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Implementation of the Unified Theory of Acceptance and Use of Technology (UTAUT) 3 on the Sharia Bank Customer Behavior in Using Mobile Banking

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Abstract

Mobile banking has transformed banking services, yet the adoption of Islamic mobile banking in North Padang Lawas Regency remains low. This study examines the impact of performance expectancy, effort expectancy, social influence, facilitating conditions, hedonic motivation, price value, habit, and personal innovation on behavioral intention and user behavior. Using a quantitative approach, 200 respondents were selected through random sampling, and data were analyzed with Structural Equation Modeling-Partial Least Squares (SEM-PLS) via WarpPLS 7.0. Results show that performance expectancy ($\beta = 0.508$, $p < 0.001$), price value ($\beta = 0.200$, $p = 0.002$), habit ($\beta = 0.248$, $p < 0.001$), and personal innovation ($\beta = 0.152$, $p = 0.014$) significantly influence behavioral intention, while effort expectancy, social influence, facilitating conditions, and hedonic motivation do not. Behavioral intention ($\beta = 0.293$, $p < 0.001$) positively impacts user behavior, with facilitating conditions ($\beta = 0.234$, $p < 0.001$) and habit ($\beta = 0.136$, $p = 0.024$) also contributing, but personal innovation showing no effect. Additionally, behavioral intention does not mediate the influence of facilitating conditions, habit, or personal innovation on user behavior. These findings highlight the importance of emphasizing perceived usefulness, affordability, and habitual engagement to boost Islamic mobile banking adoption in the region.

Keywords: *Behavioral Intention, Mobile Banking, Unified Theory of Acceptance and Use of Technology, UTAUT 3, Use Behaviour*

INTRODUCTION

Amid technological developments that continue to innovate, mobile banking services have become the main foundation in the evolution of the global banking system. This breakthrough is not limited to conventional banking; the Islamic banking sector is also moving forward by offering its customers financial solutions based on technology (Kitsios et al., 2021). The transformation of Islamic banking towards more sophisticated technology, such as mobile banking, confirms the sector's commitment to facilitating the financial needs of its customers in the digital era (Davis, 1989). To improve services, Sharia Banking strives to provide more accessible and more comfortable access to its customers through digital platforms (Sudarsono et al., 2022). This makes mobile banking services an integral part of global banking transformation (Baidhowi, 2018). So, in globalization and technological growth, adopting mobile banking services in various regions of Indonesia is a natural response to social, economic, and technological changes (Juwita et al., 2023).

In areas such as North Padang Lawas Regency, where technology is increasingly pervasive, there is a significant increase in smartphone use and internet connectivity, encouraging people to utilize banking services digitally (Tay et al., 2022). However, the level of mobile banking adoption among Sharia banking customers in North Padang Lawas Regency is still low. This is because the number of customers in this area is relatively lower compared to other regions, which can affect the size of assets before set off (gross assets) and third-party funds (depositor funds) (Gunasinghe et al., 2020). Other areas in North Sumatra Province are considered more representative statistically or in terms of Sharia banking. This can be influenced by the socio-economic characteristics of the people in North Padang Lawas, such as income levels, access to financial services, and levels of financial literacy that still need to be improved in these areas.

Based on initial observations in exploring perceptions of the use of mobile banking in the Islamic banking environment, interviews with five respondents highlighted optimism regarding efficiency and ease of transactions (Bouteraa et al., 2022; Tuli, 2024). However, this is accompanied by concerns about the benefits obtained, feature complexity, and uncertainty in using the technology. This duality between positive beliefs and doubts is the main focus in increasing the adoption of mobile banking technology in the region (Moosa et al., 2021). Mobile banking faces various dynamics of optimism and doubt. Optimism can be seen in hopes for transaction efficiency and confidence in the ease of learning and positive encouragement from the social environment (Bhatnagr & Rajesh, 2024; Tourish, 2019).. However, there are doubts surrounding the benefits, potential interaction difficulties, and concerns about compliance and compatibility of the application with existing facilities. Even though there are positive phenomena related to transaction efficiency, concerns about data security and lack of understanding from users are challenges (Mashatan et al., 2022). Duality in perception and technological complexity are the main focus to improve mobile banking adoption (Juwita et al., 2023).

Several studies have explored mobile banking adoption using different theoretical frameworks (Ali et al., 2023; Lee & Chen, 2022). Farooq et al. (2017) introduced the UTAUT-3 model, emphasizing the role of personal innovativeness in shaping behavioral intention and user behavior in technology adoption. Their findings suggest that performance expectancy, effort expectancy, and habit significantly impact mobile banking adoption, while facilitating conditions directly influence user behavior (Konteos et al., 2022). However, their study does not specifically address Sharia banking, where adoption is influenced by religious, socio-economic, and trust-related factors. Salimon et al. (2023) applied the UTAUT-2 model in Islamic banking and found

that performance expectancy, social influence, and hedonic motivation are key determinants of behavioral intention. However, their study did not incorporate the extended UTAUT-3 framework, particularly the role of personal innovativeness and its effect on Sharia mobile banking adoption.

Rana et al. (2019) examined mobile banking adoption within Islamic financial institutions, highlighting trust and perceived usefulness as major factors influencing user behavior. Their study found that facilitating conditions alone are insufficient unless accompanied by strong user trust, which aligns with concerns expressed by customers in North Padang Lawas Regency. However, their research did not assess the mediation role of behavioral intention in the adoption process. Additionally, Alalwan et al. (2016) and Gupta et al. (2023) analyzed digital banking adoption and concluded that habit and price value are significant drivers of user behavior, particularly among price-sensitive customers. However, their study did not explore how these factors interact with Sharia compliance and religious considerations, which play a crucial role in shaping consumer attitudes toward financial technology.

Therefore, this research was carried out to analyze factors predicted to influence people to adopt mobile banking in North Padang Lawas by exploring the UTAUT-3 model. The UTAUT-3 model was chosen in this study because the authors of the UTAUT-3 model claim that it has 66 percent explanatory power in predicting technology adoption (Bhatnagr & Rajesh, 2024). Meanwhile, recent research on academic staff adoption of technology that uses alternative technology acceptance models such as TAM, IDT, and UTAUT is proven to have a lower explanation value, namely 17-53 percent. The UTAUT-3 model is a theory/model of technology acceptance that has proven to be the most relevant model in technology adoption and use (Abdurahman, 2023; Gunasinghe et al., 2020).

The novelty of this research lies in the application of the UTAUT-3 model in the Sharia banking context of North Padang Lawas Regency, where socio-economic and cultural characteristics influence financial technology adoption. This study contributes to the existing literature by exploring factors that drive or hinder mobile banking adoption in Sharia banking, identifying specific barriers faced by users, and proposing targeted strategies to increase adoption rates. A deeper understanding of these adoption dynamics is critical in the digital transformation of Islamic banking, ensuring that technological advancements align with consumer needs and regulatory frameworks.

While previous studies have explored local communities in various contexts, there remains a gap in research specifically addressing their unique needs and characteristics in the adoption of mobile banking. By identifying key factors influencing adoption and usage, this study aims to provide practical insights and targeted recommendations for financial institutions, regulators, and local communities to enhance Sharia banking services through technology. A deeper understanding of mobile banking user preferences and behavior in the region can accelerate the adoption of this technology and, ultimately, improve financial inclusion and access to better banking services for local communities. Therefore, this study seeks to bridge this gap and contribute to the literature on digital financial services in Sharia banking. The title of this research is “Adoption of the UTAUT-3 Model among Customers Using Sharia Mobile Banking in North Padang Lawas Regency”.

LITERATURE REVIEW

Sharia Banking Mobile Banking

Sharia banking mobile banking services are digital banking services that enable Sharia bank customers to conduct banking transactions via smartphones with internet access (Aulia & Kartika, 2023). These services offer greater convenience compared to SMS banking, as customers no longer need to remember multiple SMS formats and banking destination numbers. The features provided in mobile banking services include information services such as balance checking, account mutations, interest rates, and transaction services such as transfers, electricity and water bill payments, internet payments, mobile credit purchases, and various other financial transactions (Hadi & Novi, 2015).

Mobile banking in the Sharia banking sector is an essential financial innovation that enhances customer access to banking services (Haridan et al., 2023; Sudarsono et al., 2022). The adoption of mobile banking in Sharia banking is influenced by technological factors, user trust, and compliance with Islamic financial principles (Usman et al., 2022). Research highlights that the ease of use and security of mobile banking applications play a significant role in customers' willingness to adopt these services (Sudarsono et al., 2022).

Behavioral Intention

Behavioral intention is a motivational factor influencing an individual's behavior, indicating their actual usage behavior (Azizah et al., 2022; Faqih, 2022). Mowen defines behavioral intention as a consumer's desire to act in a certain way when adopting, using, or disposing of a product or service. In the context of mobile banking adoption, behavioral intention reflects the user's willingness to utilize mobile banking services based on their perceived benefits and ease of use.

Several studies have shown that behavioral intention significantly influences the adoption of mobile banking services. Factors such as performance expectancy, effort expectancy, social influence, and price value play a crucial role in shaping users' behavioral intention toward mobile banking (Almaiah et al., 2023; Rezeki et al., 2023). A higher behavioral intention leads to increased usage behavior, making it a key determinant in technology adoption models.

Consumer Behavior Theory

Consumer behavior theory explains how purchasing decisions and technology adoption are influenced by external factors such as culture, social environment, and individual experiences (Rahman & Dewantara, 2017). This theory emphasizes the role of social groups, family, and past experiences in shaping consumer preferences and decision-making processes (Genkova, 2021; Shah & Asghar, 2023).

In the context of mobile banking adoption, consumer behavior theory highlights how cultural and social influences affect customers' willingness to use financial technology. Research has found that individuals are more likely to adopt mobile banking if they see their peers and family members using it, reinforcing the importance of social influence in financial technology adoption (Sarfaraz, 2017).

Unified Theory of Acceptance and Use of Technology (UTAUT-3)

The Unified Theory of Acceptance and Use of Technology (UTAUT-3), developed by Farooq et al. (2017), extends the UTAUT-2 model by integrating additional variables that influence technology adoption, particularly in the context of mobile banking. One of the key additions to this

framework is Personal Innovativeness, which reflects an individual's tendency to embrace and experiment with new technologies. This factor significantly influences Behavioral Intention (BI) and Use Behavior (UB), shaping how users adopt and continuously utilize mobile banking services.

The UTAUT-3 framework is particularly relevant in the context of Sharia banking, where social, structural, and contextual factors play a crucial role in shaping user behavior (Venkatesh, 2022). This model provides insights into how various determinants contribute to mobile banking adoption, including:

- Performance Expectancy – the perceived benefits of mobile banking in facilitating financial transactions.
- Effort Expectancy – the perceived ease of using mobile banking services.
- Social Influence – the role of social circles in shaping user decisions regarding technology adoption.
- Facilitating Conditions – external support, such as technological infrastructure and customer service availability.
- Hedonic Motivation – the extent to which users experience enjoyment in using mobile banking.
- Price Value – the perceived cost-benefit ratio of using mobile banking services.
- Habit – the degree to which mobile banking usage becomes an automatic behavior.
- Personal Innovativeness – users' openness to adopting new technologies.

These factors collectively influence Behavioral Intention (BI), which subsequently affects Use Behavior (UB) in mobile banking adoption. The relationship between these variables is illustrated in Figure 1.

Figure 1
UTAUT-3

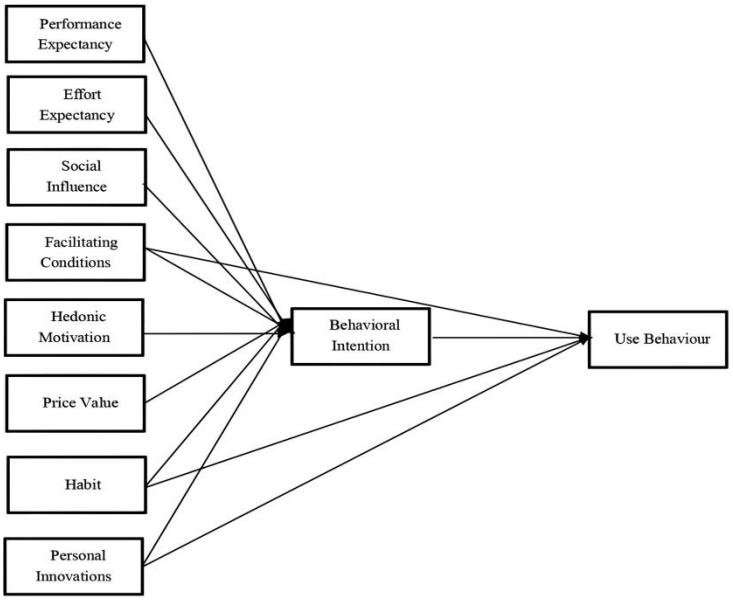

Figure 1 illustrates the UTAUT-3 framework used in this study, where Performance Expectancy, Effort Expectancy, Social Influence, Facilitating Conditions, Hedonic Motivation, Price Value,

Habit, and Personal Innovativeness act as independent variables affecting Behavioral Intention. Furthermore, Behavioral Intention and Facilitating Conditions directly influence Use Behavior. This model also examines the mediating role of Behavioral Intention in the relationships between Facilitating Conditions, Habit, and Personal Innovativeness with Use Behavior. Given the unique socio-economic and cultural characteristics of North Padang Lawas Regency, understanding these determinants is crucial in identifying barriers and opportunities to enhance mobile banking adoption, particularly within the framework of Sharia banking. By applying the UTAUT-3 framework, this study seeks to provide insights into the acceptance and adoption of Sharia mobile banking services, enabling financial institutions and policymakers to design strategies that enhance user engagement and promote digital financial inclusion.

METHOD

This study employs a quantitative research method to analyze the relationships between variables in the UTAUT-3 model using numerical data. The data were obtained through a survey of Sharia banking customers in North Padang Lawas Regency who have been using mobile banking services for at least six months.

The sample size of 200 respondents was determined based on Hair et al. (2010), which recommends that the minimum sample size should be 10 times the number of indicators in the most complex latent variable. Additionally, Slovin's formula was applied to ensure the adequacy of the sample size:

$$n = \frac{N}{1 + N(e)\text{^}2}$$

where:

- n = required sample size
- N = total population
- e = margin of error (5% or 0.05)

The sampling technique used was random sampling, ensuring that every individual in the population had an equal chance of selection. The respondent criteria were as follows:

- Active Sharia banking customers in North Padang Lawas Regency.
- Users who have been utilizing mobile banking services for at least six months.

The research instrument consists of a questionnaire developed based on indicators from the UTAUT-3 model. To ensure data quality, validity and reliability tests were conducted:

- Validity Testing:
  - Convergent validity was assessed using factor loading and Average Variance Extracted (AVE), with a threshold of >0.5.
  - Discriminant validity was evaluated using the Fornell-Larcker Criterion to ensure that each construct was distinct.
- Reliability Testing:
  - Composite Reliability (CR) and Cronbach's Alpha were used to measure internal consistency, with values >0.7 considered acceptable.

Data analysis was performed using the Structural Equation Modeling-Partial Least Squares (SEM-PLS) method with WarpPLS 7.0 software. The choice of SEM-PLS was justified by several considerations:

- Suitable for complex models involving multiple latent variables.
- Does not require normal distribution assumptions, making it more flexible in handling diverse datasets.
- Allows simultaneous analysis of relationships between latent variables and their indicators, ensuring greater accuracy.
- WarpPLS 7.0 provides robust statistical outputs, including effect size (f^2), predictive relevance (Q^2), and model fit indices (GoF), making it ideal for exploratory research.

By employing this approach, this study aims to provide a deeper understanding of the factors influencing Sharia mobile banking adoption and its implications for enhancing digital banking strategies in North Padang Lawas Regency.

RESULTS AND DISCUSSION

Outer Model Test

Results Loading Factor Test

The Convergent Validity Test assesses the extent to which the measurement variable reflects the concept being measured. Through factor loading, evaluation of the relationship between indicators and constructs is carried out to understand the overall representation of the variables.

Table 1
Loading Factor Test Results

Construct	Indicator	X1	X2	X3	X4	X5	X6	X7	X8	Y	Z	Critical Point	Conclusion
Performance Expectancy	PE1	0.819	0.658	0.616	0.569	0.574	0.517	0.520	0.632	0.622	0.343	0.060	Valid
	PE2	0.819	0.639	0.620	0.545	0.584	0.561	0.592	0.650	0.543	0.341	0.060	Valid
	PE3	0.880	0.688	0.650	0.574	0.608	0.581	0.626	0.672	0.560	0.381	0.060	Valid
	PE4	0.823	0.642	0.581	0.508	0.525	0.477	0.527	0.490	0.488	0.341	0.060	Valid
	PE5	0.818	0.732	0.635	0.552	0.590	0.544	0.601	0.553	0.528	0.358	0.060	Valid
Effort Expectancy	EE1	0.661	0.812	0.581	0.566	0.552	0.517	0.570	0.580	0.526	0.262	0.060	Valid
	EE2	0.679	0.891	0.619	0.569	0.618	0.592	0.636	0.610	0.500	0.338	0.060	Valid
	EE3	0.701	0.863	0.712	0.542	0.617	0.671	0.657	0.612	0.565	0.362	0.060	Valid
	EE4	0.665	0.779	0.679	0.523	0.517	0.583	0.533	0.626	0.495	0.320	0.061	Valid
Social Influence	SI1	0.722	0.742	0.880	0.665	0.636	0.654	0.665	0.708	0.578	0.316	0.060	Valid
	SI2	0.644	0.690	0.895	0.546	0.552	0.644	0.605	0.622	0.544	0.279	0.060	Valid
	SI3	0.572	0.574	0.827	0.597	0.558	0.462	0.523	0.470	0.461	0.248	0.060	Valid

Facilitating Conditions	FC1	0.555	0.539	0.592	0.855	0.570	0.422	0.450	0.493	0.489	0.200	0.060	Valid
	FC2	0.530	0.550	0.604	0.894	0.598	0.448	0.472	0.459	0.383	0.249	0.059	Valid
	PC3	0.618	0.601	0.588	0.819	0.719	0.546	0.594	0.594	0.426	0.319	0.060	Valid
Hedonic Motivation	HM1	0.638	0.641	0.642	0.687	0.853	0.570	0.597	0.627	0.584	0.276	0.060	Valid
	HM2	0.613	0.631	0.625	0.646	0.872	0.615	0.629	0.621	0.454	0.300	0.060	Valid
	HM3	0.518	0.561	0.524	0.606	0.870	0.559	0.577	0.538	0.412	0.235	0.060	Valid
	HM4	0.522	0.432	0.410	0.466	0.702	0.507	0.549	0.496	0.336	0.172	0.062	Valid
Price Value	Pv2	0.585	0.642	0.650	0.511	0.605	0.917	0.754	0.690	0.512	0.203	0.060	Valid
	PV3	0.569	0.608	0.566	0.468	0.618	0.890	0.746	0.637	0.447	0.279	0.059	Valid
	PV1	0.586	0.656	0.615	0.502	0.616	0.891	0.683	0.682	0.539	0.278	0.060	Valid
Habit	H1	0.637	0.653	0.620	0.509	0.626	0.743	0.892	0.699	0.474	0.181	0.060	Valid
	H2	0.558	0.588	0.545	0.496	0.593	0.658	0.844	0.583	0.422	0.214	0.060	Valid
	H3	0.548	0.584	0.579	0.450	0.586	0.716	0.887	0.590	0.427	0.203	0.060	Valid
	H4	0.651	0.667	0.653	0.590	0.666	0.691	0.848	0.670	0.470	0.260	0.060	Valid
Personal Innovativeness	PI1	0.556	0.544	0.494	0.467	0.582	0.670	0.612	0.803	0.521	0.206	0.060	Valid
	PI2	0.677	0.666	0.638	0.495	0.574	0.640	0.614	0.863	0.524	0.294	0.060	Valid
	PI3	0.572	0.589	0.577	0.480	0.568	0.593	0.595	0.843	0.458	0.201	0.060	Valid
	PI4	0.569	0.584	0.575	0.536	0.556	0.549	0.594	0.784	0.446	0.154	0.061	Valid
Behavioral Intentions	BI1	0.610	0.580	0.559	0.460	0.537	0.514	0.470	0.573	0.906	0.247	0.059	Valid
	BI2	0.584	0.549	0.545	0.454	0.448	0.492	0.466	0.499	0.906	0.341	0.059	Valid
User Behavior	UB1	0.272	0.256	0.208	0.146	0.182	0.230	0.153	0.245	0.256	0.715	0.060	Valid
	UB2	0.245	0.239	0.261	0.198	0.152	0.217	0.177	0.227	0.231	0.766	0.060	Valid
	UB3	0.392	0.324	0.247	0.303	0.331	0.219	0.224	0.197	0.257	0.721	0.060	Valid
	UB4	0.338	0.306	0.233	0.225	0.218	0.159	0.168	0.096	0.208	0.726	0.060	Valid

Table 1 presents the results of the loading factor test, which evaluates the convergent validity of the indicators for the measured constructs, including Performance Expectancy, Effort Expectancy, Social Influence, Facilitating Conditions, Hedonic Motivation, Price Value, Habit, Personal Innovation, Behavioral Intentions, and User Behavior. The results show that the majority of indicators for each construct demonstrate a loading coefficient exceeding the specified critical threshold, confirming their validity in representing the intended constructs.

Average Variance Extracted (AVE)

Test The following are the results of the AVE values of the hidden variables that have been observed:

Table 2
AVE Test Results

Variable	AVE	Critical Point	Conclusion
Performance Expectancy	0.692	0,5	Reliabel
Effort Expectancy	0.701	0,5	Reliabel
Social Influence	0.753	0,5	Reliabel
Facilitating Conditions	0.734	0,5	Reliabel
Hedonic Motivation	0.684	0,5	Reliabel
Price Value	0.809	0,5	Reliabel
Habit	0.754	0,5	Reliabel
Inovasi Personal	0.679	0,5	Reliabel
Behavioral Intentions	0.821	0,5	Reliabel
User Behavior	0.536	0,5	Reliabel

Source: Processed data, 2024

Table 2 presents the AVE values for variables such as Performance Expectancy, Effort Expectancy, Social Influence, Facilitating Conditions, Hedonic Motivation, Price Value, Habit, Personal Innovation, Behavioral Intentions, and User Behavior, all of which exceed the critical threshold of 0.5. This indicates that all variables are reliable in explaining variations in their respective indicators.

Discriminant Validity

Loading Discriminant Validity Tests, especially Cross Loading Tests, focus on differences between constructs measured in the relationships between constructs.

Table 3 Cross
Loading Test Results

Construct	Indicator	Velue	Critical Point	Conclusion
Performance Expectancy	PE1	0.819	0.7	Valid
	PE2	0.819	0.7	Valid
	PE3	0.880	0.7	Valid
	PE4	0.823	0.7	Valid
	PE5	0.818	0.7	Valid
Effort Expectancy	EE1	0.812	0.7	Valid
	EE2	0.891	0.7	Valid
	EE3	0.863	0.7	Valid
	EE4	0.779	0.7	Valid
Social Influence	SI1	0.880	0.7	Valid
	SI2	0.895	0.7	Valid
	SI3	0.827	0.7	Valid
Facilitating Conditions	FC1	0.855	0.7	Valid
	FC2	0.894	0.7	Valid
	FC3	0.819	0.7	Valid
Hedonic Motivation	HM1	0.853	0.7	Valid
	HM2	0.872	0.7	Valid
	HM3	0.870	0.7	Valid

	HM4	0.702	0.7	Valid
Price Value	PV1	0.917	0.7	Valid
	Pv2	0.890	0.7	Valid
	PV3	0.891	0.7	Valid
Habit	H1	0.892	0.7	Valid
	H2	0.844	0.7	Valid
	H3	0.887	0.7	Valid
	H4	0.848	0.7	Valid
Personal Innovativeness	PI1	0.803	0.7	Valid
	PI2	0.863	0.7	Valid
	PI3	0.843	0.7	Valid
	PI4	0.784	0.7	Valid
Behavioral Intentions	BI1	0.906	0.7	Valid
	BI2	0.906	0.7	Valid
User Behavior	UB1	0.715	0.7	Valid
	UB2	0.766	0.7	Valid
	UB3	0.721	0.7	Valid
	UB4	0.726	0.7	Valid

Source: Processed data, 2024

Table 3 presents the results of the Cross Loading Test, showing that all values indicate promising results. Each indicator of the constructs—Performance Expectancy, Effort Expectancy, Social Influence, Facilitating Conditions, Hedonic Motivation, Price Value, Habit, Personal Innovation, Behavioral Intentions, and User Behavior—demonstrates an adequate correlation value with its respective construct, exceeding the critical threshold of 0.7. This confirms that the indicators in each construct have a stronger correlation with the intended construct than with other constructs, ensuring clear discriminant validity.

Uji *Fornell-Larcker Criterion*

Table 4
Fornell-Larcker Criterion Test Results

Indikator	PE	EE	SI	FC	HM	PV	H	PI	BI	UB
PE	0.832									
EE	**0.807**	0.837								
SI	**0.746**	**0.772**	0.868							
FC	**0.661**	**0.657**	**0.694**	0.857						
HM	**0.693**	**0.689**	**0.670**	**0.732**	0.827					
PV	**0.645**	**0.706**	**0.679**	**0.549**	**0.681**	0.900				
H	**0.689**	**0.717**	**0.690**	**0.588**	**0.711**	**0.809**	0.868			
PI	**0.721**	**0.724**	**0.694**	**0.599**	**0.691**	**0.744**	**0.732**	0.824		

BI	**0.659**	**0.623**	**0.609**	**0.504**	**0.544**	**0.555**	**0.516**	**0.592**	0.906	
UB	**0.424**	**0.383**	**0.324**	**0.297**	**0.300**	**0.281**	**0.247**	**0.262**	**0.324**	0.732

Source: Processed data, 2024

Table 4 presents the results of the Fornell-Larcker Criterion Test, which evaluates discriminant validity by comparing the correlation between constructs. The results indicate that the value on the main diagonal is greater than the values outside the main diagonal, confirming that each construct accounts for more significant variance than the correlations with other constructs in the model.

Reliability

Table 5
Reliability Test Results

Variable	*Composite reliability*	Critical Point	Conclusion
Performance Expectancy	0.918	0,7	Reliable
Effort Expectancy	0.904	0,7	Reliable
Social Influence	0.901	0,7	Reliable
Facilitating Conditions	0.892	0,7	Reliable
Hedonic Motivation	0.896	0,7	Reliable
Price Value	0.927	0,7	Reliable
Habit	0.924	0,7	Reliable
Inovasi Personal	0.894	0,7	Reliable
Behavioral Intentions	0.902	0,7	Reliable
User Behavior	0.822	0,7	Reliable

Source: Processed data, 2024

Table 5 presents the Composite Reliability Test results, indicating high reliability for all variables, including 0.918 for performance expectancy, 0.904 for effort expectancy, 0.901 for social influence, 0.892 for facilitating conditions, 0.896 for hedonic motivation, 0.927 for price value, 0.924 for habit, 0.894 for personal innovation, 0.902 for behavioral intentions, and 0.822 for user behavior.

Inner Model Test Results

Analysis of the Coefficient of Determination (R^2)

R-squared (R^2) measures how much variation in the dependent variable can be explained by the independent variable.

Table 6
Determination Coefficient Analysis Test Results (R^2)

Variable	Coefficient of Determination	Value	Criteria
Behavioral Intentions	R-square	0.740	High
	Adjust R-square	0.729	High
User Behavior	R-square	0.296	Low
	Adjust R-square	0.281	Low

Source: Processed data, 2024

Predictive Relevance Analysis (Q^2)

Predictive Relevance (Q^2) measures how well it provides results to the research model.

Table 7
Predictive Relevance Analysis Test Results (Q^2)

	Q^2
Behavioral Intention	0.507
User Behavior	0.296

Source: Processed data, 2024

The endogenous variable in this study has a Q^2 value > 0. This shows that the model in this study has good predictive relevance.

Effect Size (f^2) Analysis

Table 8 presents the effect size (f^2) measurement results, which indicate the magnitude of influence that each independent variable has on the dependent variable in the model. The effect size classification follows Cohen's (1988) guideline, where:

- $f^2 \geq 0.02$ is considered a small effect**,**
- $f^2 \geq 0.15$ is considered a moderate effect**,** and
- $f^2 \geq 0.35$ is considered a large effect**.**

Table 8
Effect size (f^2) measure results

Variable	*Effect size* (f^2)	criteria
Performance Expectancy	0.363	*Big effect*
Effort Expectancy	0.021	*Low effect*
Social Influence	0.010	*Low Effect*
Facilitating Conditions	0.046	*Low effect*
Hedonic Motivation	0.011	*Low Effect*
Price Value	0.127	*Low Effect*
Habit	0.152	*Moderate Effect*
Inovasi Personal	0.101	*Low Effect*

Source: Processed data, 2024; Cohen (1988)

The findings of this study have important implications for Sharia banking institutions and policymakers. Table 8 presents the effect size (f^2) measurement results, showing how much influence each independent variable has on the dependent variable in the model. Given that Performance Expectancy has the strongest effect, banks should emphasize the functional benefits of mobile banking, such as transaction efficiency and accessibility, to enhance user adoption. Strengthening habit formation strategies, such as promotional incentives and simplified interfaces, could also encourage continued usage, as Habit has a moderate effect on behavioral intention. Although Effort Expectancy and Facilitating Conditions have a small effect, ensuring a reliable banking infrastructure and customer support system remains essential for maintaining user satisfaction. Additionally, the low impact of Social Influence suggests that mobile banking adoption in this context is driven more by individual utility rather than social persuasion. Understanding these factors allows financial institutions to prioritize key drivers of adoption and optimize resources effectively to support the growth of Sharia mobile banking services.

Goodness of Fit (GoF) Analysis

Goodness of Fit (GoF) is a measure of the suitability of a model. The higher the GoF value, the better the model fits the data.

Table 9
Goodness of Fit (GoF) Measurement Results

Variable	Nilai GoF	Criteria
Behavioral Intentions	0.609	*Big Effect*

Source: Processed data, 2024

The behavioral intentions variable has a GoF value of 0.609, indicating a significant effect in adjusting the model, as shown in Table 9, indicating a significant effect in adjusting the model. This indicates a large degree of agreement between the model created and the data observed in the context of the behavioral intentions variable.

Hypothesis Test Results

Hypothesis testing was conducted at a significance level of 0.05 using a one-tailed test, as the hypotheses in this study were directional, predicting a positive influence of independent variables on the dependent variable. A one-tailed test was chosen to enhance statistical power and detect the expected directional effects more efficiently. This approach is appropriate when prior literature and theoretical frameworks support a specific relationship direction. The implication of this choice is that it allows for a more focused analysis of the hypothesized relationships while limiting the ability to detect effects in the opposite direction

Table 10
Hypothesis Analysis Results

No	Hypothesis	*Path Coefficient*	*P-Values*	Interpretation
1	X1→Y	0.508	<0.001	Confirmed
2	X2→Y	0.031	0.331	Not Confirmed
3	X3→Y	0.016	0.410	Not Confirmed
4	X4→Y	-0.083	0.117	Not Confirmed
5	X5→Y	0.017	0.405	Not Confirmed
6	X6→Y	0.200	0.002	Confirmed
7	X7→Y	0.248	<0.001	Confirmed
8	X8→Y	0.152	0.014	Confirmed
9	Y→Z	0.293	<0.001	Confirmed
10	X4→Z	0.234	<0.001	Confirmed
11	X7→Z	0.136	0.024	Confirmed
12	X8→Z	0.104	0.068	Not Confirmed
13	X4→Y→Z	-0.024	0.312	No Mediation
14	X7→Y→Z	0.073	0.071	No Mediation
15	X8→Y→Z	0.045	0.185	No Mediation

Source: Processed data, 2024

Table 10 presents the hypothesis test results, which show that performance expectancy positively affects behavioral intention. Effort expectancy has a positive effect on behavioral intention, which is not supported by the data from this study. This research data does not support the positive effect of social influence on behavioral intention. Thus, the third hypothesis was not confirmed in this study. This research data does not support facilitating Conditions' positive influence on behavioral intention. Thus, the fourth hypothesis still needs to be confirmed in this study. This research data does not support hedonic motivation's positive influence on behavioral intention. Thus, the fifth hypothesis was not confirmed in this study. Performance expectancy has a positive effect on behavioral intention. Thus, the sixth hypothesis is confirmed in this study. Habit has a positive effect on behavioral intention. Thus, the seventh hypothesis is confirmed in this study. Personal innovations have a positive effect on behavioral intention. Thus, the eighth hypothesis is confirmed in this study. The behavioral intention has a positive effect on user behavior. Thus, the ninth hypothesis is confirmed in this study. Facilitating conditions have a positive effect on user behavior. Thus, the tenth hypothesis is confirmed in this study. Habits have a positive effect on user behavior. Thus, the eleventh hypothesis is confirmed in this research. This research data does not support the positive influence of personal innovations on behavioral intention. Thus, the twelfth hypothesis was not confirmed in this study.

Behavioral intention does not mediate the relationship between facilitating conditions and mobile banking user behavior. This indicates that external support, such as infrastructure and technical assistance, does not significantly influence user behavior through behavioral intention. Consequently, the thirteenth hypothesis was not confirmed in this study. Similarly, behavioral intention does not mediate the relationship between habit and mobile banking user behavior, suggesting that habitual use does not necessarily lead to continued adoption via behavioral intention, leading to the rejection of the fourteenth hypothesis. Additionally, behavioral intention does not mediate the relationship between personal innovativeness and mobile banking user behavior. This finding implies that individual openness to new technology does not significantly translate into behavioral intention, affecting actual mobile banking usage. These results highlight that while these factors may have some influence, their impact on behavioral intention is not strong enough to drive user behavior in the context of Sharia banking adoption in North Padang Lawas Regency.

The influence of performance expectancy on behavioral intention among Islamic banking mobile banking users

In the context of UTAUT and UTAUT-3, performance expectancy is a factor that influences users' intentions to use technology. Performance expectancy refers to an individual's perception of how much technology will improve their performance in specific tasks (Venkatesh, 2022). The results of this research state that performance expectancy positively and significantly influences behavioral intention among Islamic banking mobile banking users in North Padang Lawas regency. If users have high-performance expectations for Sharia mobile banking, they tend to have more positive intentions to use the service. Positive performance expectations make users believe that using mobile banking will provide significant benefits in managing their finances in a manner that complies with sharia principles. The results of this research are based on the research by Salimon et al. (2023), Rana et al. (2019), and Cahyani et al. (2022). Users with high-performance expectations are more likely to use mobile banking continuously. Their belief in the benefits and performance of technology will help maintain their intention to use Islamic banking

mobile banking over time. So, it can be concluded that there is a relationship between performance expectancy and behavioral intentions of Sharia bank customers who use Sharia bank mobile banking in North Padang Lawas.

The influence of effort expectancy on behavioral intention among Islamic banking mobile banking users

The results indicate that Effort Expectancy does not significantly affect Behavioral Intention among Sharia banking mobile banking users in North Padang Lawas Regency. This finding deviates from UTAUT-3 predictions, where ease of use is expected to influence adoption. A possible explanation is that users already perceive mobile banking as easy to use, making effort expectancy irrelevant in their decision-making. Instead, they focus more on perceived benefits, trust, and security rather than the effort required to operate the system (Bepe, 2022; Hilal & Neira, 2022). This aligns with Salimon et al. (2023), which found that in Islamic banking, trust and perceived usefulness play a more dominant role than ease of use. Additionally, technical issues in mobile banking applications may lead users to prioritize service reliability over usability.

The influence of social influence on behavioral intention among Sharia banking mobile banking users

The study also finds that Social Influence does not significantly impact Behavioral Intention, contradicting UTAUT-3 assumptions. This may be due to socioeconomic and cultural factors, where users rely more on personal trust and adherence to Islamic financial principles rather than peer recommendations when adopting mobile banking. Previous research Rana et al. (2019) also supports this, showing that trust and religious values influence technology adoption in Islamic banking more than social persuasion. Moreover, the lack of widespread financial literacy about Islamic banking suggests that users require more educational resources rather than relying on peer influence to adopt mobile banking services.

The influence of facilitating conditions on behavioral intention among mobile banking users of Sharia banking

In using Sharia banking mobile banking, facilitating conditions can be interpreted as factors in the user's environment. They can facilitate or hinder their ability to use mobile banking services (Alalwan et al., 2016; Mujahed et al., 2022). The results of this research state that facilitating conditions do not affect behavioral intention among Sharia banking mobile banking users in North Padang Lawas regency. Mobile banking users may have concerns regarding the security and privacy risks of using such technology (Almaiah et al., 2023). Although facilitating conditions such as device availability and internet access are essential, if users have a high perception of risk, they may be worried about adopting the technology even though th e facilitating conditions are adequate (Teng et al., 2022). Users' self-confidence in mobile banking technology can also influence their behavioral intention (Fitriasari et al., 2024). Although facilitation conditions may be adequate, if users do not feel confident or capable of using the technology, they may not intend to adopt it.

The influence of hedonic motivation on behavioral intention among Sharia banking mobile banking users

Hedonic shopping motives are based on hedonic needs, namely the need for a pleasant shopping experience and spontaneous, impulsive purchases involving emotional aspects. These aspects are related to feelings, beauty, prestige, etc. In the results of this research, hedonic

motivation does not significantly affect behavioral intention among Sharia banking mobile banking users in North Padang Lawas regency. The results of this research align with research conducted by Hanzaeea & Javanbakht (2013) which states that there is no influence of hedonic motivation on behavioral intentions. According to him, practical values significantly influence behavioral intentions more than hedonic values.

The influence of price value on behavioral intention among Sharia banking mobile banking users

In the context of Islamic mobile banking, price value can be interpreted as the user's perception of the relationship between the costs of using mobile banking and the benefits they receive from the service (Almaiah et al., 2023; Hijazi, 2022). The results of this research state that price value influences behavioral intention among Sharia banking mobile banking users in North Padang Lawas regency. Mobile banking users consider the benefits they gain from using the service about the fees they pay (Emon et al., 2023). Suppose users believe that the benefits they get from mobile banking (such as convenience, accessibility, and efficiency) outweigh the costs they pay. In that case, they are more likely to have a high intention to use the service (Ramabale, 2024; Venkatesh, 2022). So, it can be concluded that there is a relationship between price value and behavioral intention because the price value that Sharia Bank customers will pay should be more adjusted to customers who are used to conventional bank services so that behavioral intentions arise in using Mobile Banking at sharia banks in North Padang Lawas.

The influence of Habit on behavioral intention among Sharia banking mobile banking users

In UTAUT-3, price value directly influences users' intentions to use technology. This means that the lower the user's perceived cost of using Islamic banking mobile banking, the higher the possibility that they have a solid intention to use it (Luarn & Lin, 2005). The results of this research state that habit influences behavioral intention among Sharia banking mobile banking users in North Padang Lawas regency. Using mobile banking often becomes a habit because of its ease and convenience (Orehovački et al., 2023; Sharma, 2023). This research is based on previous research results, which concluded that there is a relationship between habit and behavioral intention in determining the intention to use bank mobile banking. Factors influencing habits towards the intention to use mobile banking are the customer's trust and comfort in using mobile banking services (Tsania & Solekah, 2023).

The influence of personal innovation on behavioral intention among Sharia banking mobile banking users

In UTAUT-3, personal innovation directly influences users' intentions to use technology. This means that the higher the level of personal innovation an individual has, the higher the possibility that they have a solid intention to use it (Aliu, 2024). The results of this research state that personal innovation influences behavioral intention among Sharia banking mobile banking users in North Padang Lawas regency. Users with a high level of personal innovation tend to be interested in new technology and innovation in the banking industry. Research by Maulani & Handayani (2023) shows that personal innovation significantly influences mobile banking behavioral intentions in the Jabodetabek area. Users with high levels of personal innovation tend to be more open to changes in technology and behavior. They are more ready to change how they conduct financial transactions if they see significant benefits in using mobile banking, which influences their behavioral intention.

The influence of behavioral intention on user behavior of Sharia banking mobile banking users

In UTAUT-3, personal innovation has a direct influence on user behavior (Febrianti, 2022). This means that the higher the level of personal innovation a user has, the greater the possibility they will be active in using mobile banking application features and carrying out various financial transactions or activities (Almaiah et al., 2023; Venkatesh et al., 2012). The results of this research state that personal innovations do not affect user behavior among Islamic banking mobile banking users in North Padang Lawas regency. Users with a high level of personal innovation tend to be interested in new technology and innovation in the banking industry. They are more open to trying new services, such as mobile banking, and strongly desire to adopt them (Venkatesakumar et al., 2021).

Behavioral intention mediates facilitating conditions toward mobile banking user behavior in Sharia banking

The research results show that facilitating conditions do not significantly influence user behavior through behavioral intention in the adoption of Sharia mobile banking (Fajriyah et al., 2023). This suggests that while adequate infrastructure, internet access, and customer support are available, they do not necessarily increase users' behavioral intention to adopt mobile banking. One possible explanation is that having access to mobile banking facilities does not always translate into interest or necessity for usage, as some users may still prefer conventional banking methods (Saprikis et al., 2022). This finding contradicts the basic concept of the user acceptance model in UTAUT-3 Farooq et al. (2017), which posits that individual responses to information technology directly and indirectly influence actual usage behavior. However, in the context of North Padang Lawas, external support alone may not be sufficient to drive mobile banking adoption.

Behavioral intention mediates habit toward mobile banking user behavior in Sharia banking

The research results indicate that habit does not significantly affect mobile banking user behavior through behavioral intention (Kamboj et al., 2022; Tarawneh et al., 2023). This means that even though users may develop a routine of engaging with mobile banking, it does not necessarily translate into an increase in behavioral intention that influences actual usage behavior. One possible reason is that users may use mobile banking only when necessary rather than as a habitual financial practice, or they may still rely on traditional banking methods for certain transactions. This finding is inconsistent with the UTAUT-3 framework (Farooq et al., 2017), which assumes that habit plays a direct and indirect role in technology adoption. In the context of North Padang Lawas, habit formation alone may not be a dominant factor in shaping long-term mobile banking usage.

Behavioral intention mediates personal innovativeness toward mobile banking user behavior in Sharia banking

The research results show that personal innovativeness does not significantly influence mobile banking user behavior through behavioral intention (Abu-Taieh et al., 2022). This suggests that while some users may be open to adopting new technology, their willingness to explore innovations does not always translate into continued usage behavior. Possible reasons include trust concerns, religious considerations, or skepticism about digital transactions, which may prevent users from fully integrating mobile banking into their financial routines (Budiharseno & Kim, 2023). Additionally, users may view mobile banking as a supplementary service rather

than a primary financial tool, leading to inconsistent adoption patterns despite their openness to technological advancements. Although UTAUT-3 Farooq et al. (2017) suggests that individual openness to technology adoption influences actual use, this study finds that personal innovativeness alone is not a sufficient determinant in the context of Sharia banking in North Padang Lawas. Therefore, other factors, such as perceived security, compliance with Sharia principles, and digital literacy, may play a more crucial role in shaping long-term mobile banking usage.

CONCLUSION

The findings of this study conclude that performance expectancy, price value, habit, and personal innovativeness positively and significantly influence behavioral intention, indicating that users are more likely to adopt Sharia mobile banking when they perceive it as beneficial, affordable, and when its usage becomes habitual. However, effort expectancy, social influence, facilitating conditions, and hedonic motivation do not significantly affect behavioral intention, suggesting that ease of use, peer influence, external support, and enjoyment are not primary drivers of adoption. Additionally, behavioral intention, facilitating conditions, and habit positively influence user behavior, confirming that users with strong adoption intent, adequate banking infrastructure, and habitual engagement are more likely to continue using mobile banking. In contrast, personal innovativeness does not significantly affect user behavior, implying that openness to technology alone is not enough to sustain mobile banking usage. The mediation analysis further reveals that behavioral intention does not mediate the relationship between facilitating conditions, habit, and personal innovativeness with user behavior, highlighting the need for additional factors such as trust, perceived usefulness, and regulatory assurances to strengthen mobile banking adoption in Sharia banking. Despite its contributions, this study has some limitations, including a limited sample scope, reliance on self-reported data, and the exclusion of external factors such as regulatory policies and macroeconomic conditions. Future research should expand the study scope, integrate qualitative insights, and explore additional variables such as religiosity, digital financial inclusion, and artificial intelligence in Islamic banking services to provide a more comprehensive understanding of mobile banking adoption.

RECOMMENDATION

To enhance mobile banking adoption, Islamic banks should prioritize improving performance expectancy, price value, and habit formation strategies by educating users on the functional benefits of mobile banking and offering loyalty programs or incentives to encourage regular usage. Since facilitating conditions do not significantly impact behavioral intention, banks should not solely focus on infrastructure improvements but instead build consumer trust, enhance financial literacy, and promote the convenience of mobile banking to increase adoption. Additionally, as habit plays a significant role in continued mobile banking usage, financial institutions should implement reward-based programs, personalized user experiences, and automated transaction features to encourage habitual engagement. Strengthening security and compliance measures, simplifying the user interface, and offering multilingual support can further enhance customer experience and trust. Finally, targeted marketing campaigns that address Sharia

compliance concerns and digital transaction security can help attract hesitant users, ensuring broader acceptance and sustained mobile banking adoption in the Islamic financial sector.

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