

ABSTRACT

The aim of this research is to develop a conceptual model that explains the important factors affecting Islamic mobile banking adoption in Indonesia. Based on the data collected through a survey, structural equations modeling and path analysis were utilized to test the hypotheses. In total, 157 questionnaires were collected from Indonesian customers. The results show that perceived risk, compatibility, perceived ease of use, attitude, subjective norms and perceived behavioral control were found directly and/or indirectly influencing users' intention to adopt Islamic mobile banking, whereas perceived usefulness showed no significant impact on attitude towards intention to adopt Islamic mobile banking. The study fills a gap in the literature by exploring digital readiness influence on adoption through testing the variable compatibility on the intention to adopt Islamic mobile banking in Indonesia.

Keywords *Islamic mobile banking, Planned behavior, Technology acceptance*