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FACTORS INFLUENCING THE ATTITUDES AND DECISIONS OF LOWER CLASS COMMUNITIES IN USING ISLAMIC BANK MOBILE BANKING

FAKTOR-FAKTOR YANG MEMPENGARUHI SIKAP DAN KEPUTUSAN MASYARAKAT KELAS BAWAH MENGGUNAKAN MOBILE BANKING BANK SYARIAH

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Abstract

This study aims to analyze the factors influencing the attitudes and decisions of lower-class communities in adopting Islamic bank mobile banking services, with a specific focus on the BSI Mobile application. The research applies the Technology Acceptance Model (TAM) developed by Davis (1989), emphasizing two key constructs—perceived ease of use and perceived usefulness—as determinants of users' attitudes and decisions. The study employs a quantitative approach using a survey method involving 100 lower-class customers of Bank Syariah Indonesia (BSI) Sibuhuan. Data were analyzed using Structural Equation Modeling (SEM) with the Partial Least Squares (PLS) technique through SmartPLS 4.0 software. The results indicate that perceived usefulness significantly affects both attitude and decision to use, while perceived ease of use influences attitude indirectly. The R^2 value for attitude (0.743) and decision (0.654) shows that the model has strong explanatory power. These findings reveal that lower-income customers are more motivated by perceived benefits, such as convenience, time efficiency, and transaction security, rather than interface simplicity. From a practical perspective, the study suggests that Islamic banks should strengthen digital literacy, user assistance, and customer trust to enhance mobile banking adoption among lower-class communities.

Keywords: Mobile Banking, Islamic Bank, Technology Acceptance Model (TAM), Perceived Ease of Use, Perceived Usefulness

Abstrak

Penelitian ini bertujuan untuk menganalisis faktor-faktor yang memengaruhi sikap dan keputusan masyarakat kelas bawah dalam mengadopsi layanan mobile banking pada bank syariah, dengan fokus pada penggunaan aplikasi BSI Mobile. Penelitian ini menggunakan model penerimaan teknologi (Technology Acceptance Model/TAM) yang dikembangkan oleh Davis (1989), dengan menekankan dua konstruk utama yaitu persepsi kemudahan penggunaan dan persepsi kemanfaatan sebagai penentu sikap dan keputusan pengguna. Metode penelitian yang digunakan adalah kuantitatif, dengan teknik survei terhadap 100 nasabah kelas bawah Bank Syariah Indonesia (BSI) KCP Sibuhuan. Data dianalisis menggunakan Structural Equation Modeling (SEM) dengan pendekatan Partial Least Squares (PLS) melalui perangkat lunak SmartPLS 4.0. Hasil penelitian menunjukkan bahwa persepsi kemanfaatan berpengaruh signifikan terhadap sikap dan keputusan penggunaan, sedangkan persepsi kemudahan penggunaan hanya berpengaruh tidak langsung melalui sikap. Nilai R^2 untuk variabel sikap sebesar 0,743 dan keputusan sebesar 0,654, menunjukkan bahwa model penelitian memiliki kekuatan prediktif yang baik. Temuan ini mengindikasikan bahwa nasabah berpendapatan rendah lebih termotivasi oleh manfaat yang dirasakan, seperti kemudahan, efisiensi waktu, dan keamanan transaksi, dibandingkan dengan kesederhanaan tampilan aplikasi. Secara praktis, penelitian ini merekomendasikan agar perbankan syariah memperkuat literasi digital, pendampingan pengguna, serta kepercayaan nasabah guna meningkatkan adopsi mobile banking pada masyarakat kelas bawah.

Kata Kunci: Mobile Banking, Bank Syariah, Model Penerimaan Teknologi (TAM), Persepsi Kemudahan, Persepsi Kemanfaatan

Kata Kunci : Strategi membaca paduan suara, meningkatkan, pemahaman membaca

1. INTRODUCTION

Technological advancements in the Industry 4.0 era have brought profound changes to the global economy, including the financial sector in Indonesia. The rise of digital technology has driven innovations in banking services, enabling faster, easier, and more efficient transactions for users across different economic levels. In this context, Islamic banking (*perbankan syariah*) has also taken strategic steps to align with the ongoing digital transformation to remain competitive and responsive to the needs of modern customers (Kotler, 2000).

Digital transformation in Islamic banking is not merely a response to technological development, but also a manifestation of innovation grounded in sharia principles. Services such as online account opening, digital payments, financing applications, and management of social funds (*zakat, infaq, sadaqah, waqf* or ZISWAF) demonstrate how Islamic banks combine technology with ethical and religious values (Fatimah Abdullah, 2022). Through these digital services, banks are able to increase financial inclusion, efficiency, and transparency, while upholding Islamic ethical standards that emphasize justice, honesty, and trust (*amanah*).

According to the Ministry of Economy of the Republic of Indonesia (2021), digitalization plays a crucial role in strengthening the national economy, with technological readiness becoming one of the determining factors in a country's competitiveness. This view is in line with the vision of Bank Syariah Indonesia (BSI), which strives to offer a complete digital banking ecosystem that remains compliant with Islamic principles.

However, in practice, adoption of Islamic digital banking services in rural areas remains limited. Based on field observations and interviews conducted in Sibuhuan, Padang Lawas

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Regency, approximately 60% of customers still prefer conducting transactions through tellers or ATMs, while only 20% actively use the BSI Mobile application. This indicates that lower-class communities still face barriers in digital literacy, access to stable internet networks, and trust in technology (Ahmad Rizki, 2023).

The lower-class community (masyarakat kelas bawah) often perceives digital services as complex, unfamiliar, or risky, preferring to deal directly with bank officers when conducting transactions. These tendencies are shaped by their educational background, technological exposure, and economic conditions, which affect their perception of the usefulness and ease of use of mobile banking applications (Sugiyono, 2013). This aligns with the Technology Acceptance Model (TAM), which states that user intention to adopt a technology is determined by two major constructs: perceived usefulness and perceived ease of use (Davis, 1989).

Based on this theoretical framework, the present study aims to analyze how perceived usefulness and perceived ease of use affect the attitudes and decisions of lower-class users toward the adoption of BSI Mobile. It further explores how these two factors interact with the behavioral attitudes of customers within the social and cultural context of Islamic banking. As Islamic banks continue to expand their digital services, understanding these behavioral factors is essential for increasing technology adoption, customer trust, and long-term loyalty (Morgan & Hunt, 1994).

2. RESEARCH METHOD

This research employs a quantitative approach using a survey method to identify the influence of perceived ease of use and perceived usefulness on customer attitudes and decisions in using BSI Mobile Banking. The study focuses on lower-class customers of Bank Syariah Indonesia (BSI) KCP Sibuhuan, who represent a group with low to moderate income and varying levels of technological literacy. The use of a quantitative design allows the researcher to test the relationships between variables statistically and objectively (Sugiyono, 2013).

Research Design

The study adopts an explanatory quantitative design, which aims to explain the causal relationships among variables by using statistical models (Creswell, 2014). The primary data were collected through a structured Likert-scale questionnaire distributed directly to BSI Mobile users. Respondents were asked to indicate their level of agreement with statements related to perceived ease of use, perceived usefulness, attitude toward mobile banking, and decision to use.

The population of this study consisted of BSI customers in Sibuhuan, with a total of approximately 500 active users recorded at the branch level. The sample was determined using the convenience sampling technique, considering accessibility and willingness to participate (Sekaran & Bougie, 2016). From this population, 100 respondents were selected as samples, which is considered sufficient for Structural Equation Modeling (SEM) using the Partial Least Squares (PLS) approach (Hair et al., 2019).

Variables and Indicators

The variables used in this study are based on the Technology Acceptance Model (TAM) developed by Davis (1989), consisting of two independent variables, one mediating variable, and one dependent variable:

a. Perceived Ease of Use (X1): The extent to which a person believes that using a technology will be free of effort. Indicators include ease of learning, clarity, and user-friendliness.

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b. Perceived Usefulness (X2): The degree to which a person believes that using a technology will enhance performance, efficiency, and productivity.
c. Attitude Toward Use (Z): The user's overall affective response to using the technology, which includes feelings of satisfaction, comfort, and interest.
d. Decision to Use (Y): The behavioral intention to continue using BSI Mobile based on prior experiences and perceived benefits.

These constructs were measured using five-point Likert scales ranging from "Strongly Disagree" (1) to "Strongly Agree" (5). The indicators were adapted from previous studies in technology adoption (Davis, 1989; Venkatesh & Davis, 2000; Fatimah Abdullah, 2022).

Data Collection

Data were gathered through questionnaire distribution in March–May 2025. Respondents were BSI customers who had used BSI Mobile for at least three months. The questionnaire was distributed both online and offline through cooperation with local BSI branch officers. In addition, informal interviews were conducted to confirm user perceptions and challenges in using mobile banking applications, providing qualitative context to the quantitative data.

Data Analysis Technique

Data were analyzed using Structural Equation Modeling (SEM) with the Partial Least Squares (PLS) approach, implemented through SmartPLS version 4.0. SEM-PLS is appropriate for exploratory and predictive models with small to medium sample sizes (Hair et al., 2019).

The analysis process consisted of two main stages:

a. Outer Model Analysis, to test convergent validity, discriminant validity, and reliability through the values of *Average Variance Extracted (AVE > 0.5)*, *Composite Reliability (> 0.7)*, and *Cronbach's Alpha (> 0.7)*.
b. Inner Model Analysis, to test path coefficients, R^2 values, and t-statistics for hypothesis testing. The significance level was set at $p < 0.05$ for all direct and indirect effects.

This approach enables a deeper understanding of how perceived usefulness and ease of use influence customer attitudes and behavioral decisions regarding the use of Islamic mobile banking in rural areas (Ahmad Rizki, 2023).

3. RESULTS AND DISCUSSION

Overview of Respondents

The study involved 100 respondents who were customers of Bank Syariah Indonesia (BSI) KCP Sibuhuan. The demographic analysis showed that the majority of respondents were female (66%), while male respondents accounted for 34%. Most respondents were between 21–25 years old (42%), followed by 26–30 years old (29%). In terms of income, 41% earned between IDR 1,000,000–3,000,000 per month, indicating that most participants belonged to the lower-income class category.

The majority (59%) had been using BSI Mobile for less than one year, while 41% had used it for more than a year. These findings show that most respondents were relatively new to digital banking platforms, which aligns with prior research suggesting that early adoption among lower-income users often progresses gradually (Venkatesh & Davis, 2000).

Outer Model Results

Before testing the hypotheses, the measurement model was evaluated for validity and reliability. The outer model analysis confirmed that all constructs had met the recommended criteria.

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a. Convergent validity was established as all *factor loadings* were above 0.70, indicating that the observed indicators represented their respective constructs well (Hair et al., 2019).
b. Composite Reliability values exceeded 0.80, confirming the internal consistency of the indicators.
c. Average Variance Extracted (AVE) values were above 0.50, confirming adequate convergent validity.

Variable	Cronbach's Alpha	Composite Reliability	AVE
Perceived Ease of Use	0.773	0.869	0.687
Perceived Usefulness	0.850	0.900	0.692
Attitude	0.867	0.909	0.715
Decision to Use	0.780	0.872	0.696

These results demonstrate that all measurement items were reliable and valid for further structural testing.

Inner Model Results

The inner model was evaluated through *R^2 values* and *path coefficients*. The R^2 for Attitude was 0.743, categorized as *strong*, while R^2 for Decision to Use was 0.654, categorized as *moderate* (Chin, 1998). This indicates that 74.3% of the variance in Attitude and 65.4% of the variance in Decision can be explained by the independent variables—Perceived Ease of Use and Perceived Usefulness.

Path Coefficient Results:

Relationship	Path Coefficient (β)	t-Statistic	p-Value	Description
Perceived Ease of Use → Attitude	0.073	1.099	0.274	Not Significant
Perceived Usefulness → Attitude	0.413	4.046	0.000	Significant
Attitude → Decision to Use	0.542	5.217	0.000	Significant
Perceived Usefulness → Decision to Use	0.289	2.774	0.006	Significant

The results indicate that Perceived Usefulness has a strong and significant effect on both Attitude and Decision to Use, while Perceived Ease of Use does not significantly influence Attitude directly. These findings are consistent with Davis (1989) and Venkatesh & Davis (2000), who assert that usefulness tends to have a more powerful impact on behavioral intention than ease of use once users are familiar with the technology.

Discussion

The findings of this study support the Technology Acceptance Model (TAM), which posits that perceived usefulness and perceived ease of use are the primary determinants of technology adoption behavior. However, in the case of lower-class communities, the influence of ease of use tends to diminish compared to usefulness, since users prioritize practical benefits such as time efficiency, financial convenience, and transaction security (Fatimah Abdullah, 2022).

This implies that customers are more motivated to adopt BSI Mobile when they perceive that it can help them perform daily financial transactions effectively—such as paying bills, transferring funds, or making charitable donations—rather than when they find it merely easy to navigate. Similar results were found by Ahmad Rizki (2023), who stated that rural users tend

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to value tangible benefits over technical simplicity due to their limited interaction with digital platforms.

Furthermore, the significant relationship between Attitude and Decision to Use demonstrates that behavioral intention plays a mediating role between perception and action. When customers develop a positive attitude toward BSI Mobile—based on their perception of its benefits—they are more likely to decide to use it regularly. This relationship confirms that customer satisfaction and confidence in system reliability are key drivers of sustained usage (Morgan & Hunt, 1994).

From an Islamic economic perspective, this also aligns with the principles of *maslahah* (public benefit) and *amanah* (trustworthiness), emphasizing that technology in Islamic banking should not only facilitate transactions but also promote ethical and responsible financial behavior. As noted by Kotler (2000), high-quality service that integrates moral values fosters deeper customer loyalty, particularly in financial institutions operating under religious frameworks.

4. CONCLUSION

This study examined the factors influencing the attitudes and decisions of lower-class communities in using Islamic mobile banking, particularly the BSI Mobile application. The analysis was based on the Technology Acceptance Model (TAM) developed by Davis (1989), focusing on two main constructs—perceived ease of use and perceived usefulness—as predictors of attitude and decision to use.

The results of Partial Least Squares (PLS) analysis demonstrated that perceived usefulness has a strong and significant impact on both attitude and decision-making, whereas perceived ease of use exerts only an indirect effect through attitude. This suggests that customers from lower-income communities are more influenced by the practical benefits of technology—such as time savings, convenience, and security—rather than the simplicity of its interface. These findings confirm the theoretical premise of TAM that usefulness is the dominant determinant of behavioral intention once users are familiar with the system (Venkatesh & Davis, 2000).

Furthermore, attitude was found to have a positive and significant effect on the decision to use BSI Mobile, indicating that behavioral intention mediates the relationship between perceptions and actual usage behavior. This implies that when users develop a positive perception of the benefits offered by mobile banking, they are more likely to make the decision to adopt it in their financial activities. The result aligns with previous findings by Fatimah Abdullah (2022), who emphasized that user attitude acts as a critical mediating factor in digital banking adoption within Islamic finance contexts.

From a practical perspective, these findings highlight that Islamic banks need to strengthen digital literacy, user guidance, and customer trust to enhance the adoption of mobile banking services. The lower-class customer segment in rural areas such as Sibuhuan often faces psychological and technical barriers to digital engagement, including fear of making mistakes and low confidence in data security. Therefore, Bank Syariah Indonesia (BSI) and similar institutions should focus on:

a. Simplifying the mobile banking interface without compromising its core features;
b. Conducting educational campaigns about digital security and sharia compliance;
c. Enhancing customer service responsiveness for new or hesitant users.

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Theoretically, this study contributes to the development of TAM in Islamic banking research by emphasizing the mediating role of attitude in linking perceived usefulness and decision-making, particularly among lower socio-economic users. It also suggests that digital adoption in Islamic financial systems is not merely a matter of technology acceptance, but also of cultural adaptation and trust-building rooted in Islamic ethical values (*amanah* and *maslahah*).

In summary, the research confirms that perceived usefulness remains the key driver of technology adoption in Islamic mobile banking, while attitude serves as the behavioral bridge between perception and decision. Islamic banks that integrate technological ease, sharia-based values, and user empowerment are more likely to succeed in encouraging widespread adoption and achieving sustainable digital transformation (Kotler, 2000; Morgan & Hunt, 1994).

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