Business Review and Case Studies, Vol. 4 No. 1, April 2023
Permalink/DOI: http://dx.doi.org/10.17358/brcs.4.1.39
Available online at http://journal.ipb.ac.id/index.php/brcs

EISSN: 2721-6926

DETERMINE FACTORS IN THE USE OF SYARIAH BANKING MOBILE APPS CASE STUDY IN BANK SYARIAH INDONESIA

Latifatul Fajriyah[*)1], M. Syamsul Maarif[*)], Moch. Hadi Santoso[*)]

[*)]School of Business, IPB University
Jl. Pajajaran, Bogor 16151

Abstract: This study aims to explore, measure, and analyze the factors that influence the intention to use the Bank Syariah Indonesia Mobile Application in the DKI Jakarta area. Researchers took a sample of 150 respondents using the BSI Mobile Application who are domiciled in DKI Jakarta. The research method used in this research is Structural Equation Modeling Partial Least Square (SEM PLS). where the hypothesis in this study is that there are six factors such as perceived ease of use (EU), perceived usefulness (PU), Trust (TR), expected performance (PE), social influence (SI), facilitating condition (FC), and intention to use behavioral BSI Mobile (BI), where there are two variables that have a positive effect on the intention to use BSI Mobile in the DKI Jakarta area, namely expected performance and facilitating condition. For variables that do not affect behavioral intention to use BSI Mobile, there are four variables, namely perceived ease of use, perceived usefulness, trust and social influence. This study proposes several recommendations for developing mobile banking to help customers gain more insight about banks and actively choose the BSI Mobile Application as a reliable transaction method. The reason customers use BSI Mobile is to simplify financial transactions. From six variables, there are two variables namely Expected performance and Social influence that have a very significant effect on behavioral intention to use BSI Mobile in the DKI Jakarta area. A scenario planning was designed as an alternative development strategy for increasing Bank Syariah Indonesia Mobile which is compiled using the TAIDA (Tracking, Analyzing, Imaging, Deciding, Acting) method.

Keywords: behavioral intention, expected performance, facilitating condition, perceived ease of use, perceived usefulness, social influence

Abstrak: *Penelitian ini bertujuan menggali, mengukur, dan menganalisis faktor faktor yang mempengaruhi niat untuk menggunakan Aplikasi Bank Syariah Indonesia Mobile di wilayah DKI Jakarta. Peneliti melakukan pengambilan sampel sebanyak 150 responden pengguna Aplikasi BSI Mobile yang berdomisili di DKI Jakarta. Metoda penelitian yang digunakan dalam penelitian ini adalah Structural Equation Modeling Partial Least Square (SEM PLS). dimana hipotesis dalam penelitian ini terdapat enam faktor seperti perceived ease of use (EU), perceived usefulness (PU), Trust (TR), expected performance (PE), social influence (SI), facilitating condition (FC), dan intention to use behavioral BSI Mobile (BI), dimana terdapat dua variabel yang berpengaruh positif terhadap intention to use BSI Mobile di wilayah DKI Jakarta yaitu expected performance dan facilitating condition. untuk variabel yang tidak berpengaruh terhadap behavioral intention to use BSI Mobile terdapat empat variabel yaitu perceived ease of use, perceived usefulness, trust dan social influence. Penelitian ini mengusulkan beberapa rekomendasi untuk mengembangkan mobile banking untuk membantu nasabah mendapatkan lebih banyak wawasan tentang bank serta secara aktif memilih Aplikasi BSI Mobile sebagai metoda transaksi yang andal. Alasan nasabah menggunakan BSI Mobile adalah untuk mempermudah transaksi keuangan. Dari enam variable, terdapat dua variable yakni Expected performance dan Social influence yang berpengaruh sangat signifikan terhadap behavioral intention to use BSI Mobile di wilayah DKI Jakarta. Sebuah skenario planning dirancang sebagai alternatif strategi dalam pengembangan peningkatan Bank Syariah Indonesia Mobile yang disusun dengan metode TAIDA (Tracking, Analyzing, Imaging, Deciding, Acting).*

Kata kunci: *behavioral intention, expected performance, facilitating condition, perceived ease of use, perceived usefulness, social influence*

Article history:

Received
19 January 2023

Revised
17 February 2023

Accepted
31 March 2023

Available online
30 April 2023

[1] Corresponding author:
Email: gemanta070707@gmail.com

INTRODUCTION

According to the law of the Republic of Indonesia Number 10 of 1998 about banking, banks are mentioned as business entities collecting funds from the public in the form of deposits and distributing them to the public in the form of credit and or other forms in order to improve people's living standards. Commercial Bank is a bank that carries out business activities conventionally and or based on Syariah principles which in its activities provides services in payment traffic.

According to the regulation of the Financial Services Authority of the Republic of Indonesia Number 12/ POJK.03/2021 about General Bank, as an intermediation institution, the bank plays a role in contributing to the economy through support for the stability and growth of the national economy. In carrying out this role and to increase competitiveness, banks need to continue to innovate in accordance with the demands and developments of the business environment, both internal and external to the bank.

Technology today has been widely developed and used by companies, including one of them is the banking industry. The industry has adopted a lot of internet technology with its online banking facilities and continues to strive to improve services to customers to make it easier, faster and more convenient. The application of internet technology is one of the banking industry's efforts to improve services is one of the strategic efforts to win the competition in the banking industry the growing competitive power of mobile devices and advances in communication networks allow the emergence of new cellular services. According to Picoto et al. (2019) development has created many mobile apps to meet many of personal needs.

In general, most banks have realized the importance of digital services and started adopting mobile banking services as one of their main channels to make transactions. In recent times, there has been significant growth in m-banking adoption across the globe (Baptista and Oliveira, 2016; Arcand et al. 2017). Barnes (2003) stated that mobile banking is described as a channel to help customers to communicate with banks through mobile devices, namely cell phones or Personal Digital Assistants (PDAs). Mobile banking represents a good example of a mobile technology breakthrough in the banking sector, that enabling customers to independently produce financial transactions (i.e. balance enquiries, fund transfers, payment of bills) through mobile devices, smartphones, or Personal Digital Assistants (PDA) at the time and place that customers choose (Alalwan et al. 2016; Alalwan et al. 2016; Cruz et al. 2010; Luarn and Lin, 2005; Püschel et al. 2010). Based on data from the growth chart of e-banking channels from year to year, which shows above there was an increase in the number of transactional customers with the number of transaction volumes.

Looking at the current digital environment, the banking industry in many countries has invested heavily in technology, and then changed the banking structure of banking services and product dimensions (Ernst and Young, 2016). Bank Indonesia noted that the use of Mobile banking is increasing every year. This was because among all banking service delivery channels, m-banking is a cost-effective and innovative channel to deliver banking services to consumers (Moser, 2015). Majority of consumers adopt m-banking to reduce their efforts in availing banking services via other service delivery platforms, such as physical branch banking (Beauchamp and Ponder, 2010). Consumers prefer m-banking over other banking channels due to availing convenient services anytime from anywhere (Laukkanen and Kiviniemi, 2010; Shankar and Jebarajakirthy, 2019). Some reasons affect the influence of people using Mobile banking. Pertiwi's (2017) stated that a performance expectancy influenced the behavioral intention in the use of mobile banking. Meanwhile Susanto and Handayani's (2018) stated that there is a social influence that can affect the behavioral intention in the use of technological information systems.

Indonesia itself is a country with the largest Muslim population in the world and has the potential to be at the forefront of the Syariah financial industry. An increase in awareness of halal matter supports the development of Indonesia's halal industry ecosystem. This includes Syariah banks. The need of the Indonesian people for Syariah banking services has led to the rapid growth of Syariah banking. Therefore, a mega-merger between state-owned Syariah banks (Bank BRI Syriah Tbk, Bank Syariah Mandiri and Bank BNI Syariah) was carried out to become Bank Syariah Indonesia to expand the company's reach, strengthen capital and create bank synergies that can be a business strategy going forward.

Based on law Number 21 of 2008 concerning Syariah banking. Regulates the procedures and requirements in the business licensing of Syariah banks, as well as provisions regarding their legal entities. The articles of association and terms of ownership are also set out in this chapter. Syariah Bank is a bank that carries out its business activities based on Syariah principles and by type consists of Syariah Commercial Banks and Syariah People's Financing Banks.

The development of information technology in the digital era has brought changes in bank management and operations. The shift from the traditional bank concept to the bank of the future encourages banks, among others, to adjust business strategies and reorganize distribution networks. In addition, the shift from the concept of traditional banks to banks of the future encourages the digitalization of banking, among others, by forming digital banks through the establishment of new or transformation of existing banks, including encouraging the digitalization of operational activation and services to customers by providing banking transactions through digital channels (mobile and internet) and users of the latest electronic banking devices, in an effort to improve the latest electronic banking, in an effort to improve customer experience (end to end digital solution), and other services.

Syariah banking should not be left in adopting and presenting mobile banking services to its customers. It is very important for Syariah banking to restore the growth and development of Syariah banking, given such a large and intensive market. Moreover, Syariah banks are also required to meet the rapid changes in customer attitudes, as well as customer expectations of choosing digital as a medium of communication. Ensuring the growth of Syariah banking is parallel to the growth of conventional banks, the Syariah banking industry in Indonesia is slowly shifting to a different paradigm in offering services through digital technology, including mobile banking services. Commercial banks are releasing m-banking apps to cater to users' mobile trends and access services from anywhere and anytime. The M-banking app can increase utility for customers to reduce transaction costs, save transaction time on smartphones as well as to bring transparency to the economy, safety and security.

BSI has eleven regional offices throughout Indonesia. DKI Jakarta has the total customers that have the highest migration value. This is because the Jakarta area is divided into three regional offices where for the Jakarta area I have 59,105 of total customers who have migrated and BSI Mobile activation of 23,868 or 40.38%. For the Jakarta area II there are 56,983 who have migrated with 25,401 of BSI Mobile activation or equivalent to 44.58%. And for the Jakarta area III there are 81,599 total migrations with 34,063 of BSI Mobile activation or equivalent to 41.74%. This data indicates that the use of BSI Mobile in the DKI Jakarta area is more than other regions.

The objectives of this study are: 1) Identify the characteristics of respondents who use BSI Mobile in the DKI Jakarta area. 2) Analyze the effect of perceived ease of use, perceived usefulness, trust, expected performance, social influence, facilitating conditions on the intention to use BSI Mobile in the DKI Jakarta area. 3) Formulate a strategy in maintaining BSI Mobile intention to use for BSI Mobile customers or users in DKI Jakarta area.

METHODS

This research was carried out from August 2022 to November 2022 and was conducted in DKI Jakarta. This study used primary data that was obtained from questionnaires. The sampling is carried out by convenience sampling method. The respondents were customers from Bank Syariah Indonesia who are domiciled in DKI Jakarta area who already have an account at Bank Syariah Indonesia, and have an e-channel facility, namely BSI Mobile. Respondents were interviewed face to face with a structured questionnaire. The analysis used in this study includes statistical descriptive analysis. Statistical analysis used in this study was the Structural Eq Model (SEM) with the Partial Least Square (PLS) method.

From this study, there will be six variables that influence the intention to use (Y). The six variables include are Perceived ease of use (X1), Perceived usefulness (X2), Trust (X3), Expected performance (X4), Social Influence (X5), and Facilitating condition (X6).

Perceived Ease of Use (X1) describes the extent to which an individual believes that using a particular system will not require much effort (Davis 1989). Perceived Usefulness (X2) describes the perception of usefulness understood as awareness of the ability to increase user

efficiency and productivity when using it (Davis 1989). Perceived ease of use and perceived usability influence each other. Perceived ease of use directly influences the perception of usefulness, and attitude towards use. While perceived usefulness directly affects the attitude of use and interest (Wibowo et al. 2018). Trust (X3) describes the positive perception of reliability and dependability on anyone or any object. Trust helps reduce fraud and potential risk caused by opportunistic behavior (Pavlou, 2003). Expected Performance (X4) describes the extent to which an individual believes that applying technology will help them achieve performance (Venkatesh et al. 2012). Social Influence (X5) describes the influence of society on the decision whether they should use technology or not and the influence on their intention to use it (Venkatesh et al. 2012). And Facilitating Condition (X6) describes the factors an individual believes that an organization has adequate technical infrastructure and facilities to support system use (Vankatesh et al. 2003). For more details it can be seen in the frame of mind of this study depicted in Figure 1.

RESULTS

Characteristic on Respondent

The characteristics of the respondents used in this study were divided into several criteria which included domicile, gender, age, education, employment and income. Based on these criteria, information is obtained about the demographic group that is the majority in each of its criteria. The respondents involved in this study numbered 150 people. Respondents are customers who have an account at Bank Syariah Indonesia and use the BSI Mobile e-channel living in DKI Jakarta.

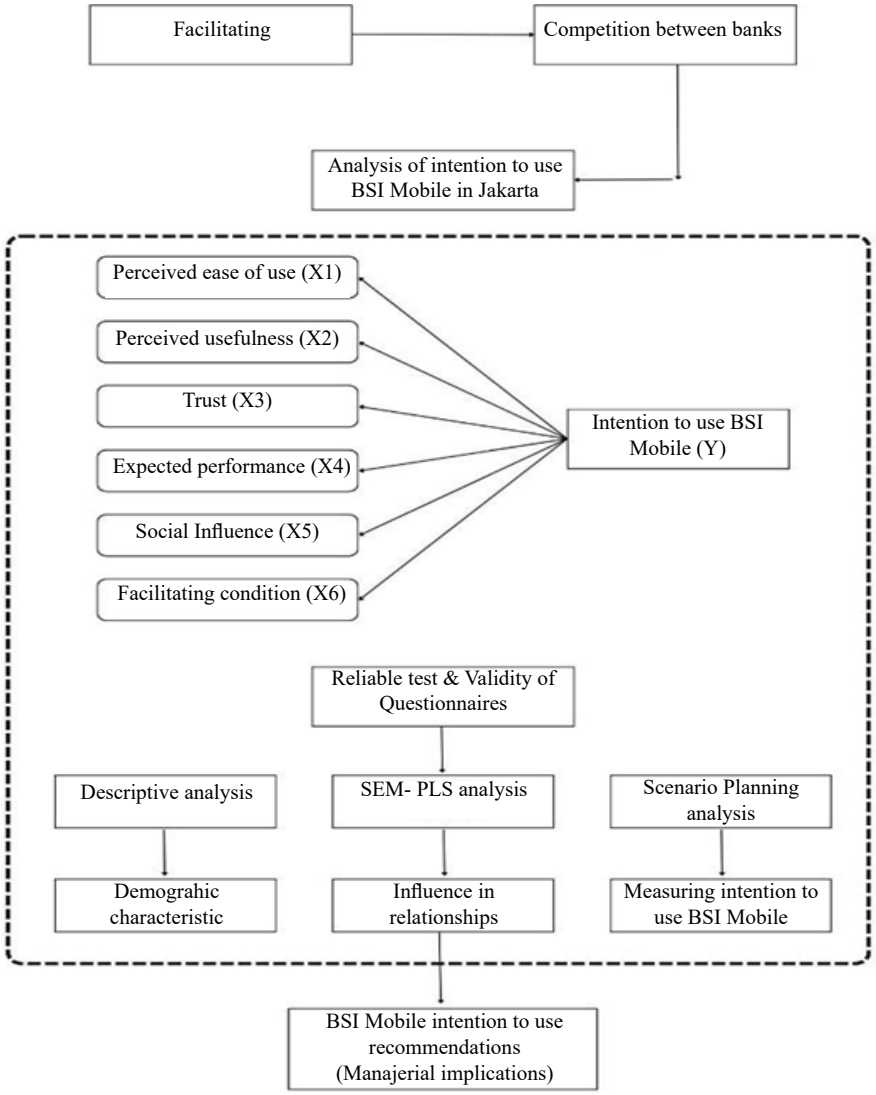

Figure 1. Research framework determine factors in the use of syariah banking mobile apps case study in Bank Syariah Indonesia

The characteristics of respondents who use BSI Mobile are mostly male aged 26-35 years, domiciled in DKI Jakarta with a strata S1 education level. The majority of respondents also work as private employees with a monthly income of Rp3,000,000 to Rp7,000,000.

Description of variables indicators

The description of variable indicators uses the Likert scale technique with a choice of five groupings of answer choices consisting of (1) Strongly Disagree, (2) Disagree, (3) Neutral, (4) Agree, (5) Strongly Agree. The results of the Linkert scale technical test on the full variable indicators are in Table 1.

Table 1 shows that The perceived ease of use indicator shows the ease felt by BSI Mobile Application users; The perceived usefulness variable indicator shows the perceived usefulness of the BSI Mobile Application usage; The variable trust indicator shows a positive perception of usage so that using the BSI Mobile Application; The variable expected performance indicator shows what performance is expected from the BSI Mobile Application; Social influence indicators illustrate the influence of the community in the use of the BSI Mobile Application;The facilitating condition variable indicator describes the conditions or facilities that exist on the BSI Mobile Application; BSI Mobile's behavioral intention to use variable indicator processing shows very agreeable results in each indicator.

Measurement Model Goodness Test (*Outer Model Evaluation*)

First Order Construct Evaluation

a. Convergent Validity

Determine the validity of each relationship between indicators and their latent constructs or variables. This study uses a loading factor limit of 0.50. Based on Table 2, it can be seen that the indicators on each latent variable in the study have a loading factor value of more than 0.50, this shows that the variable indicators have a high level of validity, so they meet convergent validity. The value of the load factor that shows the contribution of each variable can be seen in Figure 2.

Table 1. Linkert scale technical test results on variable indicators

Symbol	Question	Percentage (%)	
		Strongly Disagree	Totally Agree
Perceived Ease of Use			
EU1	BSI Mobile is easy to use	1.6	55.1
EU2	BSI Mobile is relatively more flexible	1.6	48.1
EU3	BSI Mobile operation is easy to understand	1.6	43.2
EU4	BSI Mobile has features to help make it easier	1.6	69.7
EU5	Overall BSI Mobile can be used smoothly	0.0	51.9
Perceived Usefulness			
PU1	BSI Mobile makes transactions easier	0.0	55.7
PU2	BSI Mobile controls finances effectively	1.6	38.9
PU3	BSI Mobile saves time to the maximum	1.6	55.7
PU4	BSI Mobile improves work efficiency	1.1	47.6
PU5	BSI Mobile brings many benefits	0.5	56.2
Trust			
TR1	Using BSI Mobile due to the bank's reputation	2.2	34.1
TR2	BSI Mobile is always in accordance with its commitment	1.6	40.0
TR3	No worries when using BSI Mobile	0.5	41.1
TR4	Personal information will be kept confidential	0.5	48.6
TR5	BSI Mobile is a highly accurate app	0.5	36.8
Expected Performance			
PE1	BSI Mobile increases the chances of obtaining important information	0.5	29.2
PE2	BSI Mobile maximizes faster transactions	0.5	52.4
PE3	BSI Mobile optimizes financial activities	0.5	45.4

Table 1. Linkert scale technical test results on variable indicators (Continue)

Symbol	Question	Percentage (%)	
		Strongly Disagree	Totally Agree
Social Influence			
SI1	BSI Mobile how to integrate with people around	2.2	27.0
S12	People suggest using BSI Mobile	4.3	25.9
SI3	People are influencing to use BSI Mobile	4.9	28.6
Facilitating Condition			
FC1	BSI Mobile is compatible with other technologies	0.5	34.1
FC2	Have knowledge to use BSI Mobile	0.0	42.2
FC3	Business activities are eligible using BSI Mobile	0.0	39.5
FC4	Bank officers help use BSI Mobile	1.1	38.9
FC5	Have the necessary resources using BSI Mobile	0.0	39.5
Behavioral Intention to Use			
BI1	Always use BSI Mobile in daily activities	0.0	42.7
BI2	Plan to use BSI Mobile for transactions	0.0	54.6
BI3	Often use BSI Mobile for banking transactions	0.0	50.3

Table 2. Loading factor values of the first outer loading interaction

Variable	Indicators	Loading factor
Behavioral Intention to Use	BI1	0.868
	BI2	0.897
	BI3	0.892
Perceived Ease of Use	EU1	0.916
	EU2	0.921
	EU3	0.907
	EU4	0.571
	EU5	0.813
Facilitating Condition	FC1	0.779
	FC2	0.855
	FC3	8.866
	FC4	0.739
	FC5	0.809
Expected Performance	PE1	0.811
	PE2	0.863
	PE3	0.900
Perceiver Usefulness	PU1	0.836
	PU2	0.848
	PU3	0.860
	PU4	0.901
	PU5	0.898
Social Influence	SI1	0.857
	S12	0.942
	SI3	0.947
Trust	TR1	0.710
	TR2	0.903
	TR3	0.870
	TR4	0.817
	TR5	0.897

b. Discriminant Validity

The discriminant validity purpose is to identify if the constructs differ from each other (Bollen, 1989; Chin, Gopal, & Salisbury, 2000). Cross loading test results, show that the loading value of perceived ease of use, perceived usefulness, expected performance, facilitation condition, trust, social influence and behavioral intention greater than the correlation value with other dimensions. It can be concluded that all dimensions on latent variables already have good discriminant validity.

c. Construct Reliability

Based on Table 3, the results of the composite reliability test. All constructs are above 0.70 thus it can be concluded that all constructs have good reliability in accordance with the minimum required limits. So that the indicators used can really be trusted to measure the construct.

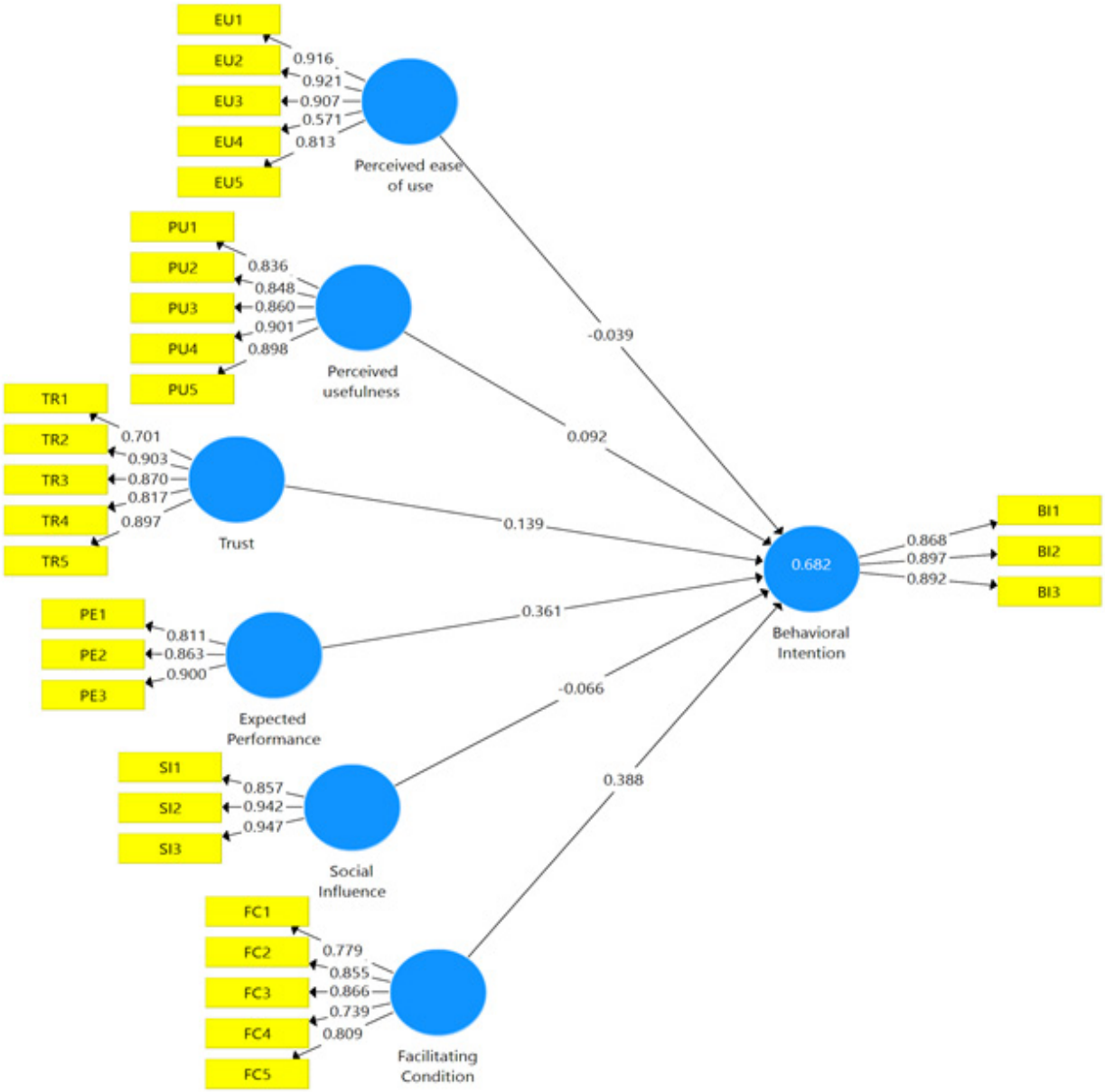

Figure 2. Loading factor PLS analysis results

Table 3. Composite reliability values of constructs

Construct	Composite Reliability
Behavioral intention	0.916
Expected performance	0.894
Facilitating condition	0.905
Perceived ease of use	0.919
Perceived usefulness	0.939
Social influence	0.940
Trust	0.923

Second Order Construct Evaluation

From the research results, it can be seen that the loading value of each dimension is greater than 0.50. So that it can be concluded that the dimensions on each of the variables already meet the convergent validity.

a. Discriminant validity

The test results in Table 4 present the results of cross loading calculations, which show that the loading value of each item against the dimensions of behavioral intention, perceived ease of use, facilitating condition, perceived usefulness, social influence and trust was greater than the value of the correlation with its construct. Therefore, it can be concluded that all constructs already have good discriminant validity.

b. Construct Reliability

A latent changer with an AVE value above 0.5 means that the latent changer on average can explain more than half of the diversity of indicators. Based on the results of Table 5 for all constructs above the value of 0.70 thus it can be concluded that all constructs have good reliability in accordance with the minimum required limit, so that all first order constructs are valid in measuring aspects that Differs from the second order construct.

Table 4. Cross loading values on second order

	Behavioral Intention	Perceived ease of use	Facilitating Condition	Expected Performance	Perceived Usefulness	Social Influence	Trust
BI1	**0.868**	0.677	0.729	0.737	0.710	0.612	0.675
BI2	**0.897**	0.574	0.637	0.689	0.596	0.423	0.656
BI3	**0.892**	0.497	0.671	0.630	0.578	0.466	0.587
EU1	0.621	**0.916**	0.615	0.755	0.813	0.500	0.680
EU2	0.557	**0.921**	0.623	0.718	0.752	0.456	0.634
EU3	0.561	**0.907**	0.583	0.706	0.746	0.440	0.604
EU4	0.443	**0.571**	0.468	0.485	0.518	0.276	0.443
EU5	0.564	**0.813**	0.543	0.649	0.706	0.440	0.682
FC1	0.635	0.632	**0.779**	0.714	0.673	0.605	0.696
FC2	0.656	0.516	**0.855**	0.575	0.545	0.506	0.609
FC3	0.700	0.675	**0.866**	0.768	0.705	0.664	0.703
FC4	0.483	0.437	**0.739**	0.526	0.448	0.580	0.517
FC5	0.616	0.476	**0.809**	0.562	0.474	0.457	0.533
PE1	0.595	0.610	0.705	**0.811**	0.646	0.741	0.676
PE2	0.699	0.728	0.669	**0.863**	0.761	0.408	0.675
PE3	0.699	0.719	0.648	**0.900**	0.778	0.632	0.687
PU1	0.644	0.817	0.603	0.751	**0.836**	0.410	0.730
PU2	0.625	0.680	0.678	0.762	**0.848**	0.727	0.698
PU3	0.572	0.669	0.563	0.688	**0.860**	0.509	0.622
PU4	0.607	0.723	0.602	0.743	**0.901**	0.539	0.702
PU5	0.642	0.817	0.630	0.752	**0.898**	0.478	0.725
SI1	0.473	0.538	0.666	0.681	0.663	**0.857**	0.649
SI2	0.546	0.456	0.628	0.615	0.519	**0.942**	0.513
SI3	0.543	0.430	0.616	0.588	0.518	**0.947**	0.526
TR1	0.468	0.508	0.567	0.542	0.526	0.578	**0.701**
TR2	0.656	0.646	0.720	0.715	0.728	0.574	**0.903**
TR3	0.668	0.669	0.677	0.703	0.726	0.545	**0.870**
TR4	0.603	0.628	0.564	0.605	0.651	0.397	**0.817**
TR5	0.625	0.633	0.657	0.739	0.719	0.488	**0.897**

Structural Model Kindness Test (Inner Model Evaluation)

1. Coefficient of Determination (R^2)

Based on the Table 6, it can be seen that in this study, the coefficient of determination of endogenous behavioral intention has a value of 0.682 which can be interpreted as much as 68.2% is a strong group because it has an R-Square value of more than 0.67. Variations in behavioral intention data are influenced by the variables perceived ease of use, perceived usefulness, trust, expected performance and facilitating condition.

2. Line Coefficient (β)

Paths that have values coefficients smaller than -0.1 and greater than 0.1 are perceived ease of use paths → behavior intention to use, perceived usefulness paths → behavior intention to use, social influence paths → behavioral intention to use. All these three paths have an insignificant path. Figure 3 shows the value of the path coefficient on research models.

Hypothesis Testing

This stage is carried out to find out whether the research hypothesis is accepted or rejected. The decision in this hypothesis test is to reject H_o if the t-count value is greater than the t-table value with a signification rate (α) of 5% which is 1,96. The results showed perceived ease of use did not have a significant effect on behavioral intention because the t-statistic value ≤ t-table (1.96) or p-value ≥ 0.05 (real level 5%). The p-value in the perceived ease of use variable of this study was obtained at 0.659 which means that there is no influence between the perceived ease of use variable on behavioral intention to use, in this case respondents have not received convenience when using the BSI Mobile Application. This result support previous studies that perceived ease of use was found to be a significant antecedent to the perceived credibility of Internet banking (Wang et al. 2003).

The results showed (Table 7) perceived usefulness did not have a significant influence on behavioral intention because the t-statistic value ≤ t-table (1.96) or p-value ≥ 0.05 (real level 5%) p-value value on the perceived usefulness variable in this study was 0.471 which means perceived usefulness did not affect behavior intention to use BSI Mobile in DKI Jakarta area. This result supports those of previous studies that perceived usefulness has an indirect effect on intention through (Rateling et al. 2011)

The results showed (Table 7) trust did not have a significant effect on behavioral intention because the t-statistic value ≤ t-table (1.96) or the p-value ≥ 0.05 (real level 5%). The p-value of the Trust variable in this study is 0.176 which means that trust has no effect on the behavioral intention to use BSI Mobile variable. Trust is a form of consumer trust in a service or banking service. In this case, respondents do not have the trust felt when using the BSI Mobile application because the BSI Mobile application is not the only banking service that offers this facility.

Table 5. Composite reliability and AVE values of second order constructs

	Average Variance Extracted (AVE)	Cronbach's Alpha	Composite Reliability
Behavioral Intention	0.784	0.863	0.916
Expected Performance	0.737	0.821	0.894
Facilitating Condition	0.658	0.869	0.905
Perceived ease of use	0.699	0.884	0.919
Perceived usefulness	0.755	0.919	0.939
Social Influence	0.840	0.904	0.940
Trust	0.707	0.894	0.923

Table 6. R-Square values on endogenous variables

	R Square
Behavioral Intention	0.682

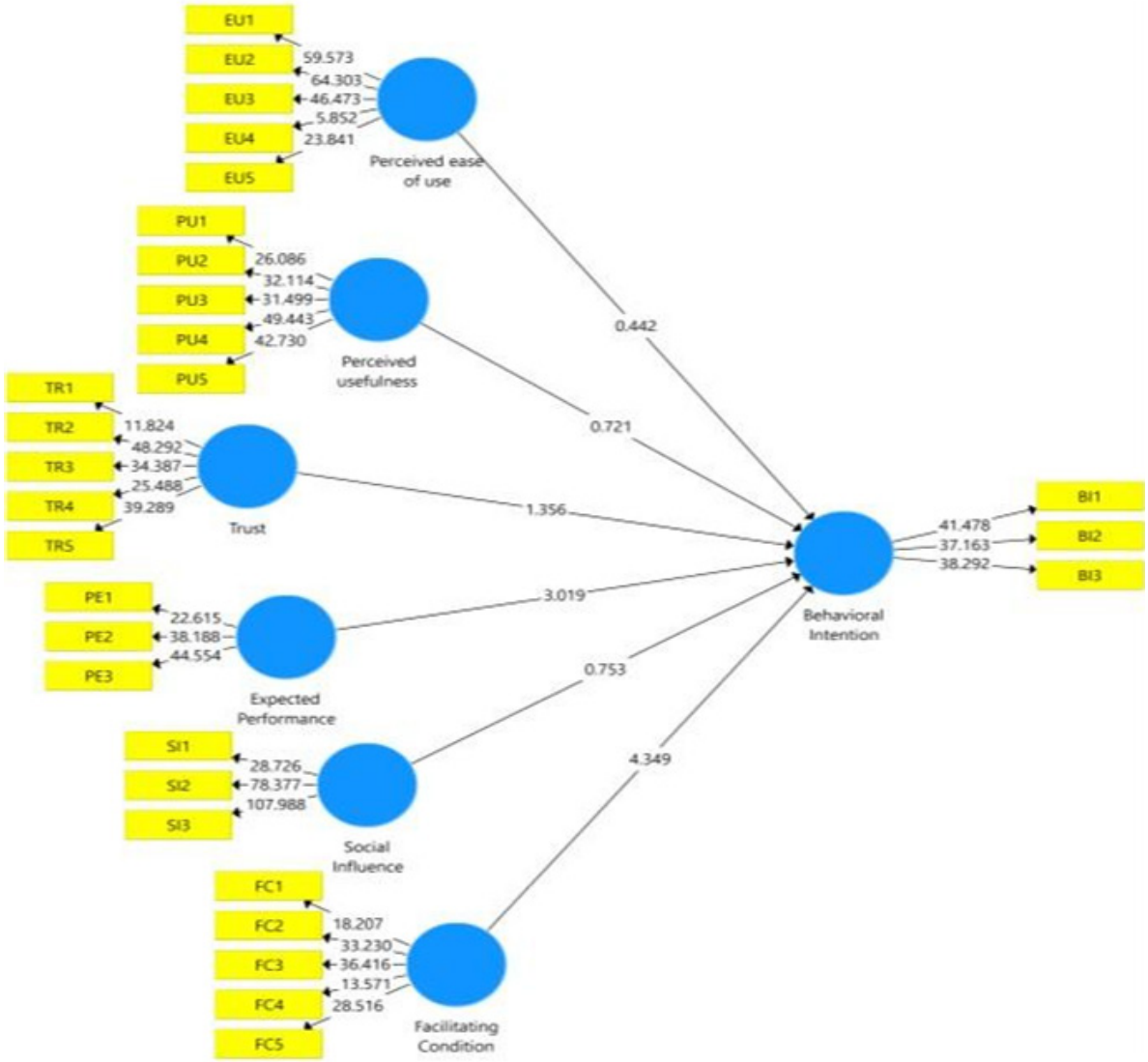

Figure 3. Significance Test (t-test) of SEM analysis results

Table 7. Results of hypothesis testing on research models

	Path coeffient	T Statistics	P Values
Perceived ease of use → Behavioral Intention	-0.039	0.442	0.659
Perceived usefulness → Behavioral Intention	0.092	0.721	0.471
Trust → Behavioral Intention	0.139	1.356	0.176
Expected Performance → Behavioral Intention	0.361	3.019	0.003*
Social Influence → Behavioral Intention	-0.066	0.753	0.452
Facilitating Condition → Behavioral Intention	0.388	4.349	0.000*

*t-statistic value ≤ t-table (1.96) or p-value ≥ 0.05 (real level 5%)

The results showed (Table 7) expected performance has a significant influence on behavioral intention because the t-statistic value > t-table (1.96) or p-value <0.05 (real level 5%). The p-value of the variable expected performance is 0.003 which means that the direction is positive. This condition occurs due to the reason BSI Mobile Application used were because it is practical, easy and can be used anywhere and anytime for 24 hours. This proves that the use of the BSI Mobile Application can provide benefits and convenience. This result is in line with Pertiwi's research (2017) which shows that there is a positive influence between performance expectancy and behavioral intention in the use of mobile banking.

The results showed (Table 7) social influence did not have a significant influence on behavioral intention because the t-statistic value ≤ t-table (1.96) or p-value ≥ 0.05 (real level 5%). The path coefficient value is -0.066 which means that the path is negative or has no effect. The existence of testimonials and suggestions from the environment around respondents, both family and closest people, does not affect the customer's intention to use the BSI mobile Application by customers. This result is not in line with Susanto and Handayani's (2018) research which shows that there is a positive influence between social influence on behavioral intention in the use of academic information systems.

The results showed (Table 7) facilitiating condition has a significant influence on behavioral intention because the t-statistic value > t-taebel (1.96) or p-value <0.05 (real level 5%). The p-value of the facilitating condition variable is 0.00 which means the direction is positive. Facilitating condition is a form of one's level of trust in the environment and the existing technical infrastructure can help in using and operating the BSI Mobile Application.

Scenario Planning ro Increasing the Use of Bank Syariah Indonesia Mobile in DKI Jakarta

Following several journals, and an interview with the Head Group of Digital Banking Ecosystem, Jakarta Area Manager, and Retail and Transacting Business Area Manager some strategies were designed to deal with some of the scenarios (Table 8).

CONCLUSIONS AND RECOMMENDATIONS

Conclusions

The characteristics of respondents who use BSI Mobile are mostly male aged 26-35 years, domiciled in DKI Jakarta with a strata S1 education level. The majority of respondents also work as private employees with a monthly income of Rp3,000,000 to Rp7,000,000. The majority of BSI Mobile users get information about the BSI Mobile application through bank officers and the influence of the surrounding environment or recommendations from others to use BSI Mobile. The reason why customers use BSI Mobile facilitates financial transactions, has a wide reach and the presence of positive testimonials and suggestions from the surrounding environment, both family, closest people and co-workers, influence the interest in using BSI Mobile.

Table 8. Strategies for dealing with scenarios of increasing use of Syariah banking

Scenario	Strategy
Scenario A	Development of the halal industry market at home and abroad
	Development of the Syariah financial industry
	Investment involves entrepreneurs and institutions
	Sustainable development of syariah economy
Scenario B	Development of more competitive and innovative Syariah bank products
	Improving service quality
	Increased Cooperation with other institutions
	Improved network of Syariah bank offices
Scenario C	Increased promotion and socialization of syariah products effectively
	Improved internal efficiency
	Easier, and more secure digital technology upgrades
Scenario D	Increase knowledge of human resources who are experts in Syariah banking
	Carry out the Company's Vision and Mission consistently and optimally
	Preparation of government regulations related to Syariah banking

Expected performance has a very significant effect on the behavioral intention to use BSI Mobile in the DKI Jakarta area. This proves that the use of the BSI Mobile application can provide benefits for its users in terms of security, practicality, and speed in financial transactions. Social influence has a significant effect on the behavior of the intention to use BSI Mobile in the DKI Jakarta area. Due to positive testimonials and suggestions from the surrounding environment, both family and closest people will influence the intention to use the BSI Mobile application.

To make an alternative development strategy for improving Bank Syariah Indonesia Mobile, it is necessary to analyze the planning scenario of a tool or step to convey a perception of various possibilities or circumstances that may occur in the future. The method used in planning this scenario is the TAIDA method. The TAIDA method stands for Tracking, Analyzing, Imaging, Deciding and Acting. Several alternative strategies can be found to increase the development of the use of Bank Syariah Indonesia Mobile, namely market penetration, development of creative and innovative Syariah bank products, increased promotion and socialization for Syariah bank products, improving service quality, increasing cooperation with other institutions, improving bank Syariah Indonesia's office network, increasing market coverage with strategic alliance, improving the quality of human resources, and improving internal efficiency.

Recommendations

The Company needs to improve the performance that customers expect through constant attention maximizing the company's overall support for the use of the BSI Mobile Application at any time and any case. Through high-quality service providers, the focus on the security and privacy of customers will be kept confidential by the company. This will lead customers to use the BSI Mobile Application to increase.

This research model only tested six independent variables against the dependent variable, namely behavioral intention to use BSI Mobile, where the r-square result was obtained by 68 percent. There are two variables that have positive influence, namely the expected performance variable affecting behavioral intention to use BSI Mobile and social influence affecting behavioral intention to use BSI Mobile, future studies are expected to replace or add other independent variables that can affect behavioral intention to use BSI Mobile so that the higher r-square values obtained, such as adding variables performance expectancy, habit, effort expectancy, hedonic motivation, price value, regulation or other variables.

The strategy planning method uses a scenario planning tool to establish one's perception of the alternative environment in the future. It is hoped that further research can conduct research with other sector approaches besides financial technology and payment. Besides that, it can enlarge the object of research and not only focus on certain generations, involving other variables. The object of research is not only focusing on BSI Mobile Application users located in DKI Jakarta but more broadly customers who use the BSI Mobile Application. Companies in this study Bank Syariah Indonesia need to know well the characteristics of consumers in order to formulate an effective marketing strategy.

REFERENCES

Alalwan AA, Dwivedi YK, Rana NP, Williams MD. 2016. Consumer adoption of mobile banking in Jordan: Examining the role of usefulness, ease of use, perceived risk and self-efficacy. *Journal of Enterprise Information Management* 29(1): 118–139. https://doi.org/10.1108/JEIM-04-2015-0035

Alalwan AA, Dwivedi YK, Rana NP, Simintiras AC. 2016. Jordanian consumers' adoption of telebanking: Influence of perceived usefulness, trust and self-efficacy. *International Journal of Bank Marketing* 34(5): 690-709. https://doi.org/10.1108/IJBM-06-2015-0093

Arcand M, PromTep S, Brun I, Rajaobelina L. 2017. Mobile banking service quality and customer relationships. *International Journal of Bank Marketing* 37(5): 1068–1089. https://doi.org/10.1108/IJBM-10-2015-0150

Baptista G, Oliveira T. 2016. A weight and a meta-analysis on mobile banking acceptance research. *Computers in Human Behavior* 63: 480–489.

Barnes SJ, Corbitt B. 2003. Mobile banking: concept and potential. *International Journal of Mobile Communications* 1(3): 273–287. https://doi.org/10.1504/IJMC.2003.003494

Beauchamp MB, Ponder N. 2010. Perceptions of retail convenience for in-store and online shoppers.

Journal of Marketing Management 20(1): 49–65.

Bollen KA. 1989. *Structural Equations With Latent Variables*. New York: Wiley. https://doi.org/10.1002/9781118619179

Chin WW. 2000. Partial least squares for research. An overview and presentation of recent advance using the pls approace. https://disc-nt.cba.uh.edu/chin/icis96.pdf. [2019 April 20].

Cruz P, Neto LBF, Munoz-Gallego P, Laukkanen T. 2010. Mobile banking rollout in emerging markets: Evidence from Brazil. *International Journal of Bank Marketing* 28(5): 342–371. https://doi.org/10.1108/02652321011064881

Ernst, Young. 2016. *Value of Sustainability Reporting.* EY LLP & Centre for Corporate Citizenship Boston College.

Handayani. 2017. Hospital information system user acceptance factors: User group perspectives Hospital information system user acceptance factors: User group. *Informatics for Health and Social Care* 1–24. doi: 10.1080/17538157.2016.1269109.

Laukkanen T. 2007a. Customer preferred channel attributes in multi-channel electronic banking. *International Journal of Retail & Distribution Management* 35(5): 393–412. https://doi.org/10.1108/09590550710743744

Laukkanen T. 2007b. Internet vs Mobile banking: comparing customer value perceptions. *Business Process Management Journal* 13(6): 788–797.

Laukkanen T, Cruz P. 2009. Comparing consumer resistance to Mobile banking in Finland and Portugal. *E-Business and Telecommunications* 48: 89–98. https://doi.org/10.1007/978-3-642-05197-5_6

Laukkanen T, Kiviniemi V. 2010. The role of information in mobile banking resistance. *International Journal of Bank Marketing* 28(5): 372–388. https://doi.org/10.1108/02652321011064890

Luarn P, Lin HH. 2005. Toward an understanding of the behavioral intention to use Mobile banking. *Computers in Human Behavior* 21(6): 873–891

Moser F. 2015. Mobile Banking: a fashionable concept or an institutionalised channel in future retail banking? Analyzing patterns in the practical and academic mobile banking literature.*International Journal of Bank Marketing* 33(2): 162–177.

Pavlou PA. 2003. Consumer acceptance of electronic commerce: Integrating trust and risk with the technology acceptance model. *International Journal of Electronic Commerce* 7(3): 101–134.

Pertiwi NWY, Ariyanto D. 2017. Penerapan Model UTAUT2 untuk Menjelaskan Minat dan Perilaku Penggunaan Mobile Banking di Kota Denpasar. *E-Jurnal Akuntansi Universitas Udayana* 18(2):1369-1397.

Picoto WN, Duarte R, Pinto I. 2019. Uncovering top-ranking factors for mobile apps through a multimethod approach. *Journal of Enterprise Information Management* 101: 668-674. https://doi.org/10.1016/j.jbusres.2019.01.038

Püschel J, Mazzon JA, Hernandez JMC. 2010. Mobile banking: Proposition of an integrated adoption intention framework. *International Journal of Bank Marketing* 28(5): 389–409. https://doi.org/10.1108/02652321011064908

Raleting T, Nel J. 2011.Determinants of low-income non-user's attitude towards WIG mobile phone banking: evidence from South Africa. *African Journal of Business Management* 5(1):212–223.

Shankar A, Jebarajakirthy C. 2019. The influence of e-banking service quality on customer loyalty: a moderated mediation approach. *International Journal of Bank Marketing* 37 (5): 1119–1142. https://doi.org/10.1108/IJBM-03-2018-0063

Venkatesh V, Thong J, and Xu X. 2012. Consumer acceptance and use of information technology: Extending the unified theory of acceptance and use of technology. *MIS Quartely* 36(1): 157-178. https://doi.org/10.2307/41410412

Wang YS, Wang YM, Lin HH, Tang TI. 2003. Determinants of user acceptance of internet banking: An empirical study. *International Journal of Service Industry Management* 14(5): 501–519. https://doi.org/10.1108/09564230310500192

WibowoYH, Wijayanto H, Daryanto HK. 2018. Faktor yang Memengaruhi Minat Penggunaan Perpustakaan Digital (Studi Kasus Pada IPB dan UBINUS). *Jurnal Aplikasi Bisnis Dan Manajemen (JABM)* 4(3): 431–440. https://doi.org/10.17358/jabm.4. 3. 431