

ABSTRACT

One of the biggest challenges that islamic mobile banking is facing today is that the number of users is far less than that of conventional mobile banking. This research aims to determine and analyze the influence of the modified UTAUT 2 model's factors on the use of islamic mobile banking by customers.

The research population is muslim Generation Z who are users of islamic mobile banking in Semarang City who were filtered into 100 samples using a purposive sampling approach. The data collection method is a questionnaire that is measured using a Likert scale. The analysis technique used in this study is Partial Least Squares-Structural Equation Modeling (PLS-SEM) using the SmartPLS 3 application.

The results show that the intention of muslim Generation Z in Semarang City to use islamic mobile banking is positively and significantly influenced by Performance Expectancy, Hedonic Motivation, Price Value, Habit, Perceived Credibility, and Religiosity, but not influenced by Effort Expectancy, Social Influence, and Facilitating Conditions. The results also find that Habit and Behavioral Intention affect the actual use of islamic mobile banking positively and significantly, while Facilitating Conditions has no influence at all. The research model is proven to be strong in explaining 81.6% of behavioral intention and 76% of islamic mobile banking usage behavior.

Keywords: Islamic Bank, Mobile Banking, Perceived Credibility, Religiosity, UTAUT 2