in various forms collected from various sources through hardware such as computers which is referred to as digital literacy (Haryanto et al., 2023), so this study is to determine whether digital literacy can moderate the use of Islamic mobile banking.

The authors selected the title based on the preceding description of the issues "Determinants of Millennial Generation in Transacting with Digital Syariah Banking UTAUT 2 Approach" with researchers adding updates to gender and literacy moderation variables, to find out all the significant influences between variables on behavioral intention.

RESEARCH METHOD

This research method uses quantitative research. Quantitative research is a systematic investigation of a phenomenon by collecting data that can be analyzed using statistical, mathematical, or computer techniques (Ramdan, 2021). To draw samples from the total population, researchers used purposive sampling techniques. Because not all samples have criteria that match the phenomenon under study (Mukhtisar et al., 2021). Therefore, the authors chose a purposive sampling technique that sets certain considerations or criteria that must be met by the samples used in this study.

The population in this study is the millennial generation from all over Indonesia who use Islamic Mobile Banking, through the use of primary data obtained through distributing online questionnaires so that they can be reached by millennials throughout Indonesia. In calculating the research sample, this researcher used the calculated Solvin formula, the researcher obtained 100 respondents because in many cases, a sample size of 100 is often considered a standard sample size or large enough to achieve good statistical validity.

To conduct data analysis, this study uses the Partial Least Squares Path Modeling PLS-SEM method using the SmartPLS 4.0 application because component-based SEM, namely Partial Least Square (PLS), is a powerful analysis method because parameter estimation in Partial Least Square does not assume data must be on a certain measurement scale, the number of samples does not have to be large, and does not assume data must be multivariate normally distributed. In this study using UTAUT 2 modeling, which has 7 indicators, namely performance expectations, effort expectations, social influence, facilitating conditions, hedonic motivation, price value and habits. However, behavioral intention is the dependent variable, gender and literacy are moderating variables.

Data analysis using PLS-SEM is measured through the outer model and inner model. Outer model measurement is done through convergent validity test, average variance extract (AVE) test, discriminant validity test, reliability test. Then for the measurement of the inner model is done with the R square test and the test between hypotheses.

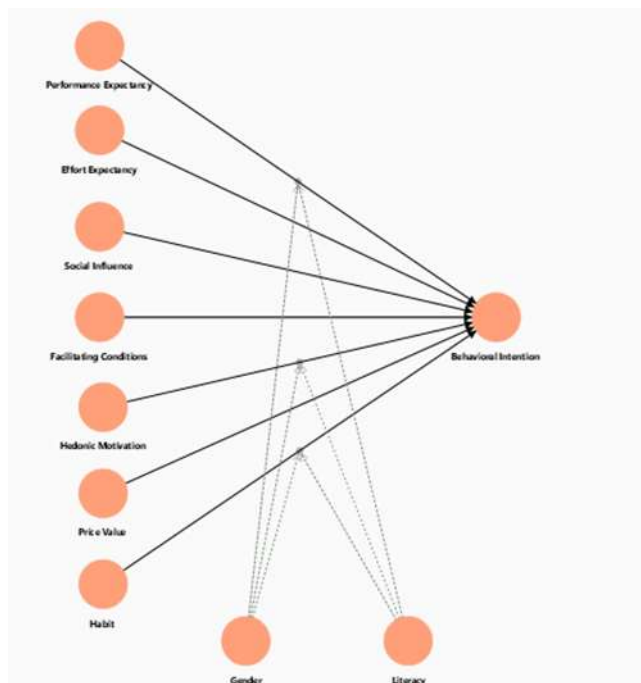


Figure 2. Research Model

Respondents in this study are customers who use Islamic mobile banking. Table 1 below presents the demographic data of research participants.

RESULTS AND DISCUSSIONS

Tabel 1. Respondent Demographic Data

Respondent Characteristics		Frequency	Presentation
Gender	Male	48	48%
	Female	52	52%
Age	<24	100	100%
	>24	0	0%
Length of Use	< 1 Year	44	43,6%
	1-2 Year	40	39,6%
	> 2 Year	16	16,8%

Source: Developed by the author, (2024)

Data for this study were obtained by distributing online questionnaires filled out by respondents with a majority of men at 48% and women at 52%. The total data collected was 100 respondents of sharia mobile banking user customers.

Measurement model assessment

Measurement analysis using SmartPLS, the results of testing the outer model can be seen in figure 2 below.

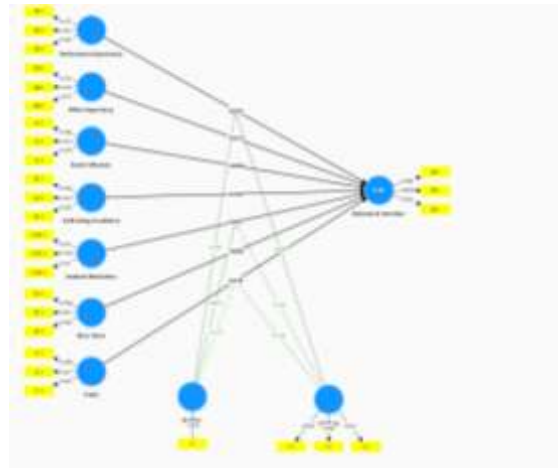


Figure 3. Outer Loading

A correlation can be said to fulfill convergent validity if it has a loading value greater than 0.5 (Oda et al., 2014). The output shows that the loading factor provides a value above the recommended value of 0.5. So that the indicators used in this study have met convergent validity.

Table 2. Validity and Reliability Test Results

	AVE	Cronbach's alpha	Composite reliability (rho_a)	Composite reliability (rho_c)	Description
BI	0.832	0.899	0.900	0.937	Valid & Reliabel
EE	0.711	0.796	0.800	0.881	Valid & Reliabel
FC	0.783	0.862	0.885	0.915	Valid & Reliabel
H	0.822	0.891	0.897	0.933	Valid & Reliabel
HM	0.783	0.861	0.874	0.915	Valid & Reliabel
L	0.889	0.938	0.98	0.960	Valid & Reliabel
PE	0.751	0.834	0.835	0.901	Valid & Reliabel
PV	0.809	0.883	0.897	0.927	Valid & Reliabel
SI	0.775	0.860	0.914	0.912	Valid & Reliabel

Source: Primary Data Processed, (2024)

To conduct a validity test, it can be said to be valid if the AVE value is above 0.5, indicating good or valid construct convergent validity (Oda et al., 2014). And a latent variable is considered reliable if its composite reliability value is greater than 0.7 and the Cronbach's alpha value is greater than 0.7 (Oda et al., 2014). All AVE values are greater than 0.5 and all Cronbach's Alpha and Composite reliability values are all greater than 0.7, so the table above can be concluded that all data is valid and reliable.

Table 3. Discriminant Validity (Fornell-Lacker's Criteria)

	BI	EE	FC	G	H	HM	L	PE	PV	PI
BI	0.912									
EE	0.695	0.843								
FC	0.671	0.641	0.885							
G	0.301	0.229	0.241	1.000						
H	0.670	0.475	0.597	0.132	0.907					
HM	0.642	0.589	0.578	0.142	0.403	0.885				
L	0.498	0.523	0.670	0.359	0.353	0.520	0.943			
PE	0.655	0.710	0.567	0.288	0.511	0.664	0.623	0.867		
PV	0.668	0.601	0.612	0.221	0.625	0.623	0.496	0.616	0.899	
SI	0.433	0.338	0.577	0.197	0.560	0.314	0.411	0.379	0.453	0.881

Source: Primary data processed, (2024)

Discriminant validity to measure how far a construct really differs from other constructs. A higher discriminant validity value illustrates that a construct is unique and able to capture the phenomenon being measured (Rifai, 2015). Discriminant validity in this study is seen in the correlation value of each latent construct between endogenous constructs with the AVE root value (Fahmi et al., 2021).

The table above shows that the AVE root value for each variable is equal to the correlation between the construct and other constructs, so it can be concluded that all variables are valid discriminants.

Structural Model Evaluation Results

The results of the structural model evaluation were carried out by testing R2 square, the R-squared (R2) value is used to measure how much influence certain independent latent variables have on the dependent latent variable. If the R2 result is 0.67, then this model is categorized as a good model (Oda et al., 2014).

Table 4. R Squared Test

	R-squer	Description
Behavioral Intention	0.761	Both

Source: Primary data processed, (2024)

From the results of the table above, it can be concluded that it is in a good category because the R squared value > 0.67, with an R-squared behavioral intention of 0.761, it can be concluded that the following variables can explain behavioral intention: price value, habits, gender, hedonic motivation, performance expectations, effort expectations, social influence, enabling conditions, and literacy by 76.1%.

Hypotheses Testing

Hypothesis testing is carried out by evaluating the T-Statistic and P-value. The hypothesis will be accepted if the T-Statistic value > 1.995 (Oda et al., 2014) and P-value < 0.05. The basis for hypothesis testing in this study is obtained from the output of the path coefficient and indirect effects specified in the bootstrapping calculation in SmartPLS version 4.0 (Sabillah & Asnawi, 2024).

Table 5. Path Coefficient

	Original Sample O	T Statistic (O/STDEV)	P Values	Description
FC-BI	0.122	0.847	0.397	No
EE-BI	0.217	2.173	0.030	Yes
H-BI	0.318	3.074	0.002	Yes
HM-BI	0.247	2.149	0.032	Yes
PE-BI	0.019	0.177	0.859	No
PV-BI	-0.002	0.018	0.985	No
SI-BI	-0.036	0.445	0.656	No
G x H-I	-0.177	1.782	0.075	No
G x PE-BI	0.164	1.275	0.202	No
G x HM-BI	0.053	0.466	0.642	No
L x H-BI	0.178	1.451	0.147	No
L x HM-BI	0.170	1.583	0.113	No
L x PE-BI	-0.080	0.569	0.570	No

Source: Primary Data Processed, (2024)

From the evaluation results above, it shows that the effort expectancy, habit and hedonic motivation variables can be accepted because the t statistic value > 1.995 and P value < 0.05 , while the other variables are rejected because the t statistic value < 1.995 and P value > 0.05 .

Discussion

The results of this study indicate that the variables of effort expectancy, habit and hedonic motivation have a significant effect on behavioral intention. Based on the table above, it shows that performance expectations do not have a significant effect on behavioral intention, this shows that making online transactions such as in terms of speed, security and convenience of transactions does not affect millennial generation customers in making transactions using Islamic mobile banking. Research results from Armansyah (2021) likewise demonstrates if behavioral intentions are not significantly influenced by performance expectations, however contrary to Evelynna (2021) According to his studies, behavioral intention is significantly influenced by performance expectancy.

Based on the table above, it can be seen that business expectations have a significant effect on behavioral intention, this shows that the higher the level of usefulness of information technology gives consumers the impression that the system is useful and makes them feel more comfortable, it will affect millennial generation customers in making transactions using Islamic mobile banking. Research results from Ramadhanty et al (2023) consistent with this study's findings, which shows that behavioral intentions are significantly influenced by effort expectations. However, there is no similarity to the research of Pohan et al (2024) in their research which shows that effort expectations does not have a significant effect influence on behavioral intentions.

Based on the table above, it can be seen that social influence does not have a significant effect on behavioral intention, this shows that when millennial generation customers face something new in making transactions using Islamic mobile banking, they tend not to need support from others. Research results from Pohan et al (2024) also shows the result that social influence does not have a significant effect on behavioral intention. However, in contrast to Amelia and Komariyah's research (2024) which shows If social influence has a significant influence on behavioral intentions, it means that social influence has an influence on the millennial generation's interest in using sharia mobile banking.

Based on the table above, it can be seen that facilitating conditions do not have a significant effect on behavioral intentions, this proves that facilitating conditions such as the internet and smartphones do not have a significant effect in influencing millennial generation customers in making transactions using Islamic mobile banking. Research from Amelia and Komariah (2024) In line with his research, his research shows that behavioral intentions are not predominantly influenced by facilitating conditions; however, Sari's research demonstrates otherwise (2021) in his research Facilitating conditions have a significant influence on behavioral intentions.

Based on the table above, it can be seen that hedonic motivation has a significant influence on behavioral intention, this shows that factors such as demographics, culture, socio-economics, social groups, family can influence millennial generation customers in making transactions using Islamic mobile banking. Research results from Saibil et al (2022) This is in line with research which states that hedonic motivation has a significant influence on behavioral intentions, but is different from research conducted by Armansyah (Armansyah, 2021) in his research, hedonic motivation does not have a significant influence on behavioral intentions.

Judging from the table above, it can be seen that the price value does not have a significant effect on behavioral intention, this shows that the costs incurred are proportional to the benefits obtained by customers in accessing and making transactions that have no significant effect on transactions using Islamic mobile banking. Research results from Amelia and Komariyah (2024) also demonstrates that price value has no discernible impact on behavioral intention, indicating

that price value has little bearing on millennials' use of Islamic mobile banking, but in contrast to the research of Saibil et al. (2022).

Based on the table above, it can be seen that habit has a significant effect on behavioral intention, this shows that the more often someone uses technology and the more someone is used to it, it will affect millennial customers in making transactions using Islamic mobile banking. In Sodik and Riza's research (2023) In line with his research, his research shows that habits have a significant influence on behavioral intentions. For this reason, it proves that it is becoming more frequent someone uses a technology, the more automatic or habitual behavior will be formed.

Based on the table above, it can be concluded that gender cannot moderate habits, performance expectations and hedonic motivation on interest in using Islamic mobile banking, this shows that a habit, performance expectations and hedonic motivation for men and women in using technology are equal, can be felt and obtained regardless of gender differences.

Based on the table above, it can be concluded that literacy cannot moderate habit, performance expectancy and hedonic motivation on interest in using Islamic mobile banking, this shows that the more millennial generation customers have strong literacy, it has no significant effect on transactions using Islamic mobile banking.

CONCLUSION

One of the objectives of this study is to look at the factors that influence transactions made by the millennial generation on the Islamic mobile banking blank filling system with the UTAUT2 approach. The results obtained from this study are the variables of business expectations, hedonic motivation and habits have an influence on behavioral interest in the millennial generation in making transactions using Islamic mobile banking, which means that the better the business expectations, hedonic motivation and habits, the higher the interest of the millennial generation in using Islamic mobile banking. Meanwhile, the variables of performance expectations, social influence, facilitating conditions and price value have no influence on behavioral interest, while gender does not moderate habits, hedonic motivation, performance expectations on behavioral interest, and literacy does not moderate habits, hedonic motivation, performance expectations on behavioral interest. This study introduces technological advances through the UTAUT2 approach to support technological growth in Indonesia, namely through the millennial generation, the UTAUT approach proves that the millennial generation is only able to accept the variables of effort expectations, hedonic motivation and habits. With the results of this study, it can evaluate services in Islamic mobile banking so as to increase interest in transactions in Islamic mobile banking. Suggestions for further research are expected to replace the object of research by expanding to include other generations, adding moderating variables and increasing the number of samples. Thus more accurate and developed research results will be obtained.

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