ANALYSIS OF INTENTION TO USE SHARIA DIGITAL BANKING USING TAM 3 AND UTAUT THEORY

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Abstract

Digital banking is an innovation in the banking sector that allows customers to make financial transactions more easily. The use of digital banking in Indonesia is inseparable from the very massive penetration of mobile devices, where the number reaches 355.5 million. Over time, digital banking began to be developed by adjusting to sharia principles. One of the sharia-based platforms from PT. Jago Bank Tbk. is become a breakthrough for the growth of sharia digital banking in Indonesia. The platform was just launched in the first quarter of 2022 and it can make an optimal contribution to financing. This condition indicates that there is an opportunity for sharia digital banking to continue to grow. The realization of this development was partly driven by the good acceptance of a technology-based platform. The existence of good technology acceptance can influence someone's intention to start using the offered digital platform. This study aims to analyze the factors that influence individual intentions to use sharia digital banking at Bank Jago Syariah. This study uses a quantitative approach where data is obtained by distributing questionnaires to generation Z by adopting the TAM 3 and UTAUT theories. Tests were carried out by adopting the SEM-PLS model using the Warp PLS 5.0 data analysis tool. The implementation of this research is expected to be able to optimize sharia digital banking which will then contribute to the development of the Islamic economy in Indonesia.

Keywords: ***Usage Intention, Sharia Digital Banking, TAM 3, UTAUT, SEM***

Introduction

The rapid development of information technology has had an impact on the financial services industry. It is undeniable that the financial services industry continues to experience significant development from year to year and is starting to transform by providing services digitally, just like banking. Digital banking services or digital banking are included in the adoption of fintech (financial technology). The development of fintech in Indonesia has shown a significant increase. Based on data from OJK as of April 22, 2022, the number of licensed fintech lending in Indonesia has reached 102 companies (Financial Services Authority 2022).

According to the regulation of the Financial Services Authority (OJK) Number 12/POJK.03/201, digital banking is banking services through electronic channels to serve customers more quickly, easily, and can be done independently and always pay attention to security aspects. The presence of technology can provide freedom for customers from temporal and spatial limitations so that it allows them to transact in banking anytime and anywhere (Siyal et al. 2019). One of the reasons for this banking digitization is the increase in internet penetration in Indonesia. Based on the results of a survey by APJII (Association of Indonesian Internet Service Providers) in 2021-2022 shows that the internet penetration rate in Indonesia is 77.02% and the number of people connected to the internet reaches 210 million people out of a total population of 272 million Indonesians (APJII, 2022). In addition, Indonesia is also ranked second in the world after Brazil as the most digital banking users with a percentage of 24.90% and is expected to continue to increase until 2026 (Finder, 2021).

One of the sharia-based digital banking is Bank Jago Syariah. The new Jago Syariah application platform was launched in February 2022. Bank Jago Syariah continues to experience significant development, this can be seen from the number of funding customers until the end of March 2022 reaching 2.3 million customers and growing by 71% from the end of 2021 when there were 1, 4 million customers. Sharia credit and financing at Bank Jago has also experienced quite aggressive growth due

to the support of collaborations with a number of fintech lending, multi-finance, and other digital financial institutions. In fact, at the end of the first quarter of 2022, Bank Jago collaborated with 32 institutions (Bank Jago 2022).

The development of a digital platform, especially in this case Bank Jago Syariah, is one of them influenced by individual usage intentions. Concerning the measurement of intention in a study generally uses some integration of relevant theories. As research conducted by Indriyanti et al (2020,) the intention to use technology is measured through the integration of the TAM (Technology Acceptance Model) and UTAUT (Unified Theory Acceptance and Use of Technology) theories. The research shows the results that the two theories can measure the intention to use technology. Similar research was conducted by Salimon et al. (2021) where the integration of TAM 3 and UTAUT 2 theory is used as a basis for examining the factors that influence the use of mobile commerce (m-commerce). Through this research, the results showed that the integration of the two theories was able to measure the adoption or use of mobile commerce. In relation to this research, the integration of the TAM 3 and UTAUT theories can provide an understanding of phenomena from a broader perspective and can be used in various fields and contexts (Ferri et al. 2021). However, in reality, there has been no research on sharia digital banking that implements these two theories.

Based on the explanation above, this study aims to analyze the factors that influence individual intentions to use sharia digital banking at Bank Jago Syariah. The respondents of this study are generation Z. In this study, researchers adopted the theory of TAM 3 and UTAUT. TAM 3 and UTAUT are methods that are widely used to analyze the successful use of technology based on user intentions. Technology Acceptance Model 3 (TAM 3) is a theory designed to explain how users can understand and use information technology (Indriyanti et al. 2020). The TAM 3 constructs used in this study are Perception of External Control (PEC), Computer Self Efficacy (CSE), Output Quality (OQ), and Results Demonstration (RD). The UTAUT

theory model shows that individual intentions to use certain technologies which in this case are related to sharia digital banking are influenced by 3 constructs namely Effort Expectancy (EE), Performance Expectancy (PE), and Social Influence (SI) (Venkatesh et al. 2003).

Literature Review

1.1. Theory

The theory of the technology acceptance model began to develop in 1989, this theory continues to be developed until the development of the third generation which is usually called the Technology Acceptance Model (TAM). It intends to identify the factors that facilitate the integration of technology into a group structure and find individual ways of accepting or rejecting a new emerging technology (Davis 1989). The UTAUT (Unified Theory of Acceptance and Use of Technology) model is a theory-based model developed by Venkatesh, et al. in 2003. In UTAUT theory, individual adoption of new technology is influenced by four indicators, namely performance expectancy (PE), effort expectancy (EE), social influence (SI), and facilitating conditions (FC) (Celik 2016). The implications of this UTAUT theory have also succeeded in explaining individual behavioral intentions to use new technology (Venkatesh and Davis 1996).

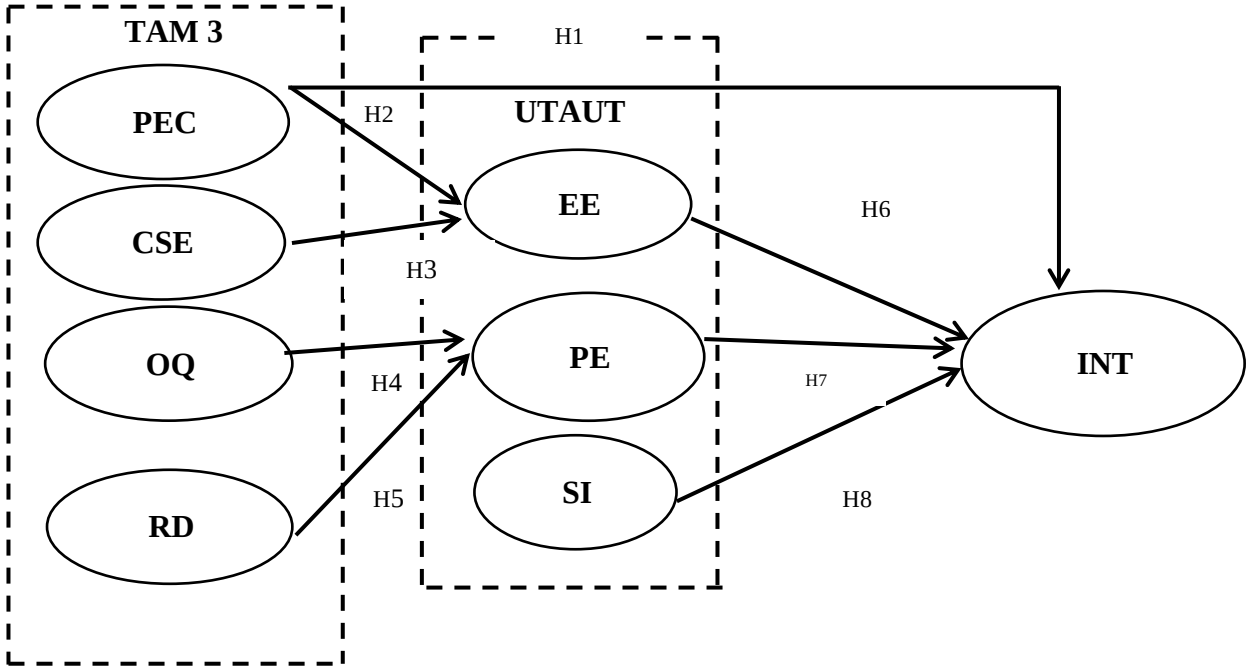
1.1.1. Digital Banking

The urgent transformation in the banking world is the digitization of services. Digital banking is a banking system that mostly provides services in the artificial world, without meeting face to face or visiting bank branch offices by using the internet in computer and mobile networks (Ahn and Lee 2019). Digital banking has similarities with offline banking in general because both of them also provide financial services using internet technology. However, digital banking in general can make it easier for customers to carry out banking transactions by minimizing their level of activity and mobility (Yoon and Lim 2021).

1.1.2 Sharia Digital Banking

Sharia digital banking is banking that operates almost all of its activities and services such as opening new accounts, sending documents, deposits, loans, biometric identification, and transaction activities through online channels (Mbama and Ezepue 2018). This enables customers and prospective customers to obtain various information, such as records of transaction information both in banking and outside banking products without having to visit a bank branch office (OJK 2021). The existence of integrated interaction with customers is a breakthrough in maximizing service. In practice, Islamic digital banking is different from offline banking. The difference lies in the service system implemented and the time efficiency offered (Kozinets et al. 2010).

FRAMEWORK



1.2 *Hypothesis Development*

1. The effect of Perception of External Control on the Intention to Use Sharia Digital Banking of Bank Jago Syariah

Perception of external control can be interpreted as the level of individual confidence in the availability of organizational and technical resources that will support the use of a system (Venkatesh et al. 2003). The intention is an indicator to show the factors that influence a person's behavior, including the use of technology. Intention also shows how much effort an individual will make to produce behavior (Ajzen & Fishbein, 1980). Previous research using the UTAUT theory shows that the perception of external control has a significant influence on the intention to adopt a technology (Ferri et al. 2021). This is in line with research conducted by Chu & Chen (2016) and Demoulin & Coussement (2020) where the perception of external control has a strong influence on the intention to use new technology. Referring to the description, the researcher formulates the hypothesis as follows:

H1: Perception of External Control has a significant influence on the Bank's Intention to Use Sharia Digital Banking Bank Jago Syariah.

2. The Effect of *Perception of External Control* on *Effort Expectancy* in *Sharia Digital Banking* Bank Jago Syariah

Perception of external control in TAM 3 theory is an indicator that describes individual beliefs regarding the availability of organizational resources and support structures that can facilitate the use of the system (Demoulin and Coussement 2020). Meanwhile, effort expectancy is the level of ease associated with using a system (Venkatesh et al. 2003). In this case, the perception of external control itself is an important indicator of effort expectancy (Dwivedi et al. 2019). Ferry et al. (2021) in his research also show that perception of external control and effort expectancy have a strong relationship and both influence each other positively. Referring to the description, the researcher formulates the hypothesis as follows:

H2: Perception of External Control has a Signifikan on Effort Expectancy in Sharia Digital Banking at Bank Jago Syariah.

3. The Effect of *Computer Self-Efficacy* on *Effort Expectancy* in *Sharia Digital Banking* Bank Jago Syariah

   Computer self-efficacy in the theory of TAM 3 (Technology Acceptance Model 3) is defined as the level of individual confidence in their ability to perform certain tasks or jobs using a computer (Venkatesh & Bala, 2008). The effort expectancy is the level of ease associated with using technology (Brown & Venkatesh, 2005). Previous research conducted by Jeng & Tseng (2018) also showed results that computer self-efficacy has a significant influence on perceived ease of use. Perceived ease of use itself is one of the constructs that build the concept of effort expectancy indicators (Venkatesh et al. 2003). Referring to this description, the researcher formulates the hypothesis as follows:

   H3: Computer Self-Efficacy has a Significant Influence on Effort Expectancy At Sharia Digital Banking Bank Jago Syariah.

4. Effect of Output Quality on Performance Expectancy in Sharia Digital Banking Bank Jago Syariah

   The output quality is an individual's perception of how well a system performs the tasks required to complete the job (Venkatesh & Bala, 2008). Meanwhile, performance expectancy can be defined as the level of usability of a system that can provide benefits to individuals in carrying out certain activities (Venkatesh et al., 2012). Previous research conducted by Jaradat (2014) and Faqih (2015) also showed results that output quality has a positive influence on perceived usefulness. Perceived usefulness itself is one of the constructs that build the concept of performance expectancy indicators (Venkatesh et al. 2003). Referring to the description, the researcher formulates the hypothesis as follows:

   H4: Output Quality has a Significant Influence on Performance Expectancy In Sharia Digital Banking Bank Jago Syariah.

5. Effects of Results Demonstrability on Performance Expectancy in Sharia Digital Banking Bank Jago Syariah.

Results Demonstration (RD) is a construct built from TAM 3 theory derivatives. This indicator measures the level of individual confidence in using a system that is real, observable, and communicable (Feng et al. 2016). The TAM 3 theory explains that RD directly affects the use of technology by individuals. Previous research regarding the intention to use e-learning shows the results that RD has a positive effect on perceived usefulness (Feng et al. 2016). In the UTAUT theory itself, perceived usefulness is proxied by performance expectancy (Venkatesh et al. 2003). Referring to this description, the researcher formulates the hypothesis as follows:

H5: Results Demonstrability has a Significant Influence on Performance Expectancy in Sharia Digital Banking

6. Effect of Effort Expectancy on Intention to Use Sharia Digital Banking Bank Jago Syariah

Effort expectancy is a theoretical construct derived from the UTAUT theoretical model. This indicator is a basic reference for the use of technology by individuals who can increase efficiency in daily activities (Venkatesh and Bala 2008b). Effort expectancy is the level of convenience that an individual gets when using a system and will create a feeling of comfort in its use (Ivan and Karina, 2018). In a study conducted by Wibowo et al. (2019) states that effort expectancy has a positive and significant influence on intention to use. Referring to the description, the researcher formulates the hypothesis as follows:

H6: Effort Expectancy has a Significant Influence on Intention to Use Sharia Digital Banking Bank Jago Syariah.

7. Effect of Performance Expectancy on Intention to Use Sharia Digital Banking Bank Jago Syariah

Performance expectancy is the level of individual confidence in the use of a system that will improve performance. When the user's level of trust in a system is high, he will tend to use the technology offered regularly (Kumala 2019). This is also in line with research conducted by Gunawan (2019). In this study,

performance expectancy has a positive influence on the intention to use a system. Referring to the description, the researcher formulates the hypothesis as follows:

H7: Performance Expectancy has a Significant Influence on Intention to Use Sharia Digital Banking Bank Jago Syariah.

8. The Influence of Social Influence on Intention to Use Sharia Digital Banking Bank Jago Syariah

Social influence is a theoretical construct derived from the UTAUT theory which aims to see the impact of opinion on an individual's social environment on what he has chosen (Kazemi et al. 2015). On the other hand, social influence can be interpreted as an individual's perception of someone's opinion which in turn can encourage the use of a technology offered (Venkatesh et al. 2003). In previous research conducted by Prabhakaran & Sarika (2020), the results showed that social influence had a positive influence on individual intentions to implement a system. Referring to the description, the researcher formulates the hypothesis as follows:

H8: Social Influence has a Significant Influence on Intention to Use Sharia Digital Banking Bank Jago Syariah.

Research Methods

This research is generally included in the quantitative research framework. The data used in this study is primary data obtained directly through the distribution of questionnaires to generation Z, both those who have not yet used the sharia digital banking technology platform. The sampling technique used in this study is non-probability sampling. In this study, researchers took 146 respondents from students who are generation Z.

Data collection was carried out through a survey using an instrument in the form of a questionnaire. The proposed research questionnaire consists of eight construct variables adopted from TAM 3 (Technology Acceptance Model 3) and UTAUT (Unified Theory of Acceptance and Use of Technology) theory with a total of 30 item indicators.

Quantitative analysis in this study uses data analysis methods by adopting the SEM (Structural Equation Modeling) model. The analytical tool in this study uses the WarpPLS 5.0 application. Next, in testing the hypothesis there is a testing of the Outer Model and Inner Model.

Finding and Analysis

a. Finding

- **Respondent Characteristics**

  Overall, the total sample in this study was 146 respondents with a broad demographic spectrum. The majority of respondents are on the spectrum; female (62.3%), 20 years old (52.1%), bachelor's degree (67.8%), Islamic religion (97.9%), monthly income <Rp 1,500,000 (83.6 %), domicile DKI Jakarta (25.3%), users of sharia digital banking (53.4%) and the duration of using the sharia digital banking platform is less than six months (78.1%). The results of a complete descriptive analysis are presented in the following table:

Table 1. Respondent Characteristics

Variable	Description	N	(%)
Gender	Male	55	37,7%
	Female	91	62,3%
Age	12 y.o	1	0,7%
	16 y.o	1	0,7%
	18 y.o	6	4,1%
	19 y.o	38	26,0%
	20 y.o	76	52,1%
	21 y.o	15	10,3%
	22 y.o	5	3,4%
	23 y.o	1	0,7%

	24 y.o	1	0,7%
	25 y.o	2	1,4%
	Junior High School	2	1,4%
	Senior High School	40	27,4%
Educational Level	Associates' Degree	2	1,4%
	Bachelor of Applied Science	1	0,7%
	Bachelor Degree	99	67,8%
	Postgraduate	2	1,4%
	Islam	143	97,9%
Religion	Christian	1	0,7%
	Catholic	1	0,7%
	Buddha	1	0,7%
	<Rp1.500.000	122	83,6%
	Rp1.500.001 – Rp3.000.000	10	6,8%
Income per Month	Rp3.000.001 – Rp5.000.000	5	3,4%
	Rp5.000.001 – Rp7.500.000	1	0,7%
	Rp7.500.001 – Rp10.000.000	7	4,8%
	>Rp10.000.000	1	0,7%
	Nanggroe Aceh Darussalam (NAD)	1	0,7%
	North Sumatra	7	4,8%
	South Sumatra	2	1,4%
	West Sumatra	7	4,8%
Domicile	Bengkulu	2	1,4%
	Riau	1	0,7%
	Jambi	1	0,7%
	Banten	26	17,8%
	DKI Jakarta	37	25,3%

	West Java	26	17,8%
	Central Java	11	7,5%
	Daerah Istimewa Yogyakarta	18	12,3%
	East Java	4	2,7%
	East Kalimantan	1	0,7%
	West Nusa Tenggara	1	0,7%
	South Sulawesi	1	0,7%
Use of *Sharia Digital Banking*	Yes	78	53,4%
	No	68	46,6%
Length of Use Sharia *Digital Banking*	Less than 6 Months	114	78,1%
	6 months – 1 year	18	12,3%
	1 – 2 years	8	5,5%
	2 – 3 years	3	2,1%
	> 3 years	3	2,1%

- **Validity and Reliability Test**

  In this test, the indicator of the variable is said to be valid if the loading factor is greater than 0.70 and the Average Variance Extracted (AVE) is greater than 0.50. Then, a construct is said to be reliable if the Cronbach alpha (CA) and composite reliability (CR) values are greater than 0.70.

Table 2. Validity and Reliability Test

Variable	Item	Loading Factor	CA	CR	AVE
Perception of External Control	PEC1	0,833	0,873	0,913	0,724
	PEC2	0,850			
	PEC3	0,874			
	PEC4	0,845			

Computer Self Efficacy	CSE1	0,829	0,858	0,904	0,701
	CSE2	0,847			
	CSE3	0,827			
	CSE4	0,846			
Output Quality	OQ1	0,837	0,870	0,911	0,720
	OQ2	0,883			
	OQ3	0,807			
	OQ4	0,866			
Results Demonstrability	RD1	0,904	0,855	0,912	0,775
	RD2	0,885			
	RD3	0,852			
Effort Expectancy	EE1	0,904	0,907	0,935	0,782
	EE2	0,873			
	EE3	0,898			
	EE4	0,860			
Performance Expectancy	PE1	0,854	0,927	0,945	0,774
	PE2	0,902			
	PE3	0,925			
	PE4	0,848			
	PE5	0,869			
Social Influence	SI1	0,885	0,856	0,912	0,776
	SI2	0,899			
	SI3	0,860			
Intention to Use	INT1	0,889	0,857	0,913	0,778
	INT2	0,860			
	INT3	0,896			

Based on data processing using WarpPls 5.0, it was found that all loading factor indicators showed a value greater than 0.70. Thus, it can be decided that all indicator items have met the required criteria or in theory, it can be said that each indicator measures its construct. Then, the results of the reliability test inform that all Cronbach's Alpha (CA) and Composite Reliability (CR) values in each construct produce values above 0.70. Comprehensively, the proposed measurement model meets all the criteria and requirements for reliability, meaning that all instruments are considered reliable, consistent, and accountable.

- **Model Fit Test (*Goodness of Fit*)**

Figure 1.

Research Model: Combination of TAM 3 and UTAUT

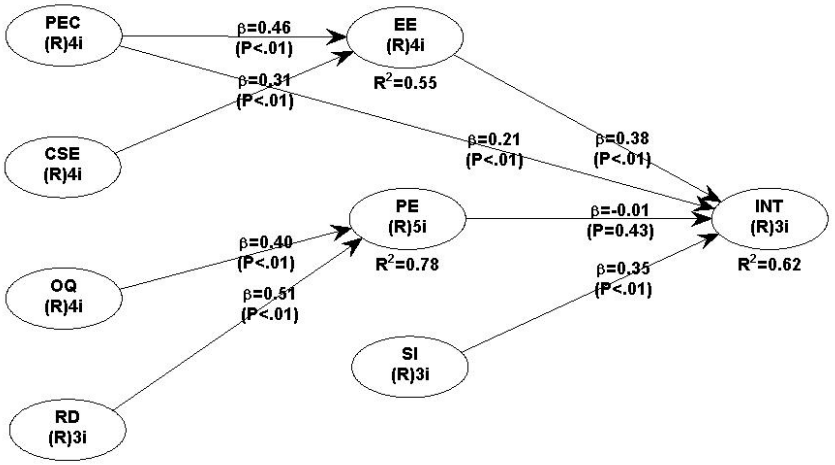


Table 3. Model Fit Test

Indicator	Value	Explanation
Tenenhaus GoF	0,702	**Large**
Average Path Coefficient (APC)	0,330 P < 0,001	**Confirm**
Average R-Squared (ARS)	0,653 P < 0,001	**Confirm**
Average Adjusted RSquared (AARS)	0,646 P < 0,001	**Confirm**
Average Block VIF (AVIF)	4,277	**Confirm**
Average Full Collinearity VIF (AFVIF)	4,834	**Confirm**
R-squared Contribution Ratio (RSCR)	0,995	**Confirm**

Results of the Fit and Quality Indices Model (MFQI). concluded that the research model was structurally good and met the model suitability criteria. In this study, the fit value with the Tenenhaus GoF model was 0.702 (Large >= 0.36).

Meanwhile, the APC value was 0.330 P <0.001, the ARS value was 0.653 P <0.001, the AARS value was 0.646 P <0.001, the AVIF value was 4.277 (accepted if <=5, ideal <=3.3), the AFVIF value was 4.834 (accepted if < = 5, ideal <= 3.3), and the RSCR value is 0.995 (accepted if >= 0.9). Thus, this research can be said to be fit and allows for further analysis.

Table 4. Hypothesis Test

	Hypothesis	**P-Value**	**Result**
H1	***Perception of External Control => Intention to Use***	**< 0,01**	**Accepted**
H2	***Perception of External Control => Effort Expectancy***	**< 0,01**	**Accepted**
H3	***Computer Self-Efficacy => Effort Expectancy***	**< 0,01**	**Accepted**
H4	***Output Quality => Performance Expectancy***	**< 0,01**	**Accepted**
H5	***Results Demonstrability => Performance Expectancy***	**< 0,01**	**Accepted**
H6	***Effort Expectancy => Intention to Use***	**< 0,01**	**Accepted**
H7	***Performance Expectancy => Intention to Use***	**= 0,43**	**Rejected**
H8	***Social Influence => Intention to Use***	**< 0,01**	**Accepted**

b. Analysis

Based on the partial hypothesis test that has been carried out by researchers, the following results are obtained:

H1. ***Perception of External Control => Intention to Use***

Based on data processing, it was found that the perception of external control on intention to use has a P-value of <0.01. This shows that H1 is accepted because it fulfills the P-value <0.01. Thus, the first hypothesis can be accepted, namely, the perception of external control directly affects the intention to use.

This study states that the perception of external control has a significant effect on the intention to use sharia digital banking at Bank Jago Syariah. Previous research using the UTAUT theory, shows that the perception of external control has a significant influence on the intention to adopt a technology (Ferri et al. 2021). The results of this study are also in line with research conducted by Chu & Chen (2016) and Demoulin & Coussement (2020) where the perception of external control has a strong influence on the intention to use new technology.

H2. ***Perception of External Control => Effort Expectancy***

Based on data processing, it was found that the perception of external control on effort expectancy has a P-value of <0.01. This shows that H2 is accepted because it fulfills the P-value <0.01. Thus, the second hypothesis can be accepted, namely, the perception of external control has a direct effect on effort expectancy.

This study states that the perception of external control has a significant effect on effort expectancy in Bank Jago Syariah's sharia digital banking. In this regard, research by Ferri et al. (2021) also shows that perception of external control and effort expectancy have a strong relationship, and both influence each other positively. Meanwhile, Huang et al. (2020) in their research showed that the perception of external control has a significant effect on perceived ease of

use. The perceived ease of use indicator itself is one of the constructs that build the concept of the effort expectancy variable (Venkatesh et al. 2003).

H3. ***Computer Self-Efficacy => Effort Expectancy***

Based on data processing, the results show that computer self-efficacy for effort expectancy has a P-value of <0.01. This shows that H3 is accepted because it fulfills the P-value <0.01. Thus, the third hypothesis can be accepted, namely that computer self-efficacy has a direct effect on effort expectancy.

This study states that computer self-efficacy has a significant effect on effort expectancy in Bank Jago Syariah's sharia digital banking. In this case, computer self-efficacy can predict user perceptions and will ultimately influence the acceptance and use of a system. Jeng & Tseng (2018) and (Thongsri et al. (2019) in their research also explained that computer self-efficacy has a significant influence on perceived ease of use. Perceived ease of use itself is one of the constructs that build the concept of effort expectancy indicators (Venkatesh et al., 2003). Thus, the results of testing the three hypotheses are also supported by previous research.

H4. ***Output Quality => Performance Expectancy***

Based on data processing, it was found that the output quality on performance expectancy has a P-value of <0.01. This shows that H4 is accepted because it fulfills the P-value <0.01. Thus, the fourth hypothesis can be accepted, namely output quality has a direct effect on performance expectancy.

This study states that output quality has a significant effect on performance expectancy in Bank Jago Syariah's sharia digital banking. The results of the four hypothesis tests are supported by research conducted by Jaradat (2014), Faqih (2015), and Ferri et al. (2021). This study shows the results that output quality has a positive influence on perceived usefulness. Perceived usefulness itself is one of the constructs that build the concept of performance expectancy indicators (Venkatesh et al. 2003).

H5. ***Results Demonstrability => Performance Expectancy***

Based on data processing, it was found that the demonstrable results for performance expectancy had a P-value of <0.01. This shows that H5 is accepted because it fulfills the P-value <0.01. Thus, the fifth hypothesis can be accepted, namely, the results' demonstrability has a direct effect on performance expectancy.

This study states that the results of demonstrability have a significant effect on performance expectancy in Bank Jago Syariah's sharia digital banking. Previous research conducted by Feng et al. (2016) regarding the intention to use e-learning shows the result that demonstrable results have a positive influence on perceived expectancy. The results of this study are also in line with research conducted by Hubert et al. (2019) and Salimon et al. (2021) where demonstrable results have a significant influence on the intention to use technology.

H6. ***Effort Expectancy => Intention to Use***

Based on data processing, it was found that effort expectancy on intention to use has a P-value of <0.01. This shows that H6 is accepted because it fulfills the P-value <0.01. Thus, hypothesis six can be accepted, namely effort expectancy has a direct effect on the intention to use.

This study states that effort expectancy has a significant effect on the intention to use sharia digital banking at Bank Jago Syariah. Previous research conducted by Wibowo et al. (2019) also strengthens the results of hypothesis testing which states that effort expectancy has a positive and significant effect on the intention to use. In addition, this research is also supported by previous research by Nuryahya et al. (2019), Sulaeman & Ninglasari (2020), and Diniyah (2021) which explain that effort expectancy and behavioral intention to use a technology show a significant and positive relationship.

H7. ***Performance Expectancy => Intention to Use***

Based on data processing, it was found that the performance expectancy of intention to use has a P-value of 0.43. This shows that H7 is rejected because it does not meet the requirements for a P-value <0.01. Thus, hypothesis seven is not accepted, namely performance expectancy does not directly affect intention to use.

This study states that performance expectancy has no significant effect on the intention to use sharia digital banking at Bank Jago Syariah. The results of the hypothesis testing are also in line with the research conducted by Edi Purwanto (2020) and Arfi et al. (2021) which shows results that performance expectancy does not affect intention to use.

H8. ***Social Influence => Intention to Use***

Based on data processing, it was found that social influence on intention to use has a P-value of <0.01. This shows that H8 is accepted because it fulfills the P-value <0.01. Thus, hypothesis eight can be accepted, namely, social influence has a direct effect on the intention to use.

This study states that social influence has a significant effect on the intention to use sharia digital banking at Bank Jago Syariah. The results of the hypothesis testing are in line with previous research conducted by Ferri et al. (2020), Prabhakaran & Sarika (2020), and Sulaeman & Ninglasari (2020) which show results that social influence has a positive effect on the intention to use technology.

Conclusion

The results of the study stated that not all hypotheses that were formulated could be accepted. In this case, it can be interpreted that from several hypotheses, namely H1, H2, H3, H4, H5, H6, H7, and H8, not all show significant results. There is one hypothesis that is not accepted, namely H7. This study found that individuals who are customers or do not feel that support from outsiders can have an impact on the intention to use Bank Jago

Syariah's sharia digital banking. In addition, the existence of support from external parties driven by the level of individual confidence in operating a technology platform also has a significant effect on the ease of using sharia digital banking. Meanwhile, a good level of output quality is supported by the benefits obtained from the use of a technology that can increase the use of sharia digital banking. The high level of ease in operating a technology platform accompanied by the influence of the people around was able to foster an intention to use Bank Jago Syariah's sharia digital banking. However, on the other hand, the test results on indicators regarding the level of usability of digital banking sharia do not affect usage intentions. Based on this, researchers assume that the high use of a technology platform does not always have positive implications for the intention to use Bank Jago Syariah's sharia digital banking.

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