

EXPLORING GENDER DIFFERENCES IN DETERMINANTS OF BANK ALADIN SHARIA ADOPTION: A MULTI-GROUP ANALYSIS APPROACH

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ABSTRACT

Introduction: This study aims to determine what factors lead people in East Java use Bank Aladin Sharia services based on gender differences.

Methods: The PLS-SEM Multi Group Analysis approach is used as an evaluation model in this study's quantitative methodology, which makes use of SmartPLS 3.0. The information was gathered by having respondents living in East Java to fill out an online survey, which was then divided by gender. 417 respondents who met the requirements of being Indonesian citizens, Muslims, and capable cell phone users were used as the sample.

Results: Performance expectations, social influence, and price values—generally have an impact on a customer's decision to adopt digital Islamic banking services. The same outcomes were also seen in the male data group, demonstrating again how customer intents to use Bank Aladin Sharia services were influenced by performance expectations, social influence, and price values. The pricing value variable is the only factor influencing customer intentions in this female data group.

Conclusion and suggestion: The study results show that different factors encourage males and females to use Bank Aladin Sharia services. Researchers suggest that Islamic banks can increase public understanding of Sharia digital banking services. This study has limitations on the UTAUT2 variable as an exogenous variable. In future research, it is possible to modify the UTAUT-2 model by including a moderating variable.

INTRODUCTION

Digital banking is one of the financial technology advancements that have emerged quickly during the past ten years. One of the causes is a shift in consumer behavior, which currently prefers banking services that are more friendly, efficient, and time-saving (Ahmed & Sur, 2023). Digital banking may provide flexibility, simpler accessibility, provides fresh experiences that can increase client loyalty (Levy, 2022). Digital banks are particularly profitable for the lower middle class since they have low transaction costs and low marginal and fixed expenses from a production and operational standpoint (World Bank, 2022).

According to Hootsuite (2022) data, active cell phone users have reached 5.27 billion people worldwide, or 67.1% of the world's population. According to this, 4.72 billion people, or 60.1% of the world's population, utilize the internet, while 4.33 billion people, or 55.1%, use active social media platforms. Likewise, the digital economy of Indonesia is expected to increase by 23%, or USD 124 billion, and is capable of consistent double-digit growth, with a CAGR of USD 44 billion, or 11% from 2019 (Google et al., 2022). This change encourages banking players to improve their services and products through digital transformation (Chauhan et al., 2022).

Indonesia's Islamic banking sector has also launched a digital banking service program as a means of adjusting to the growth of global digital financial services. According to Dinar Standard (2021) Indonesia is the fourth-highest GIFT country among the top twenty nations. This clarifies why Indonesia has a developing Sharia-Fintech ecosystem. A widely used sharia digital bank is Bank Aladin Sharia. Despite having no physical location, Bank Aladin Sharia now has IDR 2.59 trillion in assets (Bank Aladin, 2021). Bank Aladin Sharia often has fewer assets than other digital banks, although this is distinct because other Islamic digital banks are still connected to their traditional parent bank. Nonetheless, Bank Aladin Sharia has maintained its independence ever since the launch of its online bank.

This study aims to identify factors influencing customer intentions in East Java to use services at Bank Aladin Sharia. East Java was chosen because, between 2009 and 2017, East Java experienced average economic growth of 5.91% per year, which was higher than Java's and the nation's growth rates. The average growth rate for any nation is 5.66–4.4%. East Java's booming economy is still managed in the traditional way. This is demonstrated by Indonesia's low level of digital literacy. The East Java digital literacy index has reached 3.55, according to the study "Digital Literacy Status in Indonesia" by KOMINFO (2021). The community may use increased digital literacy to carry out more effective and efficient economic activities, which will assist technology speed up economic growth in East Java.

There are around 12.6 million women in East Java, of which 3.24 million are employed and 9.35 million are not, according to data from BPS Provinsi Jawa Timur (2022) from February 2022. In East Java, women are typically expected to take care of the home and

raise the family, while males are expected to work and support the household. This may impact how much time men and women have to learn about and use technology. This represents an advancement in this study where, in addition to assessing variables generally, Multi-Group Analysis is also used to examine variables based on gender.

These factors from UTAUT2 will be tested for their influence on consumers behavioral intentions using the Multi Group Analysis-Partial Least Square approach with gender as the group. In the context of technology adoption, it is not only economic conditions or community activities in general that are influential. Gender also influences technology adoption. Bin-Nashwan (2022) states that, in general, men are more easily influenced by technological innovations, so the adoption of technology is faster than women. It is also explained that women have more problems with social isolation than men. The number of the female labor force (women who are ready to work) and non-labor force women (women who do not work, either because they choose to be at home or for other reasons).

LITERATURE REVIEW

Digital Banking Concept

Digital banking is described by Nguyen (2020) as a banking model based on technology that utilizes a system for sharing data and conducting transactions using a technology platform connected to software and the internet. Without maintaining a physical office, digital banks can offer substantially lower service fees by eliminating various transaction fee items (Mbama & Ezepue, 2018). Digital banks that put a greater emphasis on information technology investments can increase operational efficiency through the development of artificial intelligence and machine learning. According to Otoritas Jasa Keuangan (2020) there are three primary factors to take into account while creating digitalization flows in the banking sector, namely digital opportunities, digital activity, and digital transactions.

UTAUT2

The Unified Theory of Acceptance and Use of Technology 2, or UTAUT2, is a UTAUT model development that focuses on technology acceptance (Venkatesh et al., 2012). The UTAUT model assesses consumer behavior in a business or organizational setting. In contrast, the UTAUT2 model, a derivation of UTAUT, provides benefits since it is more pertinent in assessing the degree of consumer behavior in relation to technological acceptance in a specific setting (Kwateng et al., 2019). The UTAUT2 model uses seven variables to explain how users' intentions and behavior toward accepting technology: performance expectancy, effort expectancy, social influence, facilitating conditions, price value, hedonic motivation, and habits.

Behavioral Intention

Behavioral intention is the subjective likelihood that a person will engage in a behavior, according to [Ajzen \(1991\)](#). Behavioral intention is a strategy for the best prediction, according to [Shin \(2010\)](#). A person's preparedness to engage in a specific behavior or activity is represented cognitively as behavioral intention .

According to [Ajzen \(1991\)](#), a person's behavioral intention is formed by three factors: behavioral beliefs (attitude toward the conduct), normative beliefs (subjective standard), and belief in control (Perceived behavioral control). Another early stage in decision-making is consumer behavior in choosing the product to be used ([Qiu et al., 2018](#); [Timur, 2022](#)). Visitors use subjective and objective elements to determine their intentions, thus they will continue to assess any new information that comes their way ([Qiu et al., 2018](#); [Timur et al., 2022](#)).

The Relationship Between The UTAUT Variable and Behavioral Intention

Consumers have a good view toward technology since it offers users better performance and advantages ([Alkhowaiter, 2022](#)). Customers will be more likely to employ technology if they believe it will be useful to them in the future. Some people think that using technology requires assistance. Hence, a person's intention to continue using technology will be influenced by how easy it is to use it ([Abu Afifa et al., 2022](#)). As a result, the developed theory is:

H1: Performance expectancy has a positive influence on customer behavioral intention in using Bank Aladin Sharia services

H2: Effort expectancy has a positive influence on customer behavioral intention in using Bank Aladin Sharia services

Technology is constantly evolving and is often the first thing someone uses. In the context of a digital bank, users will feel comfortable when someone they trust recommends using technology for the first time ([Faza et al., 2022](#)). Likewise, facilitating conditions are resources originating from outside that support the acceptance of new technology. The greater the resources in the form of knowledge and supporting infrastructure, the more confident a person will be in using the technology ([Venkatesh et al., 2012](#)). The following hypothesis is :

H3: Social influence has a positive influence on customer behavioral intention in using Bank Aladin Sharia services

H4: Facilitating condition has a positive influence on customer behavioral intention in using Bank Aladin Sharia services

A person using technology may be impacted by their enjoyment and pleasure when doing so ([Kwateng et al., 2019](#)). The same issue can be observed in situations where

someone is aware that the usage of technology results in a pricing advantage. Someone prefers to prefer employing this technology since the price value in this situation has a psychological impact (Venkatesh et al., 2012). One more reason why someone chooses to adopt new technology is a habit, which is the repetition of the same action on the same thing (Kwateng et al., 2019). The following assertion is true:

H5: Hedonic motivation has a positive influence on customer behavioral intention in using Bank Aladin Sharia services

H6: Price Value has a positive influence on customer behavioral intention in using Bank Aladin Sharia services

H7: Habit has a positive influence on customer behavioral intention in using Bank Aladin Sharia services

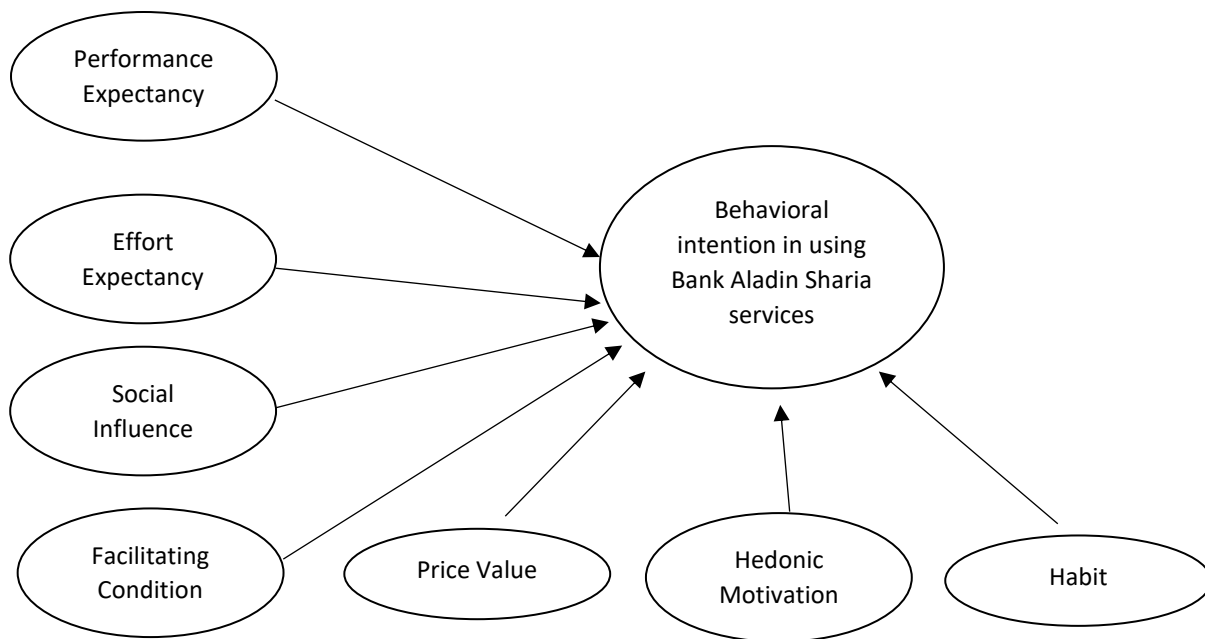


Figure 1. Model Hypothesis

Source: Author Analysis

RESEARCH METHODS

The links between built variables based on the literature are explained through quantitative research (Creswell, 2014). Researchers formulate specific questions or problems, create tools for gathering data to answer questions, then use statistics to examine tools. To test the previously built determinants, this study used the Partial Least Square - Structural Equation Modeling (PLS-SEM) analysis technique. PLS-SEM analysis is ideal for weak theoretical basis models, can handle data from large samples, and does not require average data assumptions (Darmansyah et al., 2020).

The design of data collecting is the main consideration in this study's cross-sectional survey methodology (Creswell, 2014). Data from a large number of respondents across a large geographic area is gathered through surveys. With the following requirements: being in East Java, Indonesia, being Muslim, being between the ages of 18 and 60, being able to use a cell phone, and having transacted digitally for at least the previous three months, 417 respondents were used in the study.

The sample is a component of the details observed for the traits or quantity of a certain population (Augusty, 2014). Non-probabilistic sampling is the method used in this investigation. Not every member of the population has the same opportunities that the sample has. The wide dispersal of Indonesian society led to the selection of this technique. Purposive sampling is another sort of sampling that is employed.

Researchers developed the indicators that were utilized in prior studies to define the variables in this one. Performance expectancy, effort expectancy, facilitating conditions, and social influence are indicators related to behavioral intention and UTAUT that have been created by Chakraborty, (2019), Darmansyah et al., (2020), Farooq et al., (2017), Gunasinghe et al., (2020), Pham & Dau, (2022).

RESULT AND ANALYSIS

Table 1. Respondent Characteristic

Variable	Category	Frequency	Percentage (%)
Gender	Male	218	52
	Female	199	48
Age	17-25	247	60%
	26-35	149	36%
	36-45	15	3%
	46-60	6	1%
Education	Junior High School	1	0,2%
	Senior High School	216	51,8%
	Bachelor	188	45,1%
	Master	10	2,4%
Monthly Expenses (IDR)	Doctoral	2	0,5%
	< 2.000.000	114	27,3%
	2.001.000 – Rp. 6.000.000	258	61,9%
Digital Banking Users	> 6.000.000	45	10,8%
	Yes	292	71,2%
	No	118	28,8%

Source: Data processed

There were 304 respondents from cities and 113 respondents from districts. East Java has 9 cities and 29 districts. According to their gender, the male sex accounted for 218 respondents, or 52%, of the study's respondents. In the meantime, 199 respondents, or

48%, were female. This indicates that, when looked at from the perspective of their gender, the respondents in this study can be fairly balanced or do not have such a big disparity in numbers. According to the study's findings, respondents between the ages of 17 and 25 made up the majority of respondents (247 people, or 60%).

Similar to the academic level, senior high school graduates made up the majority of responders (51.8%) with 216. The pre-questionnaire results showed that 292 persons, or 71.2% of the respondents, had used digital bank services, depending on whether they were customers or non-customers.

All of the outer model values in the data utilized have > 0.7 , according to the findings of the outer model test using SmartPLS 3.0. So, we can say that the data utilized in this study are reliable and can be used in the subsequent test. Hair et al., (2013) highlighted in their study that the Composite Reliability test yields results between 0 and 1. The Composite Reliability number must be more than or equal to 0.6 in order to be considered reliable for exploratory purposes. The AVE value can also be considered valid if it is larger than 0.5 and greater than the cross-loading value. It can be said that the data is dependable for further processing in the following test since the results of the Composite Reliability and Average Variance Extracted (AVE) tests demonstrate that the test results fulfill the standards.

Table 2. Reliability and Validity Constructs

Variable	Cronbach's Alpha	rho_A	Composite Reliability	Average Variance Extracted (AVE)
Behavioral Intention_	0,898	0,899	0,936	0,831
Effort Expectancy	0,906	0,906	0,934	0,780
Facilitating Condition	0,836	0,840	0,901	0,752
Habit	0,760	0,796	0,859	0,671
Hedonic Motivation	0,855	0,864	0,912	0,775
Performance Expectancy	0,879	0,879	0,917	0,734
Price Value	0,898	0,898	0,929	0,766
Social Influence	0,931	0,931	0,951	0,828

Source: Data processing with SmartPLS 3.0

The overall correlation between exogenous and endogenous variables is visible. Three hypotheses are confirmed by the bootstrapping test with SmartPLS 3.0 tools, while four are rejected. The relationship between performance expectancy, social influence, and pricing value with the customer's behavioral intention to use digital Islamic banking services is one of three hypotheses that are acknowledged. The P-Value for the three associations is higher than 0.05. The hypothesis is disproved since the P-Value for the other four hypotheses are higher than 0.05.

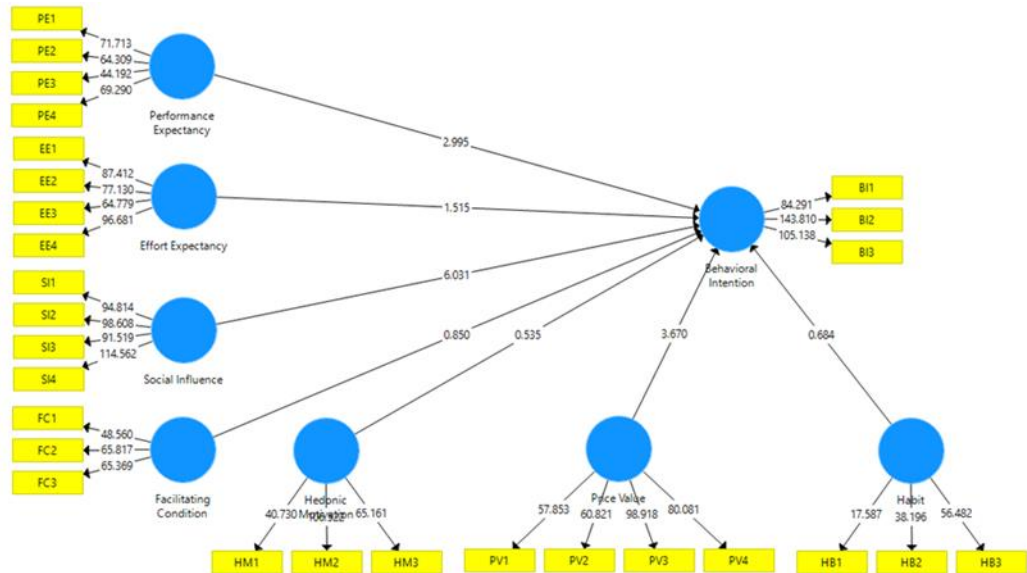


Figure 2. Bootstrapping Test Result

Source: Data Processing with SmartPLS 3.0

Table 5's second section contains a table with the results of a bootstrapping test on respondent data with male respondents. Three hypotheses are confirmed by the test results, whereas four are disproved. The relationship between performance expectancy, social influence, and pricing value with the customer's behavioral intention to use Bank Aladin Sharia services is one of three hypotheses that are acknowledged. The P-Value for the three associations is higher than 0.05. The hypothesis is disproved since the P-Values for the other four hypotheses are higher than 0.05.

Table 4. Path coefficient and hypotheses testing (Complete)

Hypotheses Label	Path	Original Sample	SD	P-Value	t-statistics	Result
H1	PE -> BI	0,211	0,070	0,003	2,995	Supported
H2	EE -> BI	-0,123	0,081	0,130	1,515	Not Supported
H3	SI -> BI	0,352	0,058	0,000	6,031	Supported
H4	FC -> BI	0,068	0,079	0,396	0,850	Not Supported
H5	HM -> BI	0,028	0,052	0,593	0,535	Not Supported
H6	PV -> BI	0,407	0,111	0,000	3,670	Supported
H7	HB -> BI	0,037	0,053	0,494	0,684	Not Supported

Source: Data processing with SmartPLS 3.0

Table 5. Path coefficient and hypotheses testing (Male)

Hypotheses Label	Path	Original Sample	SD	P-Value	t-statistics	Result
H1	PE -> BI	0,372	0,084	0,000	4,450	Supported
H2	EE -> BI	-0,132	0,105	0,208	1,260	Not Supported
H3	SI -> BI	0,364	0,061	0,000	5,977	Supported
H4	FC -> BI	-0,093	0,093	0,318	1,001	Not Supported
H5	HM -> BI	0,062	0,082	0,451	0,754	Not Supported
H6	PV -> BI	0,361	0,101	0,000	3,566	Supported
H7	HB -> BI	0,108	0,064	0,094	1,680	Not Supported

Source: Data processing with SmartPLS 3.0

Table 6. Path coefficient and hypotheses testing (Female)

Hypotheses Label	Path	Original Sample	SD	P-Value	t-statistics	Result
H1	PE -> BI	0,007	0,084	0,935	0,082	Not Supported
H2	EE -> BI	-0,096	0,127	0,449	0,757	Not Supported
H3	SI -> BI	0,301	0,120	0,013	2,498	Not Supported
H4	FC -> BI	0,157	0,098	0,108	1,608	Not Supported
H5	HM -> BI	0,024	0,071	0,733	0,342	Not Supported
H6	PV -> BI	0,480	0,207	0,021	2,316	Supported
H7	HB -> BI	-0,004	0,073	0,960	0,050	Not Supported

Source: Data processing with SmartPLS 3.0

The results of the bootstrapping test on the respondent's data who is a female are presented in table 6 of the third portion. According to the test results, there is only one theory that can explain how pricing value affects customer behavioral intention to use digital Islamic banking services. A P-Value above 0.05 indicates that there is a link between price value and behavioral intention. The hypothesis is disproved since the other six hypotheses all have P-Values greater than 0.05.

DISCUSSION

The study's findings indicate that the three main factors influencing customer intentions to use Islamic digital bank services are performance expectancy, social influence, and price value, whereas the other four variables—effort expectancy, facilitating condition, hedonic motivation, and habit—have no bearing on this decision. This is due to the fact that digital bank applications typically have high and nearly uniform ease of use or effort expectations compared to other applications already in use (Liu et al., 2019). Consequently, a crucial element impacting behavioral intention may not be

changes in the level of effort anticipated between programs. Because they are not directly related to the requirements or objectives that users of the Bank Aladin Sharia application are trying to fulfill, the enabling condition, habit, and hedonic motivation variables may likewise not have a major impact on behavioral intention.

Then, performance expectancy, pricing value, and social influence are the factors that greatly affect. The rewards and benefits that users wish to obtain are directly correlated with the performance expectancy and price value variables. Consumers take notice of the services that Bank Aladin Sharia can offer to simplify routine banking transactions. The public then takes into account the expenses related to utilizing Bank Aladin Sharia, particularly for everyday payments. The social influence variable can then offer peer pressure or support to have an impact on the user's decision (Venkatesh, 2012). Customers so frequently adopt technology as it becomes popular rather than taking the initiative to do so.

According to the findings of the multi-group investigation, men are more influenced by Sharia digital banks's factors than women are. This explains why there is more thought given to employing it by men than by women. Performance expectancy is what separates men and women; in tests, males demonstrate influence while women have little impact. According to Bin-Nashwan (2022) men are more susceptible to being persuaded to adopt new technologies than women. Price value and social influence are the only differences between the two genders. This demonstrates that social pressure is one of the most important variables for both men and women in using digital banks, showing that users tend to follow societal technology trends rather than making the decision to utilize new technologies. The generally low level of digital literacy in Indonesian society serves to encourage this. Price value is the second aspect that has the greatest impact on people's intentions to utilize Bank Aladin Sharia services. This shows that the costs associated with using technology are taken into account by both men and women. They will be more inclined to use Islamic digital banks if there are fewer expenses involved.

CONCLUSION

This study discovered that social influence, price value, and performance expectations are the three main elements influencing people's intentions to use Islamic digital banks in East Java. In terms of gender, males adopt digital banking technologies more readily than women do, while women tend to heed prices and societal constraints. Men are also interested in how well Bank Aladin Sharia do when it comes to offering banking services.

Generally, the non-influential variables outweigh the influential variables in importance. Yet, the variables have performed well in the model according to the total IPMA study. Nonetheless, the model's variables still require a higher degree of significance.

A moderating variable that is tested on the dependent variable may be necessary for the variable. As a result, it is recommended that future studies modify the UTAUT-2 model by include a moderating variable.

Based on the findings of this study as an evaluation, a number of things need to be taken into account on the part of Bank Aladin Sharia. In order to avoid creating a habit in the community, Bank Aladin Sharia must first raise awareness of how to use them in a society where they are still relatively new. Third, Bank Aladin Sharia need to preserve the free transaction feature, which is the most significant component in this research. Second, Bank Aladin Sharia need to improve the display features in their applications to improve the user experience.

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