ACCEPTANCE OF ISLAMIC MOBILE BANKING IN GIVING DONATION: DO TRUST AS A MEDIATION?

PENERIMAAN MOBILE BANKING SYARIAH DALAM PEMBERIAN DONASI: APAKAH KEPERCAYAAN SEBAGAI MEDIASI?

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ABSTRACT

*T*his study analyzes the interest in using donation payment services in Islamic bank mobile banking. Using the Technology Acceptance Model (TAM), variables that can affect interest are analyzed. Some of the variables used are Perceived Ease of Use (PEU), Availability of Islamic Features (AIF), Perceived Risk (PR), and Trust. This study specifically used trust variables as mediation. Data obtained using questionnaires to 118 respondents were then analyzed using SEM-PLS with Smart-PLS 3 software. The results of this study show that the Variable Availability of Islamic Features (AIF) is the primary variable in increasing trust, while Perceived Ease of Use and Perceived Risk are not following the hypothesis proposed. This research has implications for the development of Islamic banks, especially related to the use of donation payment service features using mobile banking. If it wants to increase interest in customers using mobile banking, especially in donation payments, Sharia banking must increase trust in Islamic banks.

Keywords: Giving Donation, Mobile Banking, Technology Acceptance Model, Trust.

ABSTRAK

Penelitian ini menganalisis minat penggunaan layanan pembayaran donasi (ziswaf) pada mobile banking bank syariah. Dengan menggunakan Technology Acceptance Model (TAM) dianalisis variabel-variabel yang dapat mempengaruhi minat. Beberapa variabel yang digunakan adalah Perceived Ease of Use (PEU), Availability of Islamic Features (AIF), Perceived Risk (PR) dan Trust. Penelitian ini secara khusus menggunakan variabel kepercayaan sebagai mediasi. Data diperoleh dengan menggunakan kuesioner kepada 118 responden kemudian dianalisis menggunakan SEM-PLS dengan software Smart-PLS 3. Hasil penelitian ini menunjukkan bahwa Variabel Availability of Islamic Features (AIF) merupakan variabel utama dalam meningkatkan kepercayaan, sedangkan Perceived Ease of Use dan Perceived Risk tidak sesuai dengan hipotesis yang diajukan. Penelitian ini mempunyai implikasi bagi perkembangan bank syariah khususnya terkait penggunaan fitur layanan pembayaran donasi menggunakan mobile banking. Perbankan Syariah apabila ingin meningkatkan minat dalam nasabah menggunakan mobile banking khususnya dalam pembayaran donasi harus meningkatkan kepercayaan terhadap bank syariah.

Kata Kunci: Kepercayaan, Mobile Banking, Pemberian Donasi, Technology Acceptance Model.

INTRODUCTION

The development of the telecommunications world in Indonesia has given birth to a new economy called the Digital Economy. The increasing use of the internet has encouraged a shift in traditional trading methods towards modern trade or currently known as digital (Barbonis & Laspita, 2005). As of 2021, internet users in Indonesia have reached 62.10 percent of the population. The high internet use cannot be separated from the rapid development of cellular phones, where in 2021, 90.54 percent of households will have cellular phones (BPS, 2021).

The increasingly fast use of the Internet also encourages innovation in banking services by providing digital services such as mobile banking (Wardani, 2021). Mobile banking services make it easier for customers to access information and perform various banking transactions such as transfers, payments, balance checks, account mutations, credit card bill payments, online purchases, e-wallet transactions and e-cash. However, with the development of various digital services, banks must convince customers to continue to adopt and use these services (Mulia et al., 2020).

Islamic banking is part of the banking industry in Indonesia. The development of digital technology today also makes Islamic banking provide mobile banking services. This service is intended so that Islamic banking can compete in the banking industry with conventional banks and fellow Islamic banks themselves (Tabrani et al., 2018). Mobile banking services of Islamic banks are generally the same as conventional banks. However, there are services very different from conventional banks, namely donation payment services such as zakat, infaq, alms, and waqf (ziswaf).

The use of bank digital *mobile banking* services to pay zakat to amil zakat institutions has enormous potential. In November 2022, the Islamic banking industry's third-party funds of amil zakat institutions reached IDR 5.62 trillion. This figure is relatively stable compared to the previous year (Bank Indonesia, 2022). The increasing collection of ziswaf through inclusive digital services of Islamic banks is expected to maximise the role of ziswaf as a complement to economic financing to prosper the community.

The use of mobile banking is very dependent on customer trust. Several studies explain that customer trust strongly influences loyalty to mobile banking use; Yussaivi et al., 2021; Parayil et al., 2022; Suhartanto et al., 2022). Therefore, banking adoption also depends on customers' trust, especially in donating.

Some researchers use technology acceptance models such as Technology Acceptance Models (TAM) developed by Davis (1989) in predicting the adoption of *mobile banking* use (as done by Rahayu, 2016; Kurniawati et al., 2017; Fadlan &; Dewantara, 2018; Venerable et al., 2020; Ismail &; Purwani, 2021; Wardani, 2021). Other researchers, such as Setyono (2022) and (Rustam &; Novi, 2015,) combine the TAM model and the Theory of Planned Behavior (TPB). In addition, predicting the adoption of the use of banking cars I also carried out with UTAUT and UTAUT2 models (Romadoni &; Al Banna, 2022; Yuliana &; Aprianingsih, 2022).

This study will use the TAM model by including trust variables as mediation variables influencing intentions in *mobile banking* adoption, especially in donating as zakah, infak, alms and waqf. As explained above, the attitude to mobile banking is strongly influenced by trust variables. Mustika &; Puspita (2021) explain that trust

can mediate variables in the TAM model, such as Perceived Ease, Availability of Islamic Features, and Risk Perception. Moreover, this research will be specific to the use of Islamic Bank mobile banking in the payment of donations, which is very dependent on the customers' trust.

LITERATURE REVIEW

Islamic Mobile Banking

Mobile banking is a product or service offered by banks to conduct both financial and non-financial transactions using mobile devices such as mobile phones, smartphones or tablets (Shaikh &; Karjaluoto, 2015). Mobile banking makes banking services more practical in conducting interbank money transfers, payments, purchases, loans, and other services. Mobile banking services also provide facilities for managing customer accounts without visiting a branch office (Wardani, 2021).

Islamic Mobile banking services are generally the same as conventional bank mobile banking. Islamic mobile banking also provides portable services such as money transfers, balance checking, payments and other transactions, shopping, digital wallet top-ups and others (Goh & Sun, 2014).

Technology Acceptance Model (TAM)

The TAM model was first developed by Davis (1989) to determine the influence of internal factors, namely attitudes, intentions and habits, in the use of information technology applications by considering the focus on usefulness and ease of use. Davis (1989) developed the construction of TAM by using several factors such as perceived usability, perceived ease of use, attitude, intention, and behaviour of technology. He added some aspects from external perspectives such as experience and complexity.

The TAM model plays a role in understanding the factors influencing a person to accept and use technology. A person will use this technology if they know

the positive benefits of its use (Thompson et al., 1991). In this study, TAM was used to assess the acceptance of Islamic bank banking customers in Gorontalo Province towards mobile bank services in terms of payment of donations such as zakat, infak, alms, waqf and others.

Perceived Ease of Use (PEU)

Perceived Ease of Use (PEU) is the belief in using technology or services because it is considered easy and beneficial (Davis, 1989). Someone uses technology because it requires less effort (Venkatesh &; Davis, 2000). Therefore, according to Rauniar et al. (2014), PEU can influence a person's attitude toward technology. Haider et al. (2018) found that PEU is a substantial variable in influencing intentions in using mobile banking. Some studies also show similar things where PEU is a variable that can positively influence intentions, as done by Rustam &; Novi (2015); Ismail &; Purwani (2021); Mulia et al. (2020); Setyono (2022). In this study, if the PEU of Islamic bank customers is high, public trust and intention towards using Islamic mobile banking services for donation payments.
H₁: Perceived Ease of Use (PEU) positively affects Trust

Availability of Islamic Features

Service features are essential in fostering consumer confidence in online transactions (Rithmaya, 2016), including using mobile banking. Complete features can attract interaction and become influential in attracting customers to use mobile banking services. Customers will prefer to use mobile banking with complete features and more updates. Mustika & Puspita (2021) revealed that the availability of complete features can increase customer confidence in using mobile banking. Therefore, this study proposes that Islamic features can increase public confidence in mobile banking, especially in paying donations.
H₂: Availability of Islamic Features positively affects trust

Perceived Risk (PR)

Bauer (1960) was the first to formulate the concept of perceived risk by mentioning that consumers make purchase choices subjectively under certain conditions. PR arises in conditions of uncertainty and consequences of consumer actions that pose risks (Lu et al., 2005), which can create opportunities for loss (Mustika &; Puspita, 2021).

Islamic bank mobile banking cannot be separated from technological risks. The risks that occur due to using mobile banking technology can arise due to internal and external disturbances, as happened to Bank Syariah Indonesia (BSI) on Monday, May 8, 2023, where BSI's digital service network was disrupted due to a cyberattack (Kompas, 2023). As a result of the attack, for approximately four days, BSI's digital services could not function, which impacted reducing customer trust.

Mustika & Puspita (2021) explained that PR negatively affects customer trust and intentions in using mobile banking. The high risk of using mobile banking can reduce trust, reducing customer intentions in transacting using mobile banking. Therefore, this study proposes that PR can reduce public trust and intention to make donations using Islamic bank mobile banking services.

H3: Perceived Risk (PR) negatively affects Trust

Trust

Trust is crucial in the relationship between banks and customers. The bank's customer relationship is built on trust (Al-Malak &; Alnawas, 2010). Customers using online services are in two conditions simultaneously, uncertainty and vulnerability risk (Doney & Cannon, 1997), so trust is needed (Doll &; Torkzadeh, 1988).

Trust in the institution is essential to maintain the continuity of donor donations. Sargeant & Woodliffe (2007) explain the critical relationship between the level of trust in institutions and the sustainability of donations made. This is also supported by Hasan & Hassan (2019), who explained that trust positively impacts maintaining the continuity of donations. This study proposed that customer trust in digital services would increase the intention to pay donations using mobile banking.

H4: Trust positively affects Intention

Intention

The intention is the level of desire or intention to use the system continuously in the future (Venkatesh, 2021). Behavioural intention is an individual's desire to do something. When someone intends to do something, it can be seen from their behaviour and trust in others (Jogiyanto, 2007). The intent to use mobile banking services is measured by the proportion of technology used in choosing to utilize existing systems. If connected with this research, intention means customers at banks in Gorontalo Province tend to act before deciding to use Islamic bank mobile banking services.
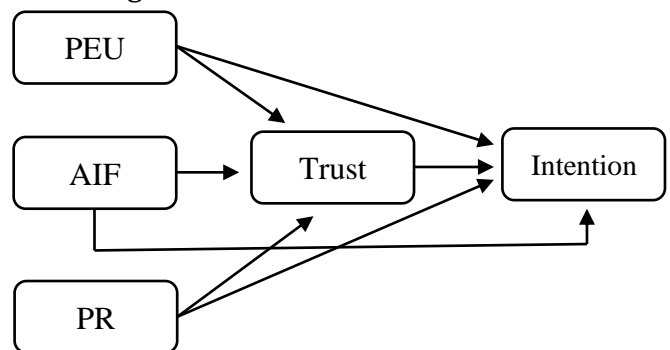

Figure 1. Research Framework

METHOD

This research is quantitative. This study analyzes the effect of variables Perceived Ease of Use, Availability of Islamic Features, and Perceived Risk on the intention of using mobile banking in donation payments mediated by trust variables.

Existing variables and indicators were analyzed using the SEM-PLS method using Smart-PLS 3 software. The population is Islamic bank customers in Gorontalo Province who have used mobile banking

services to pay donations such as zakat, infak, alms, and waqf. Because there is no exact number of customers who use mobile banking services in the province, the sample in this study uses convenience sampling.

According convenience sampling techniques are used to facilitate researchers in taking research data, especially for relatively unknown data with certainty about the number of populations. The data collection in this study used a questionnaire in the form of a Google form. The questionnaire is divided into two parts: the demographic section of respondents and research questions according to the indicators in their respective variables.

The criteria for respondents taken into the sample were Islamic bank customers who had used donation services such as zakat, infaq, alms, and waqf on mobile banking. Hair et al. (2017) explained that the sample size could use a maximum likelihood estimation (MLE) estimation model *or as much as 5-10 times the number of indicators tested (*Becker &; Ismail, 2016). Based on the above, the study's minimum number of samples s 18 indicators multiplied by 5 (constructs) = 90 respondents. The total number of respondents who participated in this study was at least 90. The total number of respondents obtained in this study was 118 respondents. The indicators of each variable can be seen in Table 1.

Table 1. Research Variables and Indicators

Variable	Indicators	Code	Hypothesis
Perceived Ease of Use (PEU)	Donation Services (Ziswaf) at Islamic Bank M-Banking can be learned easily.	Pe_1	Positive
	I find using the donation service (Ziswaf) at M-banking Bank Syariah easy and skilled.	Pe_2	
	Donation Services (Ziswaf) operation at Islamic Bank M-Banking is relatively easy.	Pe_3	
Availability of Islamic Features (AIF)	Donated products and services (Ziswaf) on M-Banking provide easy access to information.	$.ai_1$	Positive
	I feel the diversity in donation services (Ziswaf) at Islamic Mobile Banking.	$.ai_2$	
	The donation service (Ziswaf) on M-Banking provides various features and information.	$.ai_3$	
	There is an innovation in donation services (Ziswaf) in Islamic bank m-banking.	$.ai_4$	
Perceived Risk (PR)	Donation services (ziswaf) in Islamic bank m-banking are vulnerable to fraud opportunities.	pr_1	Negative
	Donation services (ziswaf) at Islamic bank m-banking require high costs to access.	pr_2	
	Donation services (ziswaf) in Islamic bank m-banking are not effective and efficient.	pr_3	
Trust (T)	Donation services (ziswaf) at Islamic Mobile Banking provide information as is.	t_1	Positive
	Donation services (ziswaf) at Islamic bank m-banking provide security guarantees for transactions.	T.2	
	Donation services (ziswaf) at Islamic bank m-banking provide confidentiality guarantees for transactions.	t_3	

	Donation services (ziswaf) at Islamic bank m-banking provide guarantees conveyed to mustahik.	t_4	
Intention (I)	Donation services (ziswaf) in Islamic bank m-banking make customers refer services to others.	i_1	
	Donation services (ziswaf) in Islamic bank m-banking foster transaction intention.	i_2	
	Donation services (ziswaf) at Islamic bank m-banking are a priority.	i_3	
	Donation services (ziswaf) at Islamic bank m-banking make you always look for information about ziswaf.	i_4	

RESULTS AND DISCUSSION

Respondent Demographics

This study wants to see how Islamic banking customers intend to use donation payment services (ziswaf) on Islamic bank mobile banking. Respondents in this study amounted to 118 Islamic bank customers in Gorontalo Province who had made Ziswaf payments through the Islamic bank mobile banking application. In Table 2, most respondents are Women, 64%, and 36% are men. The majority of age ranges are under 36 years old or can be called the millennial generation, and 13% are Generation Z. This shows that the younger generation has enormous potential to become donors in donation programs that use the Ziswaf service feature on Islamic bank mobile banking. The mobile banking that is widely used is BSI mobile banking at 57% and Bank Muamalat at 32%.

Outer Model Test

This study used the SEM-PLS test using Smart-PLS 3 software. The SEM-PLS test requires that indicators and variables pass the outer and inner model tests. At this stage, it will be explained regarding the results of the outer model test. The outer model test used consists of (1) convergent validity by looking at the value of loading factor and AVE, (2) discriminant validity by looking at the square root of AVE and correlation between latent constructs, and (3) for reliability tests by looking at the value of composite reliability and Cronbach's alpha. AVE and loading factor are used to measure convergent validity, while discriminant validity is measured by calculating the square root of AVE (Hair et al., 2014).

In addition, reliability is also an indicator of convergent validity as measured by calculating the sum of squares of factor loads for each construction and the sum of error variance terms for a construction (Hair et al., 2014). Table 3. indicates that all indicator items have a *loading factor* greater than 0.70 and an AVE score of >0.50. These results indicate that the items are free from convergence validity issues. In addition, *a composite reliability* (CR) score > 0.70 indicates that all constructs are consistent or reliable (Hair et al., 2014).

Next will be tested for validity using the validity discriminant. Based on the results in Table 4, the AVE score of the square root for each construct on the diagonal section is greater than the correlation with other constructs. This means discriminant validity is supported (Fornell & Larcker, 1981). Thus, the variable can be continued to test the structural model.

Table 2. Respondent Demographics

Characteristic	Sum	%
Gender		
Woman	76	64
Man	42	36
Age		
19 – 23	15	13
24 – 29	23	20
30 – 35	38	32
36 – 40	24	20
> 40	18	15
Work		
Student	13	11
ASN/Local Government Employee	26	22
IRT	8	6.7
Guru	24	20.3
Lecturer	37	32
Private/Self-employed	10	8
Regional Origin		
Gorontalo City	46	34.3
Bone Bolango District	32	4.5
Gorontalo Regency	24	44
Boalemo Regency	9	6.7
Pohuwato Regency	7	14
Mobile Banking		
Muamalat	32	27
BSI Mega Syariah	68	57
	18	16

Table 3. Outer Model Test Results

Variable	Code	Loadings	*Cronbach's alpha*	rho_A	CR	AVE
FEU	on.1	0.93	0.93	0.97	0.95	0.88
	on.2	0.92				
	on.3	0.96				
AIF	.ai.1	0.75	0.91	0.93	0.94	0.81
	.ai.2	0.97				
	.ai.3	0.89				
	.ai.4	0.96				
PR	pr.1	0.97	0.71	1.58	0.84	0.73
	pr.3	0.71				
T	t.1	0.77	0.89	0.90	0.92	0.76
	t.2	0.92				
	t.3	0.91				

	t.4	0.87				
I	i.1	0.76	0.89	0.94	0.93	0.77
	i.2	0.93				
	i.3	0.89				
	i.4	0.93				

Table 4. Discriminant Validity

Variable	AIF	I	PEU	PR	T
AIF	**0.901**				
I	0.661	**0.883**			
PEU	0.644	0.597	**0.941**		
PR	0.210	0.167	0.037	**0.858**	
T	0.766	0.626	0.335	0.348	**0.876**

Inner Model Test

Test the inner model on SEM-PLS using a bootstrapping procedure where the t-value is 1.96 at a significance level of 5%. This test is to see the model's significance level or the effect of exogenous variables on endogenous variables. The results of the structural model test (inner model) can be seen in Table 5.

Table 5. Direct Effects

	Path Coefficient	t-statistics	p-values	Hypothesis
AIF -> Trust	0.854	11.550	0.000	Accepted
PEU > Trust	-0.188	2.810	0.005	Rejected
PR -> Trust	0.162	2.444	0.015	Rejected
Trust -> Intention	0.413	3.538	0.000	Accepted

Based on Table 5. The variable Availability of Islamic Features (AIF) directly has a positive and significant effect on the trust in the use of donation features in Islamic bank mobile banking with a p-value of 0.00, so the hypothesis is accepted. The Perceived Ease of Use (PEU) variable negatively and significantly affects trust with a p-value of 0.00. However, the PE variable does not fit the hypothesis that PE can positively and significantly affect trust.

The Perceived Risk (PR) variable positively and significantly affects trust, with a p-value of 0.015. However, these results do not fit the hypothesis that PR variables negatively affect trust, so the hypothesis is rejected. The trust variable positively and significantly affects the intention to use the donation feature with a p-value of 0.00, thus accepting the hypothesis.

Tabel. 6 Test of Mediation

	Path Coefficient	P Values	Indirect Effect Significance	Direct Effect Significance	Mediation
AIF -> Trust -> Intention	0.353	0.001	Significant	Not Significant	Full

PEU -> Trust -> Intention	-0.078	0.026	Significant	Significant	Partial
PR -> Trust -> Intention	0.067	0.042	Significant	Not Significant	Full

Table 6. shows the results of the analysis of the mediation effect of trust variables. The variable Availability of Islamic Features (AIF) does not directly affect intention (p-value 0.468). It significantly affects indirect influence or is caused by the mediation of trust variables (p-value 0.001). So that the relationship between the AIF variable and intention is full mediation; thus, it can be stated that the AIF variable will affect the intention to use the donation service feature using Islamic bank mobile banking if mediated by trust variables.

The variable Perceived Ease of Use (PEU) directly affects the intention (p-value 0.000) and indirectly also significantly affects the variable intention to use donation services in Islamic bank mobile banking. These results show that the relationship of PEU variables with intention is partial mediation. The Perceived Risk (PR) variable directly does not have a significant effect on intention (p-value 0.79) and indirectly has a significant effect on intention (p-value 0.042). These results show that the relationship between PR variables and intentions is full mediation.

Discussion

Service features are essential in fostering consumer confidence in online transactions (Rithmaya, 2016), including using mobile banking. Complete features can attract interaction and become essential in attracting customers to use mobile banking services. Customers will prefer to use mobile banking with complete features and more updates. The results of this study show that the AIF variable has a positive and significant effect on trust in mobile banking usage. Moreover, with the increasing public trust in mobile banking services, especially in the payment of donations, the intention to use these services will increase.

However, the availability of Islamic features in mobile banking services, if not accompanied by ease of use, will make customers reluctant to use it. However, this study shows that there are symptoms of convenience provided that can only sometimes increase confidence in using mobile banking. The results of this study reject the hypothesis that PEU can increase confidence in the use of mobile banking, especially in the payment of donations (ziswaf). PEU variables show the opposite symptoms, where the results of this study explain that PEU hurts trust. These results are not in line with some previous studies, such as those conducted by Haider et al. (2018); Rustam &Novi (2015); Ismail &; Purwani (2021); Mulia et al. (2020); Setyono (2022).

The perception of ease of using donation payment services in mobile banking sometimes goes hand in hand with increasing trust. Trust is also strongly influenced by other variables beyond the ease of service mobile banking provides. For example, the hacker attack experienced by Bank Syariah Indonesia (BSI) in May made the public lose trust in BSI. However, if banks can increase public trust by providing Islamic features and ease of use, it will increase intentions in mobile banking, especially in the payment of donations.

The study also showed that PR variables had a positive and significant effect on trust; these results rejected the hypothesis proposed. This result is also different from research by Lu et al. (2005) and Mustika & Puspita (2021), which state that PR can reduce trust in using mobile banking, especially in this study in donation payments. Furthermore, the increased trust variable will increase the intention to use mobile banking, especially in the payment of donations.

CONCLUSION AND IMPLICATIONS

Islamic banking with donation payment features using mobile banking must increase ease of use and reduce technology risks where the availability of Islamic features such as donation payments can increase trust. However, this must be accompanied by the ease of use provided. There are symptoms that the public no longer trusts Islamic banks due to technological risks that emerged a few months ago. So, this must be managed or mitigated by Islamic banks properly; otherwise will reduce confidence in mobile banking. In addition, Islamic banks must always increase public trust, especially in paying donations using mobile banking. Increased trust will increase intentions to use donation payment services through mobile banking.

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