

ANALYSING PUBLIC INTEREST IN SHARIA BANKING USING UTAUT2 METHOD

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Abstract— The majority of Indonesia's population are Muslim, hence, the market for Sharia banking should be more dominant than conventional banking. However, the market share of Sharia banking in Indonesia is still relatively small, i.e. less than 8% of the total population. Some studies have found that awareness of Sharia banking among Muslims is high but the importance of using the product is low. The purpose of the present study is to find out potential user interest in Sharia banks, more specifically the Sharia Bank, by investigating the relationship between behavioral intention and two control variables as well as a number of latent variables that are affected most. These variables describe behavioral intention and use behavior. The result shows that high significant variables to be influential of behavioral intention for the age groups 21-30 years, 31-40 years and >40 years are perceived trust and perceived risk. Women aged >40 years are more interested than other age groups. The results obtained can help Sharia banks in Indonesia to improve strategies in the market share.

Keywords— *UTAUT2, GeSCA, Sharia Bank*

I. INTRODUCTION

In the modern era, technology develops very quickly, which is critical for future growth. The rapid development of information technology constitutes a huge challenge in many sectors, for example the banking sector, in terms of data management and financial innovation [1, 2]. On the banking world competing products and facilities are continuously being developed to provide public services. In Indonesia there are two types of banking, i.e. Sharia banking and conventional banking. The fundamental difference between Sharia banking and conventional banking is that Sharia banking does not apply interest [3]. Interest is considered haram by Islam, so instead profit sharing is applied. The total population of Indonesia was around 269.6 million people in the 2020 census data from the Central Bureau of Statistics Indonesia [4]. The majority of the population was Muslim (87.18%). In the 2015 inter-census population survey data, the population aged 15-64 years is categorized as productive, at 68.7%, or ±183.36 million people. Seen from the size of the productive Muslim population, the market share of Sharia banks should be growing very fast. In practice, compared to the market share of conventional banking, the use of Sharia banking is relatively low, at around 5.95% of the total population [5].

The public interest among the Muslim majority towards Sharia banking is still relatively small. This study aimed to determine the potential public interest in Sharia banking in Indonesia using the Unified Theory of Acceptance and the Use of Technology 2 (UTAUT2) method. The business performance of Sharia bank has steadily improved in recent years. This is evidenced by the Sharia Bank's financial statements for 2017 and 2018, where assets increased from 440,256 to 492,345 billion, net income increased from 7,201 to 9,789 billion, and financing increased from 277,589 to 310,708 billion. In 2018 and 2019, assets increased from 492,345 to 524,144 billion. Net income increased from 9,789 to 14,021 billion, and financing increased from 310,708 to 339,461 billion [6]. The overall performance of the Sharia Bank has shown an upward trend in Indonesia. Thus, public interest in Sharia Bank products is an interesting topic of study.

This study attempted to examine the effect of two control variables, age and gender, on behavioral intention. The method used, UTAUT2, is a development of the original UTAUT method by adding three variables to the existing variables, namely: price value, hedonic motivation, and habit [7]. Thus, the variables used in this study were: performance expectancy, effort expectancy, facilitating conditions, social influence, hedonic motivation, habit, price value, experiences, perceived risk, and perceived trust. The products of the Sharia Bank that were examined were: banking, Hasanah Personal (information application about products of the Sharia Bank), internet banking, and Wakaf Hasanah (conducting application for endowments online). Data collection was done by conducting a questionnaire using a 1-5 Likert scale. The data were analyzed and grouped based on age and gender. The software used for the analysis to know which variables were dominant in describing behavioral intention was Generalized Structured Component Analysis (GeSCA).

II. LITERATURE VIEW

A. Relationship between customer and Sharia banking

Veysel Yilmaz et al (2018) [8] examined the relationship between students' perceptions about the level of satisfaction and the level of service provided to banks. The model used was Structural Equation Modeling (SEM). Data collection was based on a Likert scale questionnaire. The model in this research was based on the SERVQUAL scale using the

variables i.e. Assurance, Responsiveness, Reliability, Tangible, ATM service, and Accessibility. The banks that were investigated was Turkish banking sector using SPSS. The results showed that service reliability and physical appearance and bank accessibility had an effect on increasing customer satisfaction.

Karrar Al-Saedi, Mostafa Al-Emran, T. Ramayah, and Eimad Abusham [9], explained Developing a General Extended UTAUT model for M-Payment Adoption. To determine the most frequent factors that extended the Unified Theory of Acceptance and Use of Technology (UTAUT) in the context of Mobile payment (M-payment) adoption, a quantitative meta-analysis approach of 25 studies was undertaken. The proposed model was validated using the partial least squares structural equation modeling (PLS-SEM) approach. The data were collected from a total of 436 M-payment users in Oman. The results indicated that the best predictor of M-payment users' intention to use the m-payment system were performance expectancy, followed by social influence, effort expectancy, perceived trust, perceived cost, and self-efficacy, respectively. Nonetheless, perceived risk was found to have an insignificant negative impact on the behavioral intention to use m-payment systems.

Pushp Patil, Kuttimani Tamilmani, Nripendra P. Rana, and Vishnupriya Raghavan (2018) [10] explained understanding consumer adoption of mobile payment in India using Meta-UTAUT model with personal innovativeness, anxiety, trust, and grievance redressal. Existing mobile payments adoption studies have predominantly utilized Technology Acceptance Model (TAM). Then, this study adapted meta-UTAUT model with the data used as many as 491 respondents to identify significant determinants of Indian consumers use behaviour towards mobile payment. Data was processed by SPSS. The results revealed three newly added constructs personal innovativeness, anxiety, and trust as significant indirect determinant of consumer use behaviour through attitude and behavioural intention. Meanwhile, the final new extension grievance redressal emerged as significant direct determinant of Indian consumer use behaviour towards mobile payment alongside performance expectancy and behavioural intention.

Another study, conducted by Muhammad Jamal Haider, Gao Changcun, Tayyaba Akram, and Syed Talib Hussain (2017) [11], explained the effects of gender in the intention to adopt Islamic Mobile Banking. Data were analyzed using the SEM methodology on 243 participants from Pakistan. By using the Technology Acceptance Model (TAM), the analysed variables were perceived financial cost, perceived usefulness, social norms, perceived credibility, and perceived self-expressiveness. The software used was SPSS21 and AMOS21. It can be concluded that intention for mens are significantly influenced by perceived usefulness and self-expression. The intention for womens are significantly influenced by perceived credibility. Furthermore, perceived financial costs do not concern men and women and social norms affect adoption.

The software used in the present study was GeSCA, which was developed to overcome the limitations of older statistical software such as AMOS, SPSS, and LPS. In GeSCA, formative as well as reflective variables are tested. In previous studies,

only formative variables were used. In this study, the UTAUT2 method was used, an instrument developed by Venkatesh, (2012) and Ling, (2011). No study has been conducted previously to explain the relationship between age group, gender and public interest in Sharia banking.

B. UTAUT2 Method

The UTAUT2 method explains the use of technology used by companies to support company performance [12]. UTAUT2 is a modification of UTAUT, which uses construct variables, i.e. performance expectancy, effort expectancy, facilitating conditions, and social influence. In UTAUT2, three variables are added, i.e. hedonic motivation, habit, and price value. These variables describe the potential interest in using a product or service.

- *Performance expectancy* measures in how far someone believes that using a product will help them to achieve benefits in their job performance.
- *Effort expectancy* discusses the ease with which someone obtains a benefit when using a product.
- *Social influence* measures in how far someone's opinion influences other parties who use products from Sharia banking.
- *Facilitating conditions* measures in how far someone believes that Sharia banking facilities support services for product development
- *Hedonic motivation* discusses the benefits obtained when using technologies such as dividend or bank interest.
- *Price value* measures the extent to which cost and price have an impact on using Sharia banking.
- *Habit* discusses in how far someone tends to learn and use products or technology.
- *Experience* discusses the influence of behavioral intention on user behavior.

Age and gender were the control variables as individual differentiators to see the effect of behavioral intention of user behavior.

C. Structural Equation Modelling (SEM)

SEM is a type of statistical model that is used to test the effect of a model by using a combination of existing theories. There are two types of SEM models, i.e. variant-based SEM (PLS-SEM) and covariant-based SEM (CB-SEM) [13].

GeSCA is a basic component analysis method in SEM. Until recently, statistical software such as AMOS, PLS, and SPSS was commonly used to solve structural equation models but they can only analyze reflective indicators.

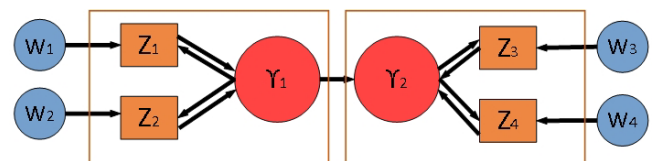


Fig. 1. Specifications of GeSCA model.

Fig. 1 shows that GeSCA is a variant-based SEM, where the components of the indicator defines the latent variable as is shown in Equation 1 [14].

$$Y_i = W_j \cdot Z_j \quad (1)$$

where Y_i , W_j , Z_j are latent variables, component weight matrix of indicator variables, indicator variables, respectively. GeSCA has a structural model and a measurement model. The measurement model explains the relationship between the indicators and the latent variables. The structural model explains the relationship between the latent variables.

D. Formative and Reflective Indicators

GeSCA analysis must fulfill the linearity relationship assumption of the equation model. One of the advantages of GeSCA is that it is a statistic-based application that is capable of specifying both reflective and formative indicators. Reflective indicators are indicators that appear to be influenced by latent variables. Formative indicators are indicators that appear to influence latent variables.

III. PROPOSED METHOD

A survey was conducted among a sample from the population using a questionnaire. A Likert scale from 1 to 5 was used to calculate the responses from the questionnaire. The initial sample was determined based on two user characteristics: age and gender.

A. Data Collection

This study was conducted in odd semester 2019/2020 at the Sharia Bank in East Java. This study used questionnaire data through Google Form. The data were first separated into 2 genders, namely female and male. Each gender was divided into 3 age groups, namely group I (21-30 years), group II (31-40 years), group III (>40 years). There were 10 latent variables and 3-4 indicators of each latent variable. The criteria used were sufficient to determine the results of research in accordance to expectations [15].

The answers from the questionnaire were defined as follows:

- A score of 1 indicates strongly disagree, do not know at all, or very rarely;
- A score of 2 indicates disagree, do not know, or rarely;
- A score of 3 indicates doubtful, or normal;
- A score of 4 indicates agree, know, or often;
- A score of 5 indicates strongly agree, know very well, or very often.

Answers with a rating scale of 1-5 grades is the best method for the questionnaire form. This is because the scoring method of the community towards Sharia Bank products are based on its value range. The variables were translated into indicator variables and compiler statement items as explained in **Table 1** and **Table 2**. The indicators in **Table 1** are formative indicators because they influence behavioral intention and use behavior.

Table 1. Formative Indicators to Determine Research Indicators in Sharia Bank

Variables	Indicators
X₁: Performance Expectancy	X _{1,1} : Clear profit sharing system
	X _{1,2} : Deposit products in Sharia banks entrusted
	X _{1,3} : Sharia Bank products are well known
X₂: Effort Expectancy	X _{2,1} : Sharia bank network compared to conventional banks
	X _{2,2} : Sharia Bank services are better than conventional banks
X₃: Social Influence	X _{3,1} : Interested to open a new account
	X _{3,2} : Offer to enterprising Hajj savings
	X _{3,3} : Desire to use the product
X₄: Facilitating Condition	X _{4,1} : Advanced Sharia Bank technology
	X _{4,2} : Ease transaction through Sharia Bank ATM
X₉: Habit	X _{9,1} : Free charge for transaction on Link Aja

The indicators in **Table 2** are reflective indicators because they are influenced by behavioral intention and use behavior.

Table 2. Reflective Indicators to Determine Research Indicators in Sharia Bank

Variables	Indicators
X₅: Perceived Risk	X _{5,1} : Storage security
	X _{5,2} : Transaction security
X₆: Perceived Trust	X _{6,1} : Feel safe in depositing money
	X _{6,2} : Good Sharia bank reputation
	X _{7,1} : Quality Sharia bank contract
X₇: Hedonic Motivation	X _{7,2} : Ease of travel using Sharia bank financing card
	X _{7,3} : Emotional ties to save in Sharia bank
	X _{8,1} : Low account opening fee
X₈: Price Value	X _{8,2} : Low cost of management
	X _{10,1} : There are often Sharia bank service offering
X₁₀: Experience	X _{10,2} : Transactions to Sharia Bank
	Y _{1,1} : Word of Mouth Communication
Y₁: Behavioral Intention	Y _{1,2} : Intent to use Sharia bank
	Y _{1,3} : Desire to open account is high
	Y _{2,1} : High user intensity
Y₂: Use Behavior	Y _{2,2} : Already have an account

B. Analysis Techniques

The data were analyzed with GeSCA, which was accessed online through the website www.sem-gesca.com. All constructs with reflective and formative indicators were analyzed. The data were simulated using UTAUT2, with the model created using GeSCA. The output has a value of 0-1. If the value is close to 1, the latent variable has a positive effect on behavioral intention and use behavior. Based on the theories discussed, there is a direct or indirect relationship between indicator variables and latent variables and also among latent variables. The model of diagrammatic thinking is shown in **Fig. 2**.

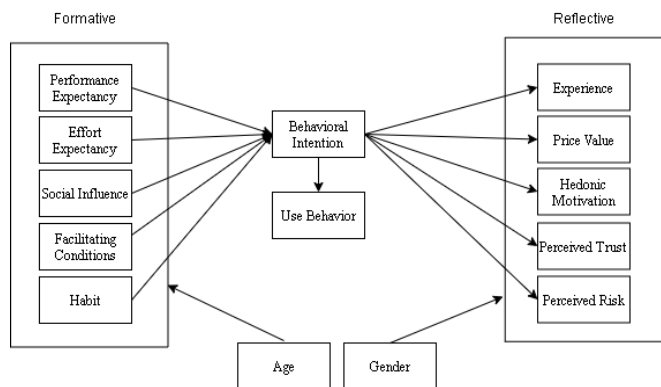


Fig. 2. Conceptual diagram of Sharia Bank research.

Fig. 2 shows that there were moderator variables as control of the latent variables. The moderator variables were age and gender, which describe the latent variables that form behavioral intention and use behavior. The latent variables in UTAUT2 are: performance expectancy, effort expectancy, facilitating conditions, social influence, hedonic motivation, habit, price value, experiences, behavioral intention, and use behavior. There are two additional variables, i.e. perceived risk and perceived trust. Perceived risk is a variable to measure individuals' perceptions of Sharia banks that provide guaranteed protection from all types of crime risks such as theft and robbery [16]. Perceived trust is the factor that has the strongest influence on people's interest in using products of Sharia banking [17]. It has a major impact on consumer behavior.

IV. RESULT OF ANALYSIS

A. Descriptive Statistic

The main data were gathered using a cross-section questionnaire among 374 respondents from the general public who were willing to participate. The descriptive statistical analysis of the questionnaire that was obtained when the data had been collected is described in **Table 3**.

Table 3. Descriptive Statistic

Scale	Frequency	Percent
Gender		
Male	183	48.93
Female	191	51.07
Total	374	100.00
Age		
21-30 years	107	28.60
31-40 years	99	26.47
>40 years	168	44.93
Total	374	100.00

B. Analysis of The Suitability Evaluation of the Variable Measurement Model

Indicators are significant (bold number) when the estimate (Est) weight is positive value and the critical ratio (CR) > 1.96. **Table 4** below explains that the formative indicator of Est weight of Link Aja transactions ($X_{9,1}$) for males was 0.855 with a CR of 2.27, so it was significant. For females it was insignificant because CR was below 1.96. For the reflective indicators, the Est weight of X_5 , X_6 , X_7 , X_8 , X_{10} , Y_1 , and Y_2

were valid and significant for both females and males. The highest Est weight of X_5 was $X_{5,2}$, i.e. 0.845 for females and 0.768 for males, thus the variable $X_{5,2}$ should be improved to maintain transaction security. Then, the highest Est weight of X_6 was $X_{6,2}$, i.e. 0.917 for females and 0.913 for males. Thus, the reputation of Sharia bank was high. The highest Est weight of X_7 for females was $X_{7,1}$ at 0.885. For male, it was $X_{7,2}$ at 0.948. This means that respondents appreciated the products of the Sharia Bank. The highest Est weight of X_8 was $X_{8,2}$, at 0.923 for females and 0.977 for males. The variable $X_{8,2}$ indicates that cost management of Sharia bank must be maintained. The highest Est weight of X_{10} for females was $X_{10,1}$ at 0.896. For males it was $X_{10,2}$ at 0.894. Thus, the advantage of Sharia Bank products must be maintained and adjust to the interest of public. The highest Est weight of Y_1 for females was $Y_{1,3}$ at 0.934. For males it was $Y_{1,1}$ at 0.858. This means that behavior intention to use Sharia Bank is high. The highest Est weight of Y_2 for both females and males was $Y_{2,1}$ at 0.861 for females and $Y_{2,2}$ at 0.764 for males. Thus, user satisfaction is a reference for product acceptance.

Table 4. Result of Hypothesis for 21-30 Years

Variables	Formative Indicators	Females		Males	
		Est	CR	Est	CR
X_9	$X_{9,1}$	0.436	0.83	0.855	2.27
Variables	Reflective Indicators	Females		Males	
		Est	CR	Est	CR
X_5	$X_{5,1}$	0.829	14.13	0.744	5.35
	$X_{5,2}$	0.845	18.86	0.768	11.86
X_6	$X_{6,1}$	0.738	12.62	0.894	26.14
	$X_{6,2}$	0.917	44.45	0.913	38.78
X_7	$X_{7,1}$	0.885	39.40	0.928	44.58
	$X_{7,2}$	0.898	30.48	0.948	46.99
	$X_{7,3}$	0.806	13.40	0.788	8.65
X_8	$X_{8,1}$	0.788	8.09	0.958	56.71
	$X_{8,2}$	0.923	51.79	0.977	123.66
X_{10}	$X_{10,1}$	0.896	40.22	0.868	31.69
	$X_{10,2}$	0.896	24.79	0.894	42.69
Y_1	$Y_{1,1}$	0.907	40.50	0.858	12.96
	$Y_{1,2}$	0.934	56.73	0.840	10.03
	$Y_{1,3}$	0.934	61.31	0.859	7.73
Y_2	$Y_{2,1}$	0.861	26.69	0.797	9.39
	$Y_{2,2}$	0.633	2.67	0.764	13.12

Table 5 below explains that of the reflective indicators, the highest Est weight of X_5 for females was $X_{5,2}$ at 0.957. For males it was $X_{5,1}$ at 0.910. Thus, the safety and comfort of respondents in using products must be maintained. The highest Est weight of X_6 for females was $X_{6,1}$ at 0.969. For males it was $X_{6,2}$ at 0.977. This means that the respondents had a very high level of trust. The highest Est weight of X_7 was $X_{7,3}$, which was 0.982 for females and 0.989 for males. Variable $X_{7,4}$ showed that the respondents have a high interest in saving at Sharia bank. The highest Est weight of X_8 for females was $X_{8,2}$ at 0.982 but for males it was insignificant. Thus, banks increase to recognition low-cost management in Sharia banks in age group 31-40 years. The highest Est weight of X_{10} for males was $X_{10,2}$ at 0.859, but for females it was insignificant. The male respondents frequently make transactions with users

of Sharia bank. The highest Est weight of Y_1 for females was $Y_{1,1}$ at 0.826 but for males it was insignificant. The respondents often discussed Sharia Bank products and this had a positive impact on other people who want to use these products also. The highest Est weight of Y_2 for females was $Y_{2,2}$ at 0.828. For males it was $Y_{2,1}$ at 0.844. Sharia Bank products have been widely used. Variable Y_2 must increase user satisfaction so new customers will also use it.

Table 5. Result of Hypothesis for 31-40 Years

Variables	Reflective Indicators	Females		Males	
		Est	CR	Est	CR
X ₅	X _{5,1}	0.896	61.02	0.910	33.28
	X _{5,2}	0.957	132.10	0.537	6.36
X ₆	X _{6,1}	0.969	89.70	0.915	22.02
	X _{6,2}	0.960	69.78	0.977	89.14
X ₇	X _{7,1}	0.910	54.50	0.990	80.74
	X _{7,2}	0.953	69.92	0.916	29.16
	X _{7,3}	0.982	233.11	0.989	133.30
X ₈	X _{8,1}	0.961	108.17	0.740	0.98
	X _{8,2}	0.982	274.99	0.922	1.03
X ₁₀	X _{10,1}	0.847	1.53	0.569	5.64
	X _{10,2}	0.610	1.48	0.859	22.48
Y ₁	Y _{1,1}	0.826	32.86	0.880	1.24
	Y _{1,2}	0.743	6.80	0.849	1.16
	Y _{1,3}	0.548	3.92	0.610	1.12
Y ₂	Y _{2,1}	0.700	10.19	0.844	21.58
	Y _{2,2}	0.828	13.85	0.642	5.82

Table 6 shows that the highest Est weight of X_5 on formative indicators was $X_{5,2}$ at 0.906 for females and $X_{5,1}$ at 0.988 for males. Thus, the product used must increase the product safety guarantee. The highest Est weight of X_6 for females was $X_{6,2}$ at 0.989. For males it was $X_{6,1}$ at 0.923. Sharia banks must always maintain user confidence in their products. The highest Est weight of X_7 was $X_{7,1}$ at 0.969 for females and at 0.888 for males. This means that the respondents could enjoy the benefits of the contract and profit sharing system. The highest Est weight of X_8 for females was $X_{8,1}$ at 0.993, while for males it was insignificant. Low cost of opening an account attracts public interest and this is still maintained. The highest Est weight of X_{10} for females was $X_{10,2}$ at 0.922. For males it was $X_{10,1}$ at 0.762. Many people have high experience of transferring to Islamic banks or offering their products. The highest Est weight of Y_1 for females was $Y_{1,2}$ at 0.999, but for males it was insignificant. After knowing the benefits of a product, female respondents have a high intention to use the product. The highest Est weight of Y_2 for both females was $Y_{2,1}$ at 0.936 but for males it was insignificant. Female respondents have many relatives who use Sharia bank products. It gives a great opportunity to expand the market.

Table 6. Result of Hypothesis for >40 Years

Variables	Formative Indicators	Females		Males	
		Est	CR	Est	CR
X ₅	X _{5,1}	0.900	35.85	0.988	327.67
	X _{5,2}	0.906	54.78	0.967	101.06
X ₆	X _{6,1}	0.897	27.76	0.923	44.96
	X _{6,2}	0.989	155.77	0.734	8.56
X ₇	X _{7,1}	0.969	169.21	0.888	28.70
	X _{7,2}	0.959	102.54	0.601	5.76
	X _{7,3}	0.837	19.31	0.874	25.14
X ₈	X _{8,1}	0.993	91.34	0.970	1.02
	X _{8,2}	0.894	21.78	0.971	1.00
X ₁₀	X _{10,1}	0.610	7.00	0.762	2.01
	X _{10,2}	0.922	41.64	0.967	1.91
Y ₁	Y _{1,1}	0.901	29.74	0.761	1.57
	Y _{1,2}	0.999	1637.20	0.685	1.25
	Y _{1,3}	0.897	36.08	0.934	1.58
Y ₂	Y _{2,1}	0.936	67.38	0.915	32.59
	Y _{2,2}	0.836	14.59	0.836	13.13

C. Hypothesis

Based on CR and the path coefficient value, hypothesis testing was significant. **Table 7** shows the hypotheses that were formulated.

H₁: There is a positive and a significant relationship between perceived risk and behavioral intention.

H₂: There is a positive and a significant relationship between perceived trust and behavioral intention.

H₃: There is a positive and a significant relationship between behavioral intention and use behavior.

Table 7. Hypotheses of Path Coefficients

H	Gender	Age Groups	Path Coefficient		
			Correlations	Est	CR
H ₁	Female	>40	Perceived Risk-Behavioral Intention	191.944	4.58
H ₂	Female	>40	Perceived Trust-Behavioral Intention	1859.232	6.25
	Female	21-30 >40	Behavioral Intention-Use Behavior	0.942	74.49
H ₃	Female	>40	Behavioral Intention-Use Behavior	0.969	129.44
	Male	21-30	Behavioral Intention-Use Behavior	0.883	28.39

Note :

H : Hypothesis

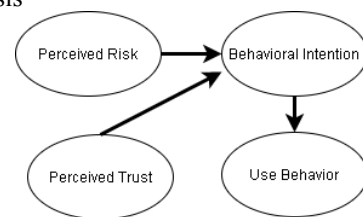


Fig. 3. Path coefficient value of structural model.

Fig. 3 shows that perceived risk and perceived trust are very influential toward behavioral intention. Behavioral intention forms use behavior. **Table 7** and **Fig. 3** show that the correlations were significant. In addition, hypotheses H₁, H₂, and H₃ were accepted.

V. DISCUSSION

A. Effect of Perceived Risk on Behavioral Intention

The estimated value of the path from perceived risk to behavioral intention was 191,944 as shown in **Figure 3** and **Table 7**. This applies to ages >40 years for females. The results show that perceived risk indicators such as $X_{5.1}$ and $X_{5.2}$ have a large influence as shapers of behavioral intention. Transaction security indicators greatly affect perceived risk. On terms of perceived risk, respondents give good responses about Islamic banks that provide security in transactions and prioritize protection of customer data.

B. Effect of Perceived Trust on Behavioral Intention

The estimated value of the path from perceived trust to behavioral intention was 1859,232 as shown in **Figure 3** and **Table 7**. This applies to ages >40 years in female. The results show that perceived trust indicators such as $X_{6.1}$ and $X_{6.2}$ had a strong influence in forming behavioral intention. Good sharia bank reputation was the most influential in forming perceived trust. Respondents give responses that Islamic banks have a good reputation and give a feeling of security in making deposits to banks.

C. Effect of Behavioral Intention on Use Behavior

Behavioral intention has a positive and a significant influence on use behavior as shown in **Figure 3** and **Table 7**. This applies to the age groups 21-30 years and >40 years for females with estimated values of 0.942 and 0.969. Likewise for the age groups 21-30 years for males with estimated values of 0.883. The results show that the indicators $Y_{1.1}$, $Y_{1.2}$, and $Y_{1.3}$ had a great influence as shapers of use behavior. Behavior Intention will reinforce a positive attitude towards product image and people will recommend word of mouth [18].

VI. CONCLUSION

The UTAUT2 method was used successfully in a study of Sharia banking. The following are some results obtained by using behavioral intention and use behavior. Based on the value of CR and path coefficients, the results of the hypothesis can be formulated with H_1 , H_2 , and H_3 . From the tree hypotheses, it can be concluded that perceived risk and perceived trust variables significantly influence behavioral intention and use behavior. It can also be concluded that women aged >40 years are more interested than other age groups.

Sharia Bank should at least maintain the level of service and improve product socialization toward the public. Variables that need to be improved are: performance expectancy, effort expectancy, facilitating conditions, social influence, and habit. Variables that need to be maintained besides perceived risk and perceived trust are hedonic motivation, price value, and experience. This study contributes to the development of Sharia Bank. By knowing the public's response to its products, Sharia Bank can issue policies and strategies to continue to exist as the best bank in Indonesia.

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