

Research Article

The Effect of UTAUT3 on Interest in Using BYOND Mobile Banking by BSI with Perceived Enjoyment as a Mediating Variable an Empirical Study of Customers of Bank Syariah Indonesia KCP Batu Diponegoro

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ABSTRACT

This study aims to examine the influence of habit, facilitating conditions, and personal innovativeness in IT (Information Technology) on the intention to use the BYOND by BSI mobile banking application, with perceived enjoyment serving as a mediating variable. The theoretical framework is on the extended UTAUT3 (Unified Theory of Acceptance and Use of Technology) framework, integrating psychological and affective aspects of user experience within the context of Islamic digital banking. A quantitative explanatory approach was employed using the Partial Least Squares Structural Equation Modeling (SEM-PLS) method. The study involved 200 active customers of Bank Syariah Indonesia (BSI) KCP Batu Diponegoro branch, selected through purposive sampling. Data were collected through a questionnaire employing a five-point Likert scale. The results indicate that habit and facilitating conditions significantly influence perceived enjoyment, whereas personal innovativeness in IT has no significant effect. Furthermore, habit and personal innovativeness in IT have significant direct effects on intention to use, while facilitating conditions do not. Importantly, perceived enjoyment mediates the relationship between the three independent variables and intention to use, highlighting the crucial role of positive emotional experiences in sustaining the adoption of Islamic mobile banking services. The study contributes to the extension of UTAUT3 by emphasizing the affective dimension in technology acceptance within Islamic finance. Practically, it offers strategic insights for Bank Syariah Indonesia to enhance user-centered digital experiences that foster loyalty and engagement with BYOND as an Islamic financial super-app.

Keywords: UTAUT3; habit; facilitating conditions; personal innovativeness; IT; perceived enjoyment; intention to use; BYOND by BSI

1. INTRODUCTION

Digital transformation has disrupted the global financial ecosystem through the accelerated integration of information technology into banking services. This transformation marks a fundamental shift from face-to-face services to a digital financial ecosystem that prioritizes efficiency, connectivity, and user experience. From the emergence of ATMs to the era of mobile banking, technological transformation has redefined the paradigm of interaction between financial institutions and customers (Lestari & Fasa, 2025). Globally, mobile banking has become the main channel of modern banking. The number of global users is projected to reach 2.17 billion by 2025, an increase of 35% compared to 2020, with 91% of customers placing digital access as a major factor in choosing a bank (Burnett & Kinder, 2025). This trend is consistent in the Asia-Pacific region, including Indonesia, which has recorded the highest adoption of digital banking services in emerging markets with a penetration rate of 88% (McKinsey, 2021).

In the national context, the digitization of the financial sector has demonstrated significant dynamics. Data from Bank Indonesia (2024) indicate that the value of digital banking transactions in January 2024 exceeded IDR 5,335 trillion, growing 17.19% compared to the previous year. The growth in electronic money transactions even reached 39.28%, worth IDR 83.37 trillion. This fact confirms a shift in people's financial behavior towards cashless and application-based transactions. Digitalization is no longer a service differentiation, but has become a key determinant of the banking industry's sustainability. However, this digital acceleration poses fundamental challenges for Islamic banking in Indonesia. This sector is not only required to be technologically competitive, but also to maintain compliance with Islamic principles.

The merger of Bank Syariah Mandiri, BNI Syariah, and BRI Syariah into Bank Syariah Indonesia (BSI) in 2021 was a strategic step towards consolidating the strength of the Islamic finance industry. With assets of more than IDR 245 trillion in its first year of operation (Syariah, 2023), BSI has become the main driver of the digitalization of the national Islamic banking sector.

As part of its digital strategy, BSI introduced BYOND by BSI, a super-app that replaces BSI Mobile. This application not only offers conventional financial features such as transfers, payments, and account opening but also provides spiritual and social features such as ZISWAF (zakat, infaq, sadaqah, waqf), prayer time reminders, and sharia financial goal management. With this integration, BYOND by BSI is positioned as primary platform for promoting sharia financial inclusion. However, the success of digitalization is not solely determined by the availability of features. Numerous studies have demonstrated that the sustainability of financial technology use is greatly influenced by the psychological factors of users. In addition to utilitarian aspects such as convenience and usefulness, affective aspects such as perceived enjoyment that is, the pleasure users feel when interacting with technology are important determinants of sustainable adoption (Rahmawati, 2023; Wijaya & Setiawan, 2022). In the context of sharia mobile banking, this positive experience is not merely technological enjoyment, but also a reflection of the harmony between the functional, emotional, and spiritual values of users. Although BYOND introduces various digital innovations, its adoption rate is not yet commensurate with the potential of BSI's digital market. Several customers still show resistance to switching from BSI Mobile to BYOND. Factors such as habit of using the old application, perception of the complexity of new features, and limited digital literacy are the primary obstacles (Anggraeni, 2021).

Furthermore, the unequal distribution of infrastructure and digital literacy also effect users adoption behavior. In semi-urban areas such as BSI KCP Batu Diponegoro, for example, users demonstrate a tendency toward heterogeneous technology adaptation. On the other hand, perceived enjoyment in using applications has not been a major focus in the development of sharia digital products, despite empirical evidence suggesting that this variable often has a stronger influence than utilitarian factors (Lin et al., 2022). Studies on technology acceptance in the context of digital banking have largely referred to the UTAUT model (Venkatesh et al., 2003) and its development in UTAUT2 (Venkatesh et al., 2012). However, recent literature has introduced UTAUT3 by adding the dimension of personal innovativeness in IT and affective variables such as perceived enjoyment to capture the intrinsic motivation aspects of users (Or, 2025). Although the UTAUT3 model has gained increasing recognition for its relevance in digital consumer behavior studies, its application in the context of Islamic banking in Indonesia is still limited. Several previous studies (Fatahudin, 2020; Rahmawati, 2023; Wijaya & Noviaristanti, 2024) have examined this model, but have not explicitly positioned perceived enjoyment as a mediating variable that bridges the relationship between habit, facilitating conditions, and personal innovativeness in IT with intention to use. In fact, the integration of affective and cognitive dimensions is an important conceptual development in contemporary technology acceptance theory.

Furthermore, previous study has generally focused on conventional banking institutions (such as BLU BCA Digital) or the student segment (Kirana, 2023), thereby kimiting its representativenes Islamic banking customers actual behavior. The absence of empirical studies that explicitly examine this model on BYOND by BSI users at the operational branch level reveals an empirical gap that needs to be bridged. First, from a theoretical standpoint, this study extends the UTAUT3 framework by emphasizing the role of perceived enjoyment as a psychological mechanism mediating between cognitive and behavioral variables. Accordingly, it offers a more comprehensive integration between rational factors (habit, facilitating conditions, personal innovativeness) and emotional aspects (perceived enjoyment) in explaining technology usage intentions. Second, empirically, this study provides new contextual evidence in the field of Indonesian digital Islamic banking, which is still relatively understudied. The inclusion of respondents from the Batu Diponegoro sub-branch level provides a more representative understanding of the behavior of non-urban customers, who are a strategic segment of Islamic financial inclusion. Third, practically, the study results are expected to serve as a strategic basis for BSI in optimizing the user experience design of BYOND. Findings on the determinants of perceived enjoyment can be applied in customer engagement strategies that integrate spiritual values and digital convenience. This study focuses on the integration of cognitive and affective approaches in the UTAUT3 model and its application in the context of Islamic finance super-apps in Indonesia. This study contributes to enriching the academic discourse on the digitization of the Islamic economy by showing that the successful adoption of technology depends not only on rational utility, but also on affection and the compatibility of user values with the Sharia-based digital system.

2. RESEARCH METHOD

This study employs an explanatory quantitative approach, which aims to explain the causal relationship among variables within the theoretical model based on UTAUT3 (Unified Theory of Acceptance and Use of Technology version 3). This

approach was chosen because it allows studyers to empirically test how habit, facilitating conditions, and personal innovativeness in IT influence the intention to use the BYOND by BSI application, with perceived enjoyment as a mediating variable. The study was conducted at Bank Syariah Indonesia (BSI) Batu Diponegoro Sub-Branch Office, Batu City, East Java. This location was chosen because it represents a semi-urban area with varying levels of digital literacy, as well as being an active area for the socialization of the BYOND application. The study population included all active customers of BSI KCP Batu Diponegoro who had used or were familiar with the application.

The sample was determined using purposive sampling, which is the selection of respondents based on certain criteria relevant to the study objectives. Selected respondents must be active customers, at least 17 years old, and have experience using BYOND by BSI. A total of 200 respondents were successfully gathered through the distribution of online questionnaires using Google Forms. This number meets the criteria for Partial Least Squares Structural Equation Modeling (PLS-SEM) analysis, which requires a sample of at least five to ten times the number of indicators measured. The study data came from two types of data, namely primary and secondary. Primary data was collected through a questionnaire designed to measure respondents' perceptions of five main constructs: habit, facilitating conditions, personal innovativeness in IT, perceived enjoyment, and intention to use. All items were measured using a five-point Likert scale (1 = strongly disagree to 5 = strongly agree). However, secondary data was obtained from Bank Syariah Indonesia reports, official publications from the OJK and Bank Indonesia, as well as previous study relevant to the topic of digital technology adoption in the banking sector.

The conceptual model developed in this study positions perceived enjoyment as an affective mediator that bridges cognitive and behavioral influences. The relationships between variables were tested using Structural Equation Modeling (SEM) with a Partial Least Squares (PLS) approach through SmartPLS version 4.0 software. This method was chosen because it can handle complex latent relationships and does not require strict data distribution assumptions. The analysis was conducted in two main stages. The first stage was the evaluation of the measurement model (outer model) to ensure that the indicators used had high validity and reliability. Construct validity was tested through factor loading values, average variance extracted (AVE), and composite reliability. The second stage was the evaluation of the structural model (inner model), which aimed to assess the strength of the relationship between variables through path coefficients, R-square, and t-statistics. Significance testing was performed using the bootstrapping method with 5,000 replications to obtain p-values as a basis for decision making on the proposed hypotheses. The instruments used in this study were developed based on adaptations of indicators from the UTAUT3 model and previous study. For example, the habit variable reflects respondents' habits of using the BYOND application in their daily financial activities, while facilitating conditions measure perceptions of infrastructure support such as internet connection, devices, and ease of use guides. The variable of personal innovativeness in IT describes individuals' openness to new technological innovations, perceived enjoyment assesses the extent to which using BYOND provides pleasure or a positive experience, and intention to use describes the ongoing intention to continue using the application. With this methodological design, the study is expected to produce empirical findings that are valid, reliable, and meaningful both theoretically and practically. The validity of the results is measured not only by statistical strength, but also by the relevance of the findings to the reality of the behavior of digital Islamic banking customers in Indonesia, particularly BYOND by BSI users.

3. RESULTS AND DISCUSSION

3.1 The Role of Habit in Increasing Usage Intentions

The habit variable was found to have the strongest influence on intention to use. This confirms that habit is a dominant factor in digital behavior, especially when technology has been internalized in daily activities. In the context of BYOND, many respondents stated that they were "accustomed" to using this application for routine financial needs. This habit was formed not only from functional needs, but also from positive experiences during use. These results are consistent with the findings of Venkatesh et al. (2012) in the UTAUT2 model, that habit can be a direct predictor of both intention and actual behavior in technology use. In the context of Islam, habits also have spiritual meaning as a form of *istiqamah* or consistency in good behavior. When the use of sharia applications such as BYOND becomes part of daily financial habits, sharia values are also internalized in the digital behavior of Muslims. The results of the study demonstrate that facilitating conditions have a significant effect on perceived enjoyment, but not directly on intention to use. This means that technical support, network availability, and good usage guidelines do increase user comfort and enjoyment, but do not necessarily automatically encourage a sustained intention to use the application.

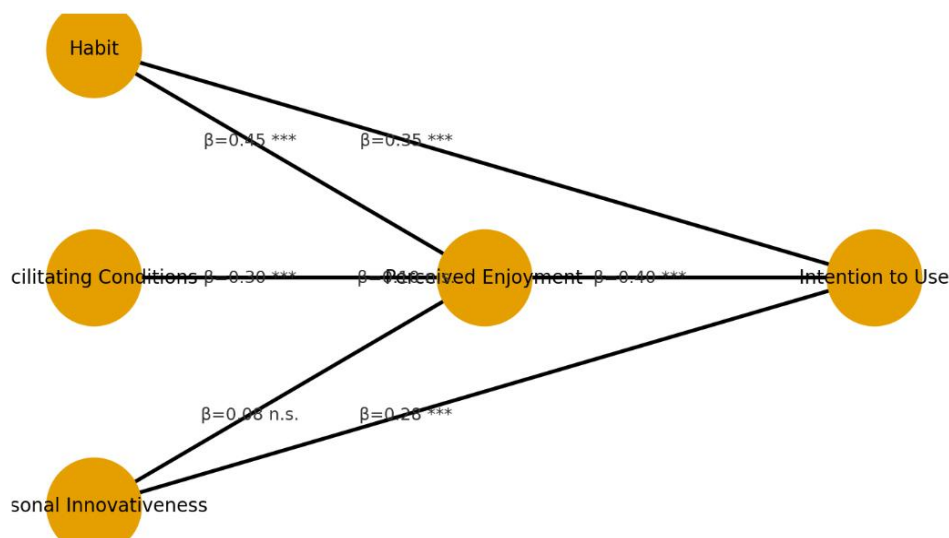


Figure 1. Representation of Path Coefficients and Significance, source; Researches, 2025

These findings demonstrate that environmental and infrastructure factors play more of a prerequisite role than a primary driving force. In the context of digital sharia banking, this is understandable because applications such as BYOND have achieved relatively good technical standards. Thus, differences in user behavior are more determined by affective factors such as emotional satisfaction and confidence in using technology. Therefore, these findings reinforce the theory that the convenience of new technology can encourage loyalty when accompanied by positive experiences, not just because of the availability of facilities.

3.1.1 Personal Innovativeness in IT

The variable of personal innovativeness in IT shows a direct influence on intention to use, but does not have a significant effect on perceived enjoyment. This finding is interesting because it indicates that individuals who have innovative tendencies tend to use new applications because of an intrinsic desire to try new things, not solely because of an enjoyable experience. In the context of sharia digital behavior, this confirms the existence of a segment of users who are rationally and exploratively motivated they try applications because they want to understand their features, efficiency, or sharia compliance, not because of emotional aspects. These results are in line with the study by Agarwal and Prasad (1998), which states that individuals with high levels of personal innovativeness will tend to adopt new technologies faster than other individuals, even without initial positive experiences. However, continued use still requires elements of enjoyment and convenience so that adoption does not stop at the exploration stage alone.

3.1.2 Perceived Enjoyment

The role of perceived enjoyment as a mediating variable proved to be significant in this study model. The positive experiences felt by users when interacting with the BYOND application were proven to strengthen the influence of habit, facilitating conditions, and personal innovativeness in IT on intention to use. This finding broadens the understanding of Islamic banking technology adoption, that positive emotional experiences are not only complementary, but are the main catalyst that bridges cognitive perceptions and behavioral decisions. In the context of sharia, enjoyment can be interpreted not only as sensory pleasure, but also as a sense of thuma'ninah or peace of mind when using a system that is believed to be halal, safe, and in accordance with Islamic values. This finding reinforces the view that technology adoption is not solely about functionality, but also about meaningful experiences. Applications that instill spiritual values—such as the ZISWAF feature and prayer reminders in BYOND are able to create an emotional connection that distinguishes digital Islamic banking from conventional banks.

3.1.3 Integration of UTAUT3 in the Context of Islamic Banking

The UTAUT3 model used in this study proved to be adaptive in explaining BYOND user behavior. However, the characteristics of the sharia context presented an additional dimension that enriched this theory. The value alignment factor became an implied element that strengthened the relationship between cognitive and affective variables. In this case,

habits are not only formed from routines, but also from a sense of spiritual consistency in carrying out financial activities in accordance with sharia principles. Facilitating conditions are not only related to technology, but also include social and institutional support for sharia financial literacy. Meanwhile, perceived enjoyment reflects a balance between digital convenience and inner peace. Thus, the resulting empirical model not only substantiates the relationship among variables as in the conventional UTAUT3, but also offers a contextual understanding that spiritual experience is an integral part of the acceptance of Islamic value-based technology. Overall, the findings of this study emphasize the importance of the affective dimension in technology adoption models. In classical literature, such as the Technology Acceptance Model (TAM), greater emphasis is placed on cognitive factors such as perceived ease and usefulness. However, the results of this study show that when technology is functionally established, emotional factors become the main differentiator in building user intent and loyalty. For the Islamic banking industry, these results have strategic implications. Digitalization strategies should not only focus on improving system features or performance, but also on developing a user experience that provides comfort, enjoyment, and spiritual value. Application design, user interaction, and digital communication need to be geared toward forming strong emotional bonds and Islamic values. From an academic perspective, this study expands the theoretical boundaries of UTAUT3 by emphasizing the mediating function of perceived enjoyment as a central psychological variable in the context of value-based technology. This model shows that technology adoption behavior cannot be understood linearly, but through the dynamics between cognition, affection, and the values experienced by users.

3.1.4 Contextual Discussion

In the context of BYOND by BSI users, this study also reveals several interesting patterns. Users with high levels of habit formation generally show strong loyalty, while those with high levels of personal innovation are more adaptive but also more critical of changes to application features. The role of facilitating conditions, which is only significant indirectly, indicates that digital convenience has become a baseline expectation for modern users. This means that infrastructure and technical convenience are no longer differentiators, but rather minimum requirements that must be met by financial institutions. What sets them apart is the positive feelings and meaning of the experience felt by users. In this case, BYOND by BSI has a symbolic advantage because it integrates financial functions with spiritual values. The positive experience that arises is not only due to the ease of transactions, but also because users feel part of an economic system that has religious value.

In summary, the results of this study show that:

1. Habit is a dominant factor in shaping intention to use, both directly and through perceived enjoyment.
2. Facilitating conditions increase perceived enjoyment, but do not directly encourage intention to use.
3. Personal innovativeness in IT plays a role in early adoption, but does not guarantee a positive emotional experience.
4. Perceived enjoyment is a key variable that strengthens the relationship between cognitive factors and the intention to use the BYOND application.

Therefore, technology adoption behavior among BYOND users is not only motivated by rational efficiency, but also by the emotional attachment and spiritual values that accompany it. The results of this study provide a comprehensive understanding of the factors that influence the intention to use the BYOND by BSI application in the perspective of the modified UTAUT3 model. The analysis shows that the adoption of digital Islamic banking technology is not only determined by functional aspects, but is also greatly influenced by the emotional and psychological dimensions of users. Empirically, this study found that habit is the most dominant factor in shaping the intention to use the application. The habit of repeatedly using digital services creates familiarity and comfort that strengthens the ongoing intention to continue using BYOND. This demonstrates that habitual behavior is an important psychological mechanism in maintaining user engagement. In the context of sharia, this habit also has spiritual significance: consistent use of sharia financial applications is a form of *istiqamah* in conducting transactions in accordance with Islamic principles.

In addition to habits, facilitating conditions play an important role in increasing user comfort and positive experiences (perceived enjoyment). Infrastructure support, ease of access, and clear usage guidelines have been proven to increase user satisfaction and confidence in the application. However, its influence on usage intention is indirect. This means that the availability of facilities is only effective if it can create a pleasant emotional experience. These results reinforce the view that good digital infrastructure is a necessary condition, but not a sufficient condition for encouraging sustainable technology adoption. The variable of personal innovativeness in IT shows a unique pattern of influence. Individuals who are open to technological innovation are more likely to intend to use new applications, but this does not always correlate with their level of satisfaction. In other words, innovative users tend to try BYOND because of an exploratory drive, not because of emotional factors. However, in the long term, continued use will be more stable if these innovative factors are

accompanied by consistent positive experiences.

The perceived enjoyment factor has been proven to play a significant mediating role. Positive experiences and feelings of enjoyment that arise when using BYOND reinforce the influence of habit, facilitating conditions, and personal innovativeness in IT on the intention to use. These findings confirm that digital behavior is not only driven by rationality, but also by the emotions and meaning felt by users. In the context of Islamic banking, the enjoyment felt is not only technological (ease and speed), but also spiritual users feel comfortable and at ease because they are using a system that is in accordance with Islamic principles. The empirical model produced reinforces the relevance of UTAUT3 in explaining the behavior of financial technology users, but also shows the need to integrate Islamic values as a contextual dimension. Factors such as value alignment and spirituality in the digital experience are important elements in shaping authentic perceived enjoyment. Thus, this study not only replicates existing theoretical models but also enriches the literature by offering a more contextual conceptual framework for digital Islamic banking in Indonesia.

From a practical perspective, the results of this study provide several strategic implications for Bank Syariah Indonesia (BSI). First, the successful adoption of the BYOND application does not depend solely on features and infrastructure, but must be accompanied by a strategy to improve user experience. An intuitive application design, attractive interface, and enjoyable interactive features can strengthen users' perceived enjoyment. Second, BSI needs to build a more personal and emotional digital communication pattern, for example through interactive content that highlights the spiritual values and social benefits of BYOND. Third, improving Islamic digital literacy is a priority so that users understand not only how to use the application, but also the Islamic values contained therein. Overall, the results of this study indicate that digital transformation in Islamic banking is not only a technological transformation, but also a transformation of experience and values. The adoption of applications such as BYOND by BSI demonstrates that the success of digitalization is not determined by how sophisticated the technology is, but by how deeply the technology is able to connect with the emotions, habits, and users belief.

4. CONCLUSION

The findings of this study indicate that the success of Islamic banking digitization depends not only on technological advances, but also on the ability of financial institutions to understand the emotional dimensions and spiritual values of users. Therefore, several strategic recommendations can be proposed to strengthen the sustainability of BYOND by BSI application adoption in the context of digital Islamic finance transformation in Indonesia. From an academic perspective, this study opens up space for the development of a more contextual UTAUT3 model by adding affective and religious dimensions. The role of perceived enjoyment as the main mediator confirms that technology adoption cannot be explained solely by rational factors such as convenience or benefits, but also by emotional experiences and value alignment. Further study is expected to integrate the factors of trust, religiosity, and spiritual satisfaction to enrich the understanding of sharia digital behavior. A mixed methods approach can also be used to explore the subjective and spiritual meanings behind the experiences of Islamic finance application users. Collaborative policies between Islamic banks, the government, and halal fintech players also need to be expanded through the development of an inclusive and integrated digital ecosystem. This synergy not only expands access but also strengthens the public's perception that digital Islamic finance is a modern, ethical, and reassuring economic space. Furthermore, the findings of this study have significant social implications. In the lives of modern Muslim communities, the use of Islamic financial technology is not merely an economic activity, but a form of contemporary worship that represents the values of justice, benefit, and blessing. Therefore, BSI and other Islamic financial institutions need to build a public communication narrative that emphasizes the spiritual dimension of digital transactions, for example through messages such as "transactions that bring blessings." Future study could focus on comparing user behavior between conventional banks and digital Islamic banks, as well as analyzing variables related to trust and perceptions of Sharia compliance. In this way, the development of digital Islamic finance theory and practice can become more contextual, relevant, and aligned with human values. In summary, the main recommendation of this study is the need for a digital approach that integrates technology, experience, and values. Innovations that only emphasize efficiency will not be enough to create loyalty; meaningful, enjoyable, and spiritually valuable experiences will be the basis for the sustainability of the digital Islamic finance ecosystem in Indonesia.

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