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Acceptance and Usage Behavior of Bank Syariah Indonesia (BSI) Technology with TAM and Spiritual Motivation during the COVID-19 Pandemic

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Abstract This research was conducted to determine the acceptance and usage behavior of Bank Syariah Indonesia (BSI) technology with TAM (Technology Acceptance Model) and spiritual motivation during the COVID-19 pandemic. The use of technology in this research is focused on mobile banking services. The method in this study uses quantitative methods. The research data uses primary data in the form of a questionnaire given to customers who use mobile banking services at Bank Syariah Indonesia online. The data analysis technique uses SEM-PLS or often called Structural Equation Modeling - Partial Least Square. The results of the study show that customers of Bank Syariah Indonesia (BSI) who use mobile banking services have high trust, so that customers can receive and use the provided mobile banking services. The research findings support the Technology Acceptance Model (TAM) theory, which states that individuals accepting and using the system are influenced by perceptions of ease of use, perceptions of usefulness, attitudes, and behavioral intentions. In addition, there is a customer's spiritual motivation that the use of mobile banking does not violate sharia rules and can achieve personal welfare in various financial transactions carried out.

Keywords BSI Customer Behavior, Mobile Banking, Technology Acceptance Model (TAM), Spiritual Motivation, COVID-19

1. Introduction

The COVID-19 pandemic causes different behaviors in humans and has a very large impact on various aspects of life, including business activities [1]. The impact of business activities certainly has an impact on the behavior of accepting and using technology in various financial transactions carried out to prevent the development of the COVID-19 virus caused by crowds or the use of public facilities together, such as the use of financial transactions through ATMs and so on.

Sharia banking in Indonesia continues to improve and develop in its operations, starting from the types of products offered and technology services provided to its customers. The technology services by Islamic banking utilize technology, namely e-banking which includes internet banking services, mobile banking services, and SMS banking services [2]. Based on the results of research sourced from the Katadata Insight Center, October 2020, that banking services that are quite often used are mobile banking as much as 3.1 percent after ATMs and directly taking them at the bank [3]. This is reinforced by data from Bank Indonesia related to the

growth in the volume of digital banking transactions which increased by 13.91 percent year on year to Rp. 2774.5 Trillion or during the COVID-19 pandemic [4].

Mobile banking is a service that uses information technology and a banking service provided by banks to support ease of transactions [5]. Mobile banking is a banking service that uses communication tools such as mobile phones, with the provision of facilities for banking transactions through applications on mobile phones [6]. From the two definitions above, it shows that mobile banking is a service provided by the bank so that it is easier for customers to carry out every financial transaction that is carried out only by using communication tools whenever and wherever the customer wants it.

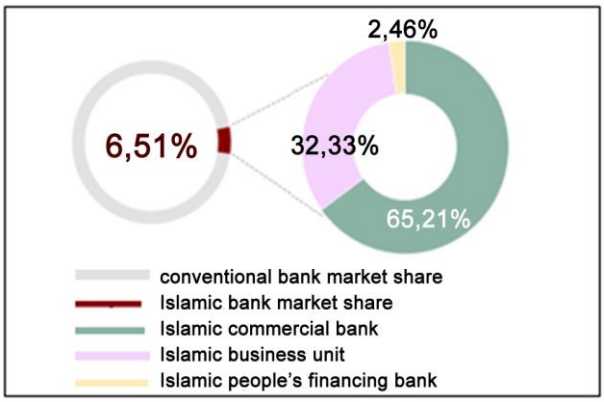
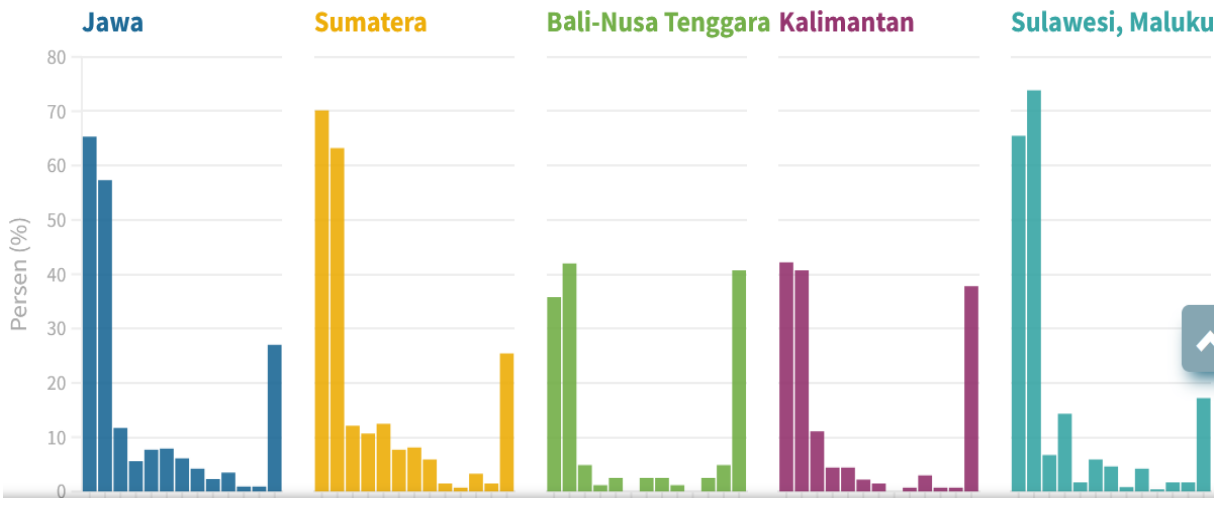


Figure 1. Market share of Islamic banking as of December 2020

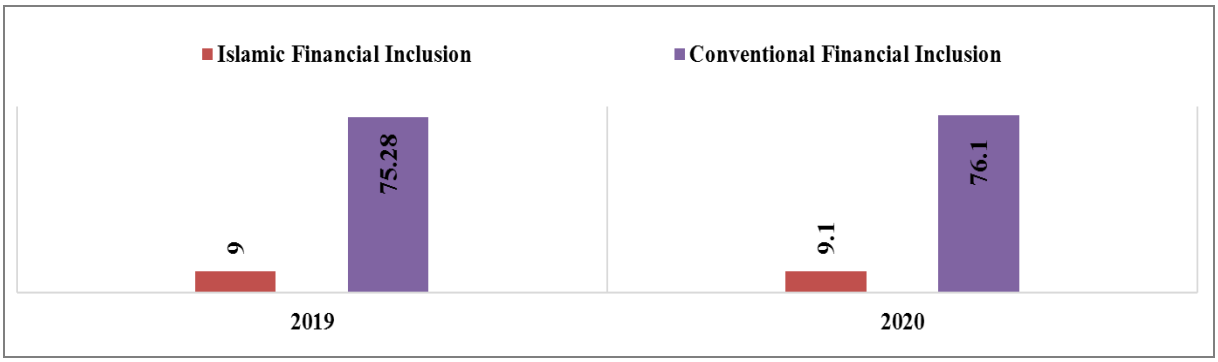
The readiness of Islamic banking in Indonesia to reach level 4.0 is a bit late. This is because the market share of Islamic banks as of December 2020 is still at 6.51% with the contribution of Islamic Commercial Banks of 65.21%, Islamic Business Units of 32.33% and Islamic People's Financing Banks of 2.46% [7]. The low market share of Islamic banks in Indonesia, which is only 6.51% in 2020, is certainly very unfortunate in a country with a majority Muslim population. The market share of Islamic banks consisting of Islamic Commercial Banks, Islamic Business Units, and Islamic Rural Financing Banks can be seen in Figure 1.

The development of digital services in the banking world in 2017 has entered the 4.0 era. This era makes banking services accessible in real time through various technologies, there are even omnichannel services without a physical office [8]. In addition, the number of users of digital banking services is still dominated by customers in Java. Based on Bank Indonesia, the number of digital financial service agents (LKD) in Java reached 346,158 units, while in Papua, Maluku and Sulawesi there were only around 59,385 units. [3] As for the survey results conducted by Katadata, as many as 40.7 percent of respondents from the Bali and Nusa Tenggara regions did not use banking services in any form and were followed by Kalimantan as much as 37.8 percent. This indicates that there is an imbalance between banking customers in Java and other islands in Indonesia. This situation can be seen in Figure 2 below.



Source: Katadata Insight Center, November 2020

Figure 2. Public Ownership of Banking Payment Services By Region



Source: Tempo.co, January 2021

Figure 3. The level of financial inclusion in Indonesia 2019 and 2020

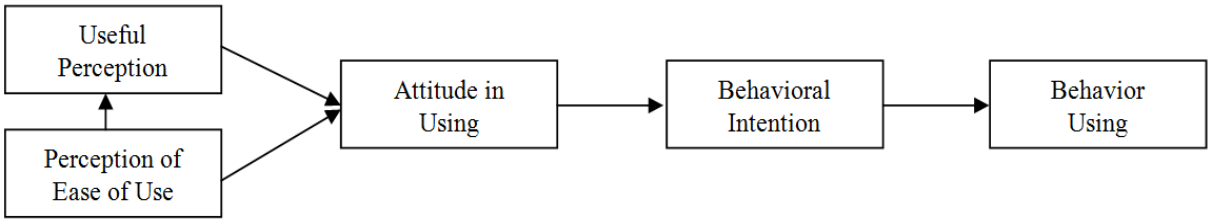


Figure 4. Technology Acceptance Model

Hanif et al. [9] show that the low level of use of mobile banking is caused by several obstacles, such as lack of knowledge about the convenience and benefits of these services, and there are still many customers who prefer to use cash transactions. In addition, the Financial Services Authority noted that the level of Islamic financial inclusion in 2020 was only around 9.1% which is certainly very far from conventional financial inclusion which has reached 76.10% [10]. The low level of inclusion in Islamic financial institutions in Indonesia compared to the level of inclusion in conventional financial institutions shows that there are still many Indonesians who access conventional banking services rather than Islamic banks in their daily financial activities. The level of Islamic financial inclusion compared to the level of conventional financial inclusion is presented in the bar chart in Figure 3 above.

Based on the data above, it shows that the problems related to digital banking services refer to the behavior of acceptance and use of technology, namely the low use of mobile banking by Islamic banking customers.

Technology acceptance is the willingness of users to implement information technology systems in doing work [11]. Adoption of good technology by a person can increase organizational productivity, improve service processes and provide good readiness regarding the provision of information [12]. The variables contained in the acceptance of technology are the perception of the technology itself, the suitability of the technology with the values and needs of users, the difficulty of using and the results of observations of the technology [13].

Based on the theory of Technology Acceptance Model (TAM), the intention to use an information technology system will affect behavior in using the system. There are several previous research results related to the use of mobile banking with this theoretical approach [14,15]. Both found that the intention to use mobile banking had a positive and significant effect on behavior in using mobile banking.

The Technology Acceptance Model was first introduced by Davis in 1986, this model describes the acceptance of information technology systems which aims to provide an explanation of the factors that influence the acceptance of a technology system [16]. The following is a model of the Technology Acceptance Model theory which can be seen in Figure 4 above [17].

Spiritual motivation has a very important and higher position or position than other dimensions [18]. Spiritual motivation is motivation related to the fulfillment of spiritual needs such as self-actualization and religion. The existence of spiritual motivation in the individual, the individual will always start each activity with the intention of worship and consider aspects of benefit [19, 20]. The indicators of the spiritual motivation level variable in this study are [21]:

a Customers use mobile banking services according to their own will;
b Transact using mobile banking to meet all needs in achieving *maslahah*;
c Believing that using mobile banking does not violate the rules; and
d Performing banking transactions through mobile banking is one part of *muamalah*.

Individual behavior towards the use of mobile banking

services has been widely studied by previous researchers. Research by Aijaz & Karjaluoto [22] found that perceived benefits and perceived ease of use will affect customer attitudes to use mobile banking. Akturan and Tezean [23] research shows that perceived usefulness does not affect the intention to use mobile banking. Ashour and Eneizan research found that experience, spiritual motivation, risk perception, regulatory support, technology support and facility conditions affect the behavior of mobile banking users [24]. Meanwhile, in other studies, the presence of spiritual motivation can make individuals consider every decision to be taken based on the spiritual dimension, including using Islamic banking services based on technology [15]. Based on the research above, it can be seen that there are inconsistencies in the research results obtained. Therefore, further research is needed to determine the factors that influence customers in accepting and using Islamic banking mobile banking services, one of which is by using the Technology Acceptance Model (TAM) theory model with additional spiritual motivation variables, especially during the COVID-19 pandemic. The following is a framework for the research carried out which is presented in Figure 5.

2. Materials and Methods

The subjects in this research were customers of Bank Syariah Indonesia (BSI) users of mobile banking services. This study uses a questionnaire distributed online using a google form. The research method used is a quantitative method with a causal approach. The research population is all customers of Indonesian Islamic Bank (BSI). The sampling technique used is non-probability sampling with the type of sampling used is purposive sampling. The criteria for respondents are over 18 years of age, have a sharia bank mobile banking application on a cellphone and have used banking services through mobile banking. The minimum sample size criteria in Structural Equation Modeling – Partial Least Square (SEM-PLS) used in this study are 30-100 samples or at least must meet the rule of five times the number of indicators used assuming n x 5 observed variables. The number of items is 31, so the number of respondents used is 155.

2.1. Outer Model Test

The results of the outer test of this research model have been carried out through a convergent validity test. If the value of loading factors is greater than 0.50-0.60, then the value is considered good enough so that the indicator is considered valid. The following are the output loading factors.

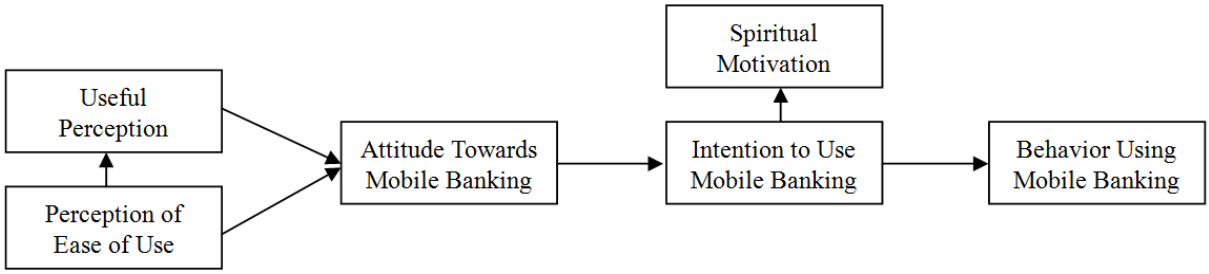


Figure 5. Research Framework

Table 1. Loading Factors

	AT	EASY	INT	MOT	PER	USE
AT 1	0,638					
AT 2	0,741					
AT 3	0,718					
AT 4	0,715					
AT 5	0,784					
AT 6	0,845					
EASY 1		0,753				
EASY 2		0,800				
EASY 3		0,695				
EASY 4		0,753				
EASY 5		0,801				
INT 1			0,753			
INT 2			0,764			
INT 3			0,720			
INT 4			0,729			
INT 5			0,634			
MOT 1				0,714		
MOT 2				0,776		
MOT 3				0,806		
MOT 4				0,800		
MOT 5				0,770		
PER 1					0,770	
PER 2					0,836	
PER 3					0,866	
PER 4					0,819	
PER 5					0,829	
USE 1						0,831
USE 2						0,827
USE 3						0,793
USE 4						0,785
USE 5						0,732

Source: Reprocessed, 2021

Based on table 1 above, the indicators in this study have adequate convergent validity because all indicators have loading factor values that are more than 0.50, so that the indicators in this study are valid. Here are the results of the AVE:

Table 2. Average Variance Extracted

	Average Variance Extracted (AVE)
AT	0,553
EASY	0,580
INT	0,523
MOT	0,599
PER	0,680
USE	0,632

Source: Data processed, 2021

2.2. Internal Consistency Reliability

Table 3. Reliability

	Cronbach's Alpha	Composite Reliability
AT	0,836	0,880
EASY	0,818	0,873
INT	0,771	0,845
MOT	0,832	0,881
PER	0,882	0,913
USE	0,853	0,895

Source: Data processed, 2021

2.3. Discriminant Validity

This test is to assess or measure how far a construct is really different from other constructs. The following are the results of the discriminant validity test in this study:

Table 4. Fornel Larcker Criterion

	ATT	EASY	INT	MOT	PER	USE
AT	0,743					
EASY	0,746	0,762				
INT	0,703	0,614	0,723			
MOT	0,714	0,632	0,685	0,774		
PER	0,634	0,688	0,711	0,618	0,824	
USE	0,718	0,710	0,484	0,578	0,595	0,794

Source: Data processed, 2021

Table 5. Cross Loading

	AT	EASY	INT	MOT	PER	USE
AT 1	0,638	0,474	0,383	0,578	0,423	0,514
AT 2	0,741	0,555	0,570	0,532	0,466	0,521
AT 3	0,718	0,525	0,572	0,446	0,492	0,460
AT 4	0,715	0,533	0,518	0,546	0,485	0,563
AT 5	0,784	0,552	0,561	0,497	0,482	0,470
AT 6	0,845	0,671	0,513	0,595	0,480	0,668
EASY 1	0,532	0,753	0,391	0,402	0,396	0,514
EASY 2	0,592	0,800	0,461	0,504	0,555	0,535
EASY 3	0,544	0,695	0,477	0,401	0,504	0,420
EASY 4	0,576	0,753	0,572	0,551	0,592	0,546
EASY 5	0,597	0,801	0,444	0,534	0,565	0,665
INT 1	0,530	0,462	0,753	0,565	0,494	0,360
INT 2	0,555	0,516	0,764	0,504	0,555	0,332
INT 3	0,566	0,464	0,720	0,564	0,466	0,490
INT 4	0,490	0,397	0,729	0,481	0,533	0,294
INT 5	0,382	0,371	0,643	0,340	0,540	0,257
MOT 1	0,576	0,477	0,556	0,713	0,494	0,463
MOT 2	0,649	0,610	0,521	0,775	0,535	0,545
MOT 3	0,481	0,432	0,459	0,806	0,436	0,402
MOT 4	0,525	0,449	0,524	0,800	0,436	0,390
MOT 5	0,516	0,466	0,564	0,770	0,480	0,425
PER 1	0,477	0,560	0,545	0,498	0,770	0,480
PER 2	0,489	0,586	0,568	0,524	0,836	0,481
PER 3	0,564	0,595	0,647	0,538	0,866	0,514
PER 4	0,521	0,518	0,565	0,464	0,819	0,517
PER 5	0,558	0,578	0,608	0,525	0,829	0,466
USE 1	0,650	0,588	0,453	0,465	0,480	0,831
USE 2	0,545	0,549	0,347	0,483	0,490	0,827
USE 3	0,517	0,535	0,335	0,483	0,426	0,793
USE 4	0,628	0,560	0,421	0,476	0,495	0,785
USE 5	0,497	0,587	0,345	0,386	0,472	0,732

Source: Data processed, 2021

2.4. Inner Model Test

2.4.1. Multicollinearity Analysis

This analysis aims to test the correlation between constructs. The SEM-PLS test can be seen in the tolerance value or the Variance Inflation Factor (VIF) value. If the tolerance value is < 0.20 then multicollinearity is detected, or if the VIF value is > 5 then multicollinearity can be suspected. Here are the VIF results:

Table 6. VIF

	VIF
Attitude towards Mobile Banking -> Intention to Use Mobile Banking	2.043
Perception of Ease of Use -> Attitude towards Mobile Banking	2.023
Perceived Ease of Use -> Perceived Usability	1.000
Intention to Use Mobile Banking -> Usage Behavior	1.000
Spiritual Motivation -> Intention to Use Mobile Banking	2.043
Perception of Usability -> Attitude towards Mobile Banking	2.023

Source: Data processed, 2021

2.4.2. R Square Test Analysis

Table 7. R Square Test

	R Square
Attitude towards Mobile Banking	0,627
Intention to Use Mobile Banking	0,561
Behavior Using Mobile Banking	0,510
Useful Perception	0,506

Source: Data processed, 2021

Based on the results of the PLS output determination coefficient test, it can be seen that all the R square test results have a significance level of less than 0.001. The first R square is 0.627 for the attitude variable towards mobile banking as the dependent variable with the independent variable being perceived usefulness and perceived ease of use. The R-square value indicates that the attitude toward banking can be explained by all independent variables, namely perceptions of usefulness and perceived ease of use by 62.7 percent while the remaining 37.3 percent is explained by variables outside the study.

The result of the R^2 test is 0.561 which means that the variable of intention to use m. banking can be explained by all independent variables by 56.1 percent while the remaining 43.9 percent is explained by variables outside the study. In the third R^2, it can be seen that it is 0.510. The value of r square indicates that the behavioral variable using banking can be explained by the independent variable intention of 51 percent while the remaining 49 percent is explained by other variables outside the study. The fourth R^2 is 0.506 which indicates that the perceived usefulness variable can be explained by the independent variable, the perception of convenience is 50.6 percent, while the other 49.4 percent is explained by other variables outside the study.

2.4.3. F Square Test Analysis

The F square test was conducted to analyze the level of influence of latent variable predictors, whether weak, medium, or strong at the structural level. The f value of 0.02 indicates the predictor of the latent variable has a weak influence, the f value of 0.15 indicates a moderate effect and 0.35 indicates a strong influence. The following are the results of the f square test:

Table 8. f-square Test

	f square
Attitude towards Mobile Banking -> Intention to Use M. Banking	0.213
Perception of Ease of Use -> Attitude towards M. Banking	0.303
Perceived Ease of Use -> Perceived Usability	1.023
Intention to Use Mobile Banking -> Behavior of Using M. Banking	1.040
Spiritual Motivation -> Intention to Use M. Banking	0.154
Perception of Usability -> Attitude towards M. Banking	0,193

Source: Data processed, 2021

2.4.4. Q Square Test Analysis

Q square predictive relevance analysis is the analysis used to assess the predictive validity of exogenous latent variables on endogenous latent variables. The Q Square value that exceeds zero (0) has a good predictive value, while if the Q Square value is less than zero (0) then the model lacks good predictive relevance.

Table 9. Q-*square Test*

	SSO	SSE	Q^2 (=1-SSE/SSO)
Attitude towards M. Banking	936,000	618,716	0,338
Perception of Ease of Use	780,000	780,000	
Intention to Use M. Banking	780,000	559,691	0,282
Spiritual Motivation	780,000	780,000	
Behavior Using M. Banking	780,000	516,316	0,338
Useful Perception	780,000	541,167	0,306

Source: Data processed, 2021

Based on the results of these calculations, it is said that all exogenous latent variables in the tested model have good predictive relevance. After testing the outer and inner models, then the following is the output of the research model which can be seen in Figure 6 as follows:

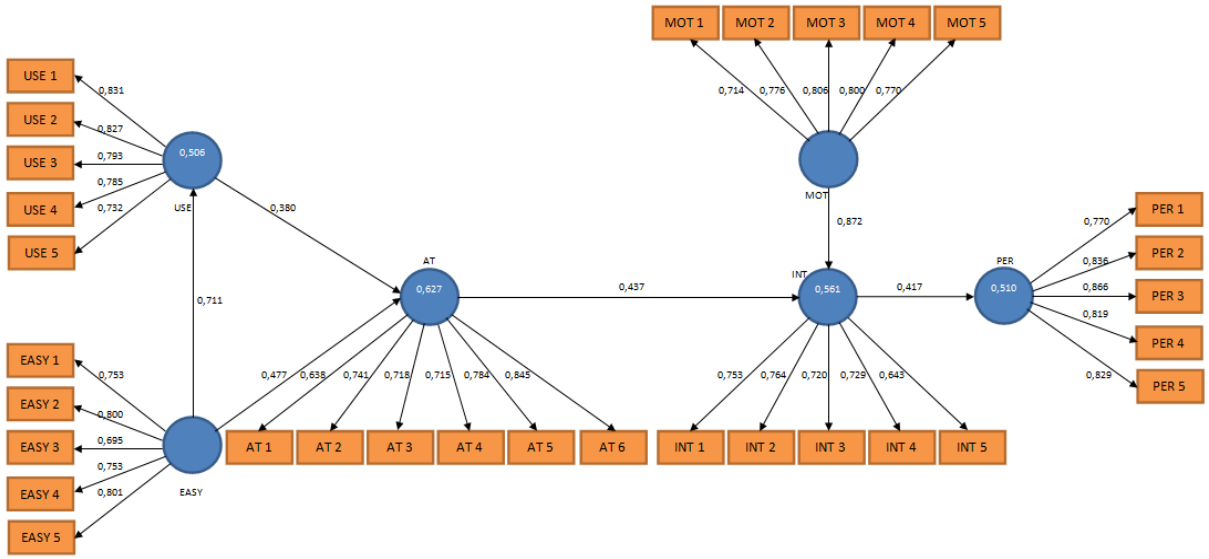


Figure 6. Research Model Output SEM-PLS Research

2.5. Hypothesis Testing

The following is a model for analyzing the significance of variables through bootstrapping calculations which can be seen in Figure 7 below.

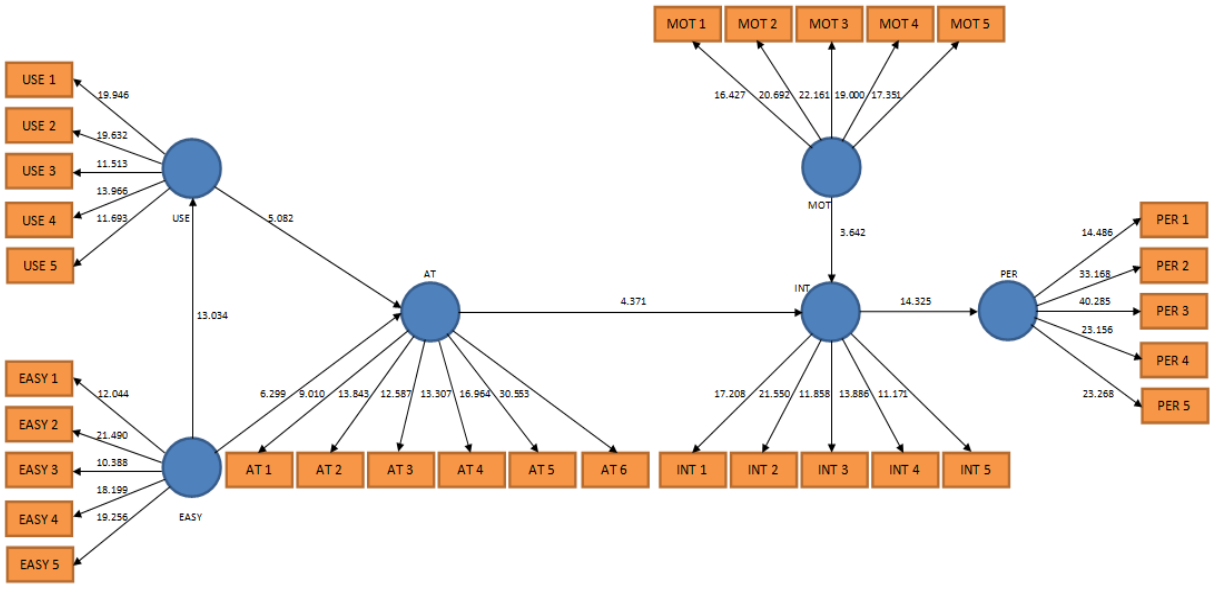


Figure 7. Output of Bootstrapping Test

Table 10. Path Coefficient

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (|O/STDEV|)	P Values
Attitude -> Intention	0,436	0,430	0,101	4,370	0,000
Perception of Ease -> Attitude	0,477	0,475	0,076	6,299	0,000
Perception of Ease -> Perception of Usability	0,711	0,712	0,055	13,034	0,000
Intention -> Spiritual Motivation	0,714	0,716	0,050	14,325	0,000
Intention -> Behavior	0,372	0,378	0,102	3,642	0,000
Usability Perception -> Attitude	0,380	0,379	0,075	5,082	0,000

Source: Data processed, 2021

Table 11. Specific Indirect Effect

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (|O/STDEV|)	P Values
Perceived Ease -> Perceived Usefulness -> Attitude	0,270	0,269	0,055	4,919	0,000
Perception of Ease -> Attitude -> Intention	0,208	0,205	0,058	3,582	0,000
Perception of Usefulness -> Attitude -> Intention	0,166	0,164	0,053	3,138	0,002
Perceived Ease -> Perceived Usefulness -> Attitude -> Intention	0,118	0,117	0,040	2,930	0,004
Perception of Ease -> Attitude -> Intention -> Behavior	0,149	0,148	0,046	3,239	0,001
Attitude -> Intention -> Behavior	0,312	0,310	0,079	3,932	0,000
Perception of Usefulness -> Attitude -> Intention -> Behavior	0,119	0,118	0,040	2,943	0,003
Perceived Ease -> Perceived Usefulness -> Attitude -> Intention -> Behavior	0,084	0,084	0,031	2,722	0,007
Spiritual Motivation -> Intentions -> Behavior	0,266	0,271	0,076	3,513	0,000

Source: Data processed, 2021

Based on the results of the specific indirect effect test in table 11 above, it can be seen that the effect of perceived ease of use on perceived usefulness and attitude towards service is significant at 5% alpha (P Values < 0.05). So it can be seen that the perceived usefulness variable can mediate the effect of perceived ease on attitudes. Likewise, the effect of perceived ease on attitudes and intentions has a significance level of <0.05 so that it can be seen that attitudes can mediate the effect of perceived ease on intentions.

Attitudes are also known to mediate the influence between perceived usefulness and intentions. In addition, perceived usefulness and attitude can be seen to serially mediate the effect of perceived ease of use on intentions. The test results also show that attitudes and intentions can mediate the effect of perceived convenience on behavior using mobile banking services. Likewise, with the test results of attitudes, intentions, and behavior, it is known that intentions can mediate the influence of attitudes on behavior.

In subsequent results, attitudes and intentions can mediate the effect of perceived usefulness on behavior. Perceptions of usefulness, attitudes, and intentions are also based on the results of the specific indirect effect test that can mediate the effect of perceived ease on behavior. In addition, it was also found that intentions can mediate the influence of spiritual motivation on behavior.

3. Conclusion

Based on the results of the research above, it shows that Bank Syariah Indonesia (BSI) customers who use mobile banking services have high trust, so that customers can receive and use the provided mobile banking services. The research findings support the Technology Acceptance Model (TAM) theory which states that individuals in accepting and using the system are influenced by perceptions of ease of use, perceptions of usefulness, attitudes, and behavioral intentions. In addition, there is a customer's spiritual motivation that the use of mobile banking does not violate sharia rules and can achieve personal welfare in various financial transactions carried out.

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