

ABSTRACT

This research aims to analyze the TAM 2 theory in influencing the adoption of Islamic mobile banking among Indonesian millennial society. The study focuses on the adoption of Islamic mobile banking due to its increasing user base over the years.

A quantitative approach is used to analyze the adoption of Islamic mobile banking. The analysis tool employed is SEM-PLS with SmartPLS as the application used to explain the research model. A total of 236 respondents were purposively selected to obtain millennial respondents who use Islamic mobile banking.

The research findings indicate that subjective norms variables have an impact on image. Subjective norms, image, job relevance, output quality, result demonstrability, and perceived usefulness influence perceived usefulness. Perceived usefulness and perceived ease of use variables affect behavioral intention. Behavioral intention influences usage behavior, and the experience variable moderates the relationship between subjective norms and perceived usefulness. Only the result demonstrability variable does not affect perceived usefulness, while experience and voluntariness variables do not have any influence in moderating the relationship between subjective norms and behavioral intention in using Islamic mobile banking.

Keywords: Islamic Mobile banking, TAM 2, Teknologi, Millennial