

## ACCEPTANCE AND USE OF E-WALLET TOP-UP FEATURE THROUGH MOBILE BANKING OF BANK SYARIAH OF SURAKARTA MUSLIM SOCIETY: UTAUT2 APPROACH

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### Abstract

*This study aims to identify factors that influence e-wallet top up via mobile banking at Islamic banks for Muslim communities in Surakarta using the UTAUT 2 approach. This study uses a quantitative approach to test and validate the formulated hypotheses. The population of this study were mobile banking users of Islamic banks in the Surakarta area. The sample determination was carried out using a purposive sampling technique, while the respondent criteria were Muslim communities in Surakarta City who had utilized mobile banking services at Islamic banks to top up e-wallets. Data collection using questionnaires distributed to 150 Islamic bank customers. The data analysis technique used in this study was the Partial Least Squares (PLS) method which was carried out using SmartPLS software. The results showed that performance expectancy had an effect on behavioral intention, while other variables adopted from UTAUT 2 had no effect on behavioral intention. The contribution of the research findings indicates a shift in consumer preferences and behavior in using digital-based services.*

**Keywords:** E-Wallet, UTAUT 2, Mobile Banking, Moslem Community, Top Up

### Abstrak

Penelitian ini bertujuan untuk mengidentifikasi faktor-faktor yang mempengaruhi top up e-wallet melalui mobile banking pada bank syariah bagi masyarakat Muslim di Surakarta dengan menggunakan pendekatan UTAUT 2. Penelitian ini menggunakan pendekatan kuantitatif untuk menguji dan memvalidasi hipotesis yang dirumuskan. Populasi penelitian ini adalah pengguna mobile banking bank syariah di wilayah Surakarta. Adapun penentuan sampel dilakukan dengan teknik purposive sampling, adapun kriteria responden merupakan masyarakat Muslim di Kota Surakarta yang telah memanfaatkan layanan mobile banking pada bank syariah untuk top up e-wallet. Pengumpulan data menggunakan kuesioner yang dibagikan kepada 150 nasabah bank syariah. Teknik analisis data yang digunakan dalam penelitian ini adalah metode Partial Least Squares (PLS) yang dilakukan dengan menggunakan perangkat lunak SmartPLS. Hasil menunjukkan bahwa performance expectancy berpengaruh terhadap behaviour intention, adapun variabel lain yang diadopsi dari UTAUT 2 tidak memiliki pengaruh terhadap behaviour intention.

Kontribusi hasil penelitian menunjukkan perubahan preferensi dan perilaku konsumen dalam menggunakan layanan berbasis digital.

**Kata Kunci:** *E-Wallet, UTAUT 2, Mobile Banking, Masyarakat Muslim, Top Up*

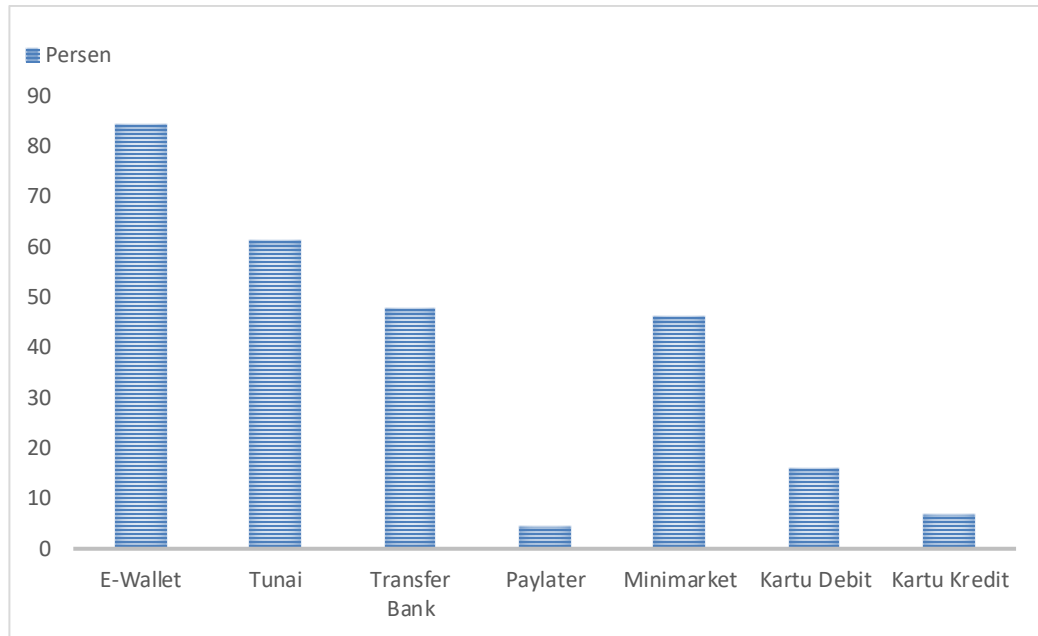
## **Introduction**

The development of information technology has provided progress in the financial sector, especially digital payments (Aisyah et al., 2022). Digitalization in the Islamic banking sector has experienced significant growth, including the use of banking applications such as mobile banking that provide e-wallet top-up services. This technology offers convenience, speed, and accessibility, the level of user adoption still varies, especially among the Muslim community in Surakarta. Indonesians are accustomed to using mobile banking services despite several risk barriers (Ridwan & Sfenrianto, 2022). It was recorded that in 2021 there was a growth in mobile banking transactions reaching 97.4% annually in the July period or as many as 46.4 million transactions (Sidik, 2021).

For example, mobile banking transactions were the largest contributor to fee-based income in BSI in 2021. In terms of performance, fee-based mobile banking increased by IDR 12.9 billion or 71.85% since the beginning of 2021 on a YoY basis (Sidik, 2021). For information, the issuer coded BRIS posted a net profit of Rp1.48 trillion in the first semester of this year, up 34.29% year on year (yoy) from the same period the previous year of Rp1.1 trillion. The increase was also driven by the high activity of payment transactions for shopping carried out by BSI customers on e-commerce.

Muhamad (2023) explains the payment method using e-wallet is the favorite of people in Indonesia, as shown in Figure 1 that the survey results show that 84.3% use e-wallet as the most payment method in online shopping. The position of cash payments is in second place. This shows that there has been a shift from cash transactions to digital payments. Even digital transactions have an influence on repeat purchases for the Muslim community in Solo Raya (Nurohman et al., 2022).

Figure 1. Online Shopping Transaction Methods



Source: Muhamad, (2023)

The results of the 2024 survey show that e-wallet users still rank first as a payment method (Renaldy, 2024). Even the survey results in 2024 showed that e-wallet users reached 96%, a very drastic increase compared to the results of the previous year. The increase in e-wallet usage cannot be separated from various driving factors, both from the government and the private sector. The trend of digital payments in Indonesia shows an increase in the use of digital wallets along with economic growth and internet penetration (Khairiyah & Ramadansyah, 2024). E-wallets offer convenience for the younger generation and will become a primary financial solution, expanding into the tax, investment, and digital lending sectors

The use of e-wallet as a transaction tool will be easy if the balance is sufficient for transaction needs. For the people of Surakarta City, transactions using e-wallet are an easy tool to use because various micro, small and medium enterprises (MSMEs) provide these payment services (Qurniawati & Nurohman, 2020). The use of e-wallet as a transaction tool will be easy if the balance owned is sufficient for transaction needs. For the people of Surakarta City, transactions using e-wallet are an easy tool to use because various micro, small and medium enterprises (MSMEs) provide these payment services

(Nurohman & Qurniawati, 2021). The benefits felt by e-wallet users make it easier to pay, especially for denominations that cannot be done using cash.

The surprising result is that the high number of e-wallet users as a transaction tool is not comparable to the number of mobile banking users as an e-wallet top-up service. Hidayati (2023) BSI Mobile service penetration in Surakarta has increased since its launch, empirical data shows that the adoption rate of e-wallet top-up features is still low compared to the use of other features such as interbank transfers and bill payments. This raises questions about the factors that influence the intentions and behavior of the Muslim community in utilizing the feature. Lack of understanding of user experience and the perceived influence of price are obstacles in optimizing marketing strategies and service development. When compared to data on the growth in the number of merchants, it becomes an interesting reason to study.

The rapid growth in the number of merchants indicates an increase in the adoption of digital payments (Bank Indonesia, 2021). However, there is still a gap in digital infrastructure costs and technical understanding. Several obstacles for e-wallet top-up merchants such as limited internet access and supporting devices are the main obstacles (Romadhona, 2024). Accessibility to get top up services is sometimes a reason for e-wallet users. In addition, costs are also a consideration for topping up e-wallets at merchants (Widyastuti et al., 2017).

Most previous studies on the use of e-wallets and mobile banking have focused more on conventional banks or common platforms such as Gopay, OVO, and Dana. Pratiwi (2023). Studies that specifically explore the acceptance of e-wallet top-up services through mobile banking applications using the UTAUT2 approach to Islamic banking are still very limited. Most literature also discusses security factors and general ease of use, while aspects of hedonic motivation, the influence of facility conditions, and perceived prices, which are important elements in UTAUT2, are rarely focused on in the context of Islamic banking in Indonesia.

Hornuf et al., (2025) found a lack of research on the supply side driving fintech adoption according to current conditions. Haider et al., (2024) Rapid technological advances in the financial industry have led banks to manage mobile banking that

emphasizes trust-building activities. Mobile banking provides services that allow users to access information provided by banks (Ritha et al., 2024). One of the possible accesses to use is e-wallet top-up, considering that transactions that occur in Indonesia using e-wallets are very high.

In Surakarta, as one of the cities with a large Muslim population base, the potential for the use of sharia-based applications has great potential. However, the challenges in adopting this technology are influenced by factors such as trust, social influence, and perceived utility, which require in-depth analysis using the UTAUT2 model. This study is important to fill the gap in studies that combine elements of religiosity based on Muslim society with the UTAUT2 model to understand the factors that influence the adoption of e-wallet top-up features in sharia bank mobile banking applications

This analysis can provide deeper insights for the Islamic banking industry on how to tailor services to the needs and preferences of Muslim users, especially in cities with growing levels of digital financial literacy. This research also contributes to the development of Islamic banking policies and technology innovations to increase financial inclusion in Indonesia.

## **Literature Review**

Unified Theory of Acceptance and Use of Technology 2 (UTAUT 2) is a development of the Unified Theory of Acceptance and Use of Technology (UTAUT) model introduced by Venkatesh et al. in 2003. This model aims to describe the factors that influence the acceptance and use of technology by individuals. UTAUT 2 was developed in 2012 by Venkatesh, Thong, and Xu to expand and improve the UTAUT model by including new variables that are relevant in the context of consumer technology. This model suggests that the variables that influence technology acceptance include performance expectations, effort expectations, social influence, facilitating conditions, hedonistic motivation, price value, and habit (Venkatesh et al., 2012).

Performance Expectancy (PE) refers to the extent to which individuals feel that using technology will improve their performance in a particular activity. It is one of the most powerful factors influencing the intention to use technology, as individuals tend to

shift to technologies that they believe will provide greater benefits in their work. For example, the use of software or applications that increase efficiency in work will tend to be more acceptable to users.

Expected performance, or an individual's perception of the increased efficiency gained from using BSI Mobile to top up e-wallets, may influence their intention to use the application. Recent research shows that efficiency factors and benefits gained from technology greatly influence the decision to adopt financial technology, including mobile banking (Alalwan, 2020). In the context of Muslim society, the efficiency factor can be related to convenience in transactions that are in accordance with sharia principles.

**Hypothesis 1: The higher the performance expectations regarding the use of Islamic bank mobile banking to top up e-wallets, the higher the intention of Muslims to use it.**

Meanwhile, Effort Expectancy (EE) is related to the extent to which individuals find it easy to use the technology. If the technology is easy to understand and use, individuals are more likely to accept and use it. This includes aspects of the user interface, ease of use, and intuitive design. This factor also affects the user experience in adopting the technology, which in turn increases the intention to use the technology.

Effort expectancy is related to the extent to which individuals find it easy to use the technology. Recent studies have shown that ease of use influences the adoption decision of mobile banking applications, especially for those who are not familiar with the technology (Shaikh & Karjaluoto, 2019). In the context of Islamic bank mobile banking, if the application is easy to use and intuitive, Muslims are more likely to be interested in using it to top up their e-wallet.

**Hypothesis 2: The lower the perception of effort required to use Islamic bank mobile banking to top up their e-wallet, the higher the intention of Muslims to use it**

Another variable is Social Influence which refers to the extent to which individuals feel that others who are important to them (such as friends, family, or coworkers) support or want them to use a particular technology. Social influence refers to the influence of others who are important to an individual in making decisions to use technology. Research shows that social influence plays an important role in technology adoption in

certain communities, including in the context of mobile banking (Almahamid et al., 2020). In Muslim communities, recommendations from friends or family who have used Islamic bank mobile banking can strengthen the intention to use it.

**Hypothesis 3: The higher the social influence in using Islamic bank mobile banking to top up e-wallet, the higher the intention of Muslim communities to use the application.**

Facilitating Conditions (FC) refers to the extent to which individuals feel that they have the resources needed to use technology, such as adequate hardware, software, or network support. In the context of Islamic bank mobile banking applications, this factor includes the availability of a stable internet network, support from service providers, and complete features that support the convenience of using the application, such as transaction security and an easy-to-use user interface. Recent research shows that good facilitating conditions greatly influence the adoption of mobile banking technology, because individuals will be more likely to use technology if they feel supported by adequate resources (Faqih, 2019; Suki, 2019). People will be more likely to use technology if they feel supported by adequate facilities, such as easy access to devices and a stable network (Yuen & Thai, 2020; Rahi & Shah, 2020; Alalwan, 2020).

**Hypothesis 4: The better the condition of facilities (such as internet access, service support, and application features) in using Islamic bank mobile banking to top up e-wallet, the higher the intention of Muslim people to use the application.**

Price Value (PV) focuses on how the cost benefits and pleasure associated with using technology also affect technology adoption decisions (Venkatesh et al., 2012). It can be said that Price Value refers to consumer perceptions of the costs incurred to use technology compared to the benefits received. In the context of Islamic bank mobile banking, price value can include factors such as low or no transaction costs to top up an e-wallet. Recent research shows that the lower the fees charged for e-wallet services and the higher the perceived benefits, the more likely users are to adopt this technology (Lim & Ting, 2021; Chawla & Joshi, 2020; (Khan & Iqbal, 2020)). Therefore, Muslims who prioritize economical transactions will be more likely to choose applications that offer better value.

**Hypothesis 5: The higher the perceived value associated with the cost of using Islamic bank mobile banking to top up e-wallets, the higher the intention of Muslims to use the application.**

Behavioral Intention (BI) is a measure of the extent to which a person intends to use technology in the future. Previous research has shown that Behavioral Intention is a strong predictor of Use Behavior (UB), which is the actual action of using technology. (Venkatesh et al., 2012; Alalwan, 2020). In the context of Islamic bank mobile banking, if the Muslim community has a strong intention to use the application to top up e-wallet, then it is likely that they will actually use it continuously. This is supported by the UTAUT 2 model which states that behavioral intention (BI) is a factor that directly influences Use Behavior. Recent research shows that the relationship between Behavioral Intention (BI) and Use Behavior (UB) is very significant in the context of financial technology adoption, including mobile banking applications (Alam & Nasir, 2021; Rahi & Shah, 2020; Suki, 2019).

**Hypothesis 6: The higher the Behavioral Intention of Muslim people to use Islamic bank mobile banking to top up e-wallets, the greater their Use Behavior in using the application.**

### **Research Methods**

This research method uses a quantitative approach to analyze the factors that influence the use of Islamic bank mobile banking in e-wallet top-ups by Muslim communities in Surakarta City. Sugiyono (2022) quantitative approach is used when researchers want to test a theory or hypothesis that has been established through the collection of numerical data that can be analyzed statistically to obtain more objective conclusions. The quantitative approach is chosen because it allows for structured data collection and statistical analysis to test the relationship between variables in the UTAUT 2 model, such as performance expectations, effort expectations, social influence, facilitating conditions, price value, and behavioral intention and use behavior. This approach is suitable for gaining a clear understanding of the influence of these factors on

the intention and behavior of using mobile banking applications among the Muslim community.

For sampling, a purposive sampling technique was used, where the sample was selected based on certain criteria, namely mobile banking users of Islamic banks who are Muslim communities in Surakarta City. Sekaran (2016) explains that purposive sampling is often used when researchers want to study a particular group that has characteristics that are relevant to the research objectives. This technique is very useful when researchers want to collect data from individuals who have specific experience or knowledge about the topic being studied and aims to select individuals who have experience and knowledge that is relevant to the research topic, namely the use of mobile banking applications for sharia banking for e-wallet top-up transactions. This criterion helps ensure that the data collected is of high quality and in accordance with the research objectives, and can provide a representative picture of the use of sharia banking technology among the Muslim community in Surakarta.

The analysis tool used in this study is Smart PLS (Partial Least Squares) which is used to test the structural model and the relationship between variables in the UTAUT 2 model. Hair et al., (2017) states that Smart PLS is very useful for analyzing data that does not meet the assumption of normal distribution, and can be used on samples with relatively small or medium sizes, which are in accordance with the context of this study. Given that the population of Muslim mobile banking users in Surakarta City is not known for certain, the sample formula used is a non-probability sampling formula with a minimum estimate of 150 respondents.

Ferdinand (2014) explains that in research with structural models such as PLS, the recommended minimum sample size is around 150 respondents, although this sample size can vary depending on the complexity of the model and the number of variables in the study. This is in accordance with the recommendations for structural model research using Smart PLS so that the analysis results can be valid and reliable.

## Discussion

Validation is considered strong if it has an outer loading value above 0.5 for each indicator assessed (Hair et al., 2107). From the results of table 1, it can be seen that all research indicators used in the study have an outer loading value above 0.5 so that it can be concluded that it has a fairly strong level of validation. The measurement of reliability instruments in this study uses two criteria, namely the composite reliability value and Cronbach's alpha. Cronbach's alpha has a weakness, namely it tends to underestimate the reliability of variables compared to composite reliability (Haryono, 2017). Cronbach's alpha coefficient with a minimum result of 0.6 has a good indication of reliability. Based on table 1, it shows that all research variables have a composite reliability above 0.70 and chronbach's alpha above 0.60. Thus, all indicators are reliable. The average variance extracted (AVE) value used to test validity uses a limit value above 0.50. From the table above, it can also be seen that all variables have an AVE value above 0.50 so they are valid.

Table 1 Scale Items and Loading

Variabel	Indicators	Loading	CR	AVE	Cronbach Alpha
Performance Expectacy	X1.1	0.725	0.851	0.590	0.768
	X1.2	0.694			
	X1.3	0.830			
	X1.4	0.815			
Effort Expectacy	X2.1	0.796	0.814	0.593	0.668
	X2.2	0.763			
	X2.3	0.750			
Social Influence	X3.1	0.892	0.905	0.761	0.843
	X3.2	0.901			
	X3.3	0.822			
Facility Condition	X4.1	0.895	0.905	0.761	0.843
	X4.2	0.850			
	X4.3	0.871			

Price Value	X5.1	0.890	0.891	0.804	0.756
	X5.2	0.903			
Behaviour Intention	Z	1.000	1.00	1.00	1.00
Use Behaviour	Y1	0.916	0.852	0.743	0.665
	Y2	0.804			

Source: Research results, processed with Smart PLS 5, 2025

Based on the results of data processing using SEM PLS, the variables tested showed quite good results in terms of validity and reliability. For example, for the Performance Expectancy variable, the loading factor values for the indicators ranged from 0.694 to 0.830, all of which were greater than the minimum threshold of 0.7, so they can be said to be valid. In addition, the Composite Reliability (CR) value of 0.851 and the Average Variance Extracted (AVE) of 0.590 indicate that this variable has adequate reliability, although AVE is slightly lower than 0.5 which is usually considered ideal. Likewise, the Cronbach's Alpha value of 0.768 supports that the instrument used to measure Performance Expectancy has good internal consistency.

For the Social Influence and Facility Condition variables, the analysis results show a very good level of validity and reliability. Both of these variables have loading factor values above 0.7 for each indicator, with CR more than 0.9 and AVE more than 0.7. This shows that both can be used as strong constructs in the SEM PLS model. Moreover, the Cronbach's Alpha value for both variables also shows very good results, each 0.843, indicating a high level of internal consistency. This indicates that social factors and facility conditions contribute significantly to the formation of expected behavior in the research model.

Meanwhile, the Behavior Intention variable shows very good results because it has a loading value of 1,000 on its indicator, indicating that this construct is fully valid and very reliable. CR and AVE are each worth 1.00, indicating that this variable has perfect measurement accuracy and reliability. On the other hand, the Use Behavior variable also shows good results even though it has an AVE of 0.665 which is slightly lower than the standard of 0.7, but the high CR and loading factor (0.916 and 0.804 for its indicators)

still confirm that this variable can be relied on to measure usage behavior. Overall, the results of this analysis indicate that the PLS SEM model used has produced valid and reliable measurements, supporting further theory development regarding the factors influencing behavior in the context of this study.

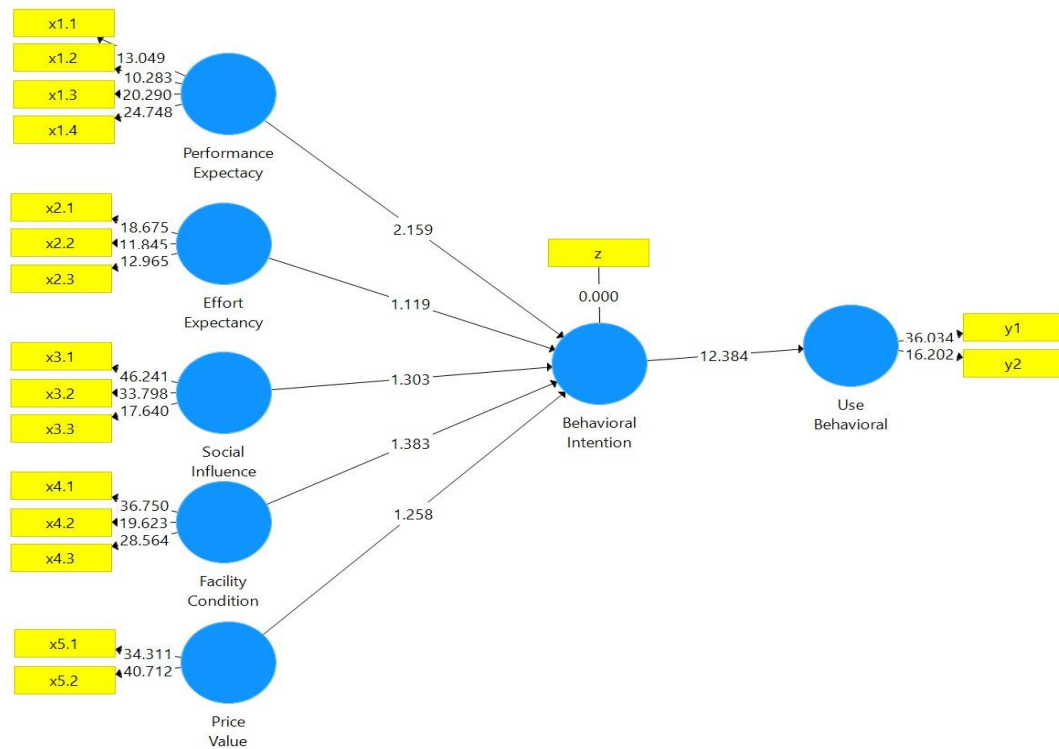


Figure 2. Model Result

Source: Bootstrapping Result by PLS 25, 2025

The discriminant correlation test is conducted to see the correlation between constructs with other constructs. The construct of a study has a good level of validity if the value of the square root of average AVE is greater than the correlation value between one construct and another. From table 2 below, it can be seen that all other variables have met the assumption.

Table 2. Correlation Matrix

Variabel	Correlation						
	1	2	3	4	5	6	7
Performance Expectancy	0.768						

<b>Effort Expectacy</b>	0.695	0.770					
<b>Social Influence</b>	0.597	0.644	0.872				
<b>Facility Condition</b>	0.710	0.721	0.541	0.872			
<b>Price Value</b>	0.597	0.678	0.582	0.552	0.896		
<b>Behaviour Intention</b>	0.681	0.673	0.576	0.649	0.607	1.000	
<b>Use Behaviour</b>	0.548	0.598	0.569	0.677	0.466	0.677	0.862

Source: Research results, processed with Smart PLS 5, 2025

Based on the results of the correlation matrix displayed, there are several significant relationships between variables that need to be considered. For example, the Performance Expectancy variable shows a fairly strong positive correlation with Effort Expectancy (0.695), which indicates that the higher the expectations of performance, the greater the expectations of effort required. In addition, Social Influence has a high correlation with Effort Expectancy (0.644) and Performance Expectancy (0.597), which indicates that social factors can influence expectations of performance and the effort required in using technology or systems. The fairly high correlation between Facility Condition and Performance Expectancy (0.710) also indicates that facility conditions influence perceptions of the performance of the system or technology used.

On the other hand, the relationship between variables that focus on behavior, such as Behavior Intention and Use Behavior, also shows a fairly significant correlation. Behavior Intention has a fairly strong positive correlation with other variables, such as Performance Expectancy (0.681), Effort Expectancy (0.673), and Facility Condition (0.649), indicating that performance expectations, effort expectations, and facility conditions influence the intention to behave. The correlation between Use Behavior and other variables also shows a fairly good relationship, with the highest correlation occurring in Facility Condition (0.677) and Behavior Intention (0.677), indicating that the use of technology or systems is highly influenced by facility conditions and the intention to use it. Overall, these correlation results support a significant influence between the factors measured in the model on expected behavior, both in terms of intention and actual use.

**Result and Discussions**

Acceptance or rejection of a hypothesis is done using the Bootstrapping function using SmartPLS 3.0 software. When the significance level is less than 0.05 or the t-value exceeds its critical value (Hair et al., 2014), then the hypothesis is declared accepted otherwise if the level of significance is greater than 0.05 then the hypothesis will be rejected. The t-statistics value for a significance level of 5% is 1.65.

Table 3 Hypothesis Testing Result

Variable/ Construct	<i>Original Sample (O)</i>	<i>Sample Mean</i>	<i>Standard Deviation</i>	<i>T Statistics</i>	<i>P Values</i>	Results
<i>Performance expectancy → Behaviour Intention</i>						
<i>Effort expectancy → Behaviour Intention</i>	0.264	0.275	0.114	2.317	0.021	accepted
<i>Social Influence → Behaviour Intention</i>	0.173	0.210	0.157	1.102	0.271	rejected
<i>Facility Condition → Behaviour Intention</i>	0.111	0.107	0.089	1.237	0.217	rejected
<i>Price value → Behaviour Intention</i>	0.186	0.169	0.127	1.458	0.146	rejected
<i>Behaviour Intention</i>	0.165	0.129	0.133	1.237	0.217	rejected
<i>Intention → Use Behavior</i>	0.677	0,681	0.058	11.722	0.000	accepted

Source: Research results, processed with Smart PLS 5, 2025

Judging from the results of the path coefficient in the path analysis in table 3, the original sample value, p-value, and t-statistics used as a reference for accepting or rejecting a hypothesis can be seen. The hypothesis is accepted if the t-statistics > t table or p value < 0.05. After testing using the bootstrapping function in PLS, it can be concluded that all hypotheses are accepted.

Hypothesis 1, which tests the positive influence between Performance Expectancy and Behavioral Intention, is declared accepted. This can be seen from the t-statistics > t-table (2,317 > 1.64) and p value < 0.05 (0.021). This indicates that higher performance perceptions significantly increase behavioral intentions for the Muslim community, who tend to be more interested in using the service. Mobile banking users of Islamic banks believe that top-up services via mobile banking will improve performance.

The implication of the significant influence of performance expectancy on behavioral intention is that it is important for technology developers to focus on the performance benefits that can be offered by Islamic banking products. Marketing communication strategies need to highlight features that help improve user efficiency and productivity. These results are in line with Saputri (2022) shows that the perception of benefits significantly increases the intention to use the e-wallet top-up feature via the mobile banking application..

Hypothesis 2, which tests the positive influence between Effort Expectancy on Behavioral Intention, is rejected. It can be seen from the t-statistics value > t-table (1.102 < 1.64) and p value > 0.05 (0.271). This shows that the expectation of ease of use does not have a significant influence on behavioral intention. This could mean that ease of use is not the main factor considered by Islamic bank mobile banking users in deciding to use a particular service.

The finding that effort expectancy is not significant indicates that service providers should not rely too much on ease of use as the only attraction. However, it is still important to maintain a user-friendly interface so as not to become a barrier. This result is in accordance with the findings Amany et al., (2024) which shows that effort expectancy does not influence the intention to use services in mobile banking.

Hypothesis 3 which tests the positive influence between social Influence on Behavioral Intention is rejected. It can be seen from the t-statistics value  $> t$ -table ( $1.237 < 1.64$ ) and p value  $> 0.05$  ( $0.217$ ). This indicates that social influence is not significant in driving the behavioral intention of mobile banking users of Islamic banks. Although the social environment can influence some decisions, in this context the influence is not strong enough to motivate the use of top up services through mobile banking of Islamic banks.

The insignificant effect of social influence on behavioral intention suggests that social-based promotions or recommendations from others may be less effective. Marketing approaches that focus more on direct benefits to individuals are more relevant. Findings by Widayani (2022) supports the research results because it is known that social influence does not have a positive effect on the intention to use digital transaction financial services.

Hypothesis 4 which tests the positive influence between Facility Condition on Behavioral Intention is rejected. It can be seen from the t-statistics value  $> t$ -table ( $1.458 < 1.64$ ) and p value  $> 0.05$  ( $0.146$ ). This shows that the availability of supporting facilities does not have a significant impact on the intention of users of Islamic bank mobile banking. This means that even though the facilities are available, users may not make this the main determining factor in the user's intention to use top up services through Islamic bank mobile banking.

The implication of the insignificance of facility condition is that the existence of good infrastructure or supporting facilities needs to be complemented by efforts to increase awareness and motivation of users to utilize the technology. This result is in line with Pasaribu (2021) who found that facility conditions had no influence on the use of mobile banking services.

Hypothesis 5 which tests the positive influence between price value on Behavioral Intention is rejected. It can be seen from the t-statistics value  $> t$ -table ( $1.237 < 1.64$ ) and p value  $> 0.05$  ( $0.217$ ). This shows that the perception of price value does not have a significant impact on behavioral intention. Although the appropriate price may be

attractive, other factors are more dominant in influencing the decision to use top up services through mobile banking of Islamic banks.

The finding that price value has no significant effect on usage intention suggests that although competitive pricing is important, the perceived value of the technology benefits is more crucial. Therefore, emphasizing value proposition and user experience is more effective than focusing solely on price. The research findings are in line with Muttaqien (2023) which shows that price does not influence the intention to use mobile banking.

Hypothesis 6 which tests the positive influence between Behavioral Intention on Use Behavioral is declared accepted. This can be seen from the t-statistics value  $>$  t-table ( $11,722 > 1.64$ ) and p value  $<0.05$  ( $0.000$ ). This confirms that behavioral intention has a significant and positive influence on top up behavior through Islamic bank mobile banking. The higher a person's intention to use Islamic bank mobile banking services, the greater the likelihood that the user will actually use it.

The strong influence of behavioral intention on use behavior reinforces the importance of building strong intentions through campaigns that emphasize real benefits, positive experiences of users of Islamic bank mobile banking services, and competitive advantages of the applications offered. These results are in line with Anandia & Aisyah (2023) which explains that behavioral intention has an important role in the use behavior of mobile banking in Islamic banks.

The results of the study found the latest research related to changes in consumer preferences. As financial technology develops rapidly, consumer preferences and behavior can change. Re-examination is needed to capture the latest dynamics in user behavior, especially related to innovations in more sophisticated mobile banking features or more competitive value offerings. In addition, the digital ecosystem may have evolved with the emergence of new collaborations between Islamic banks and e-wallet service providers. This condition affects the perception of facilities and price value that were previously considered insignificant

## Conclusion

This study identifies factors that influence the use of Islamic bank mobile banking services to top up e-wallets using the UTAUT 2 model approach. The results show that Performance Expectancy has an effect on behavioral intention, and behavioral intention also has an effect on use behavior. Effort Expectancy, Social Influence, Facility Condition, and Price Value have no effect on behavioral intention. The test results indicate an indication of a shift in preferences and behavior of mobile banking users. In addition, the development of financial technology has given rise to a new ecosystem in the financial industry and needs to be studied more deeply in the future to strengthen the theory and strategy of banks in optimizing mobile banking services.

The study in analyzing mobile banking users at Islamic banks has the following limitations. First, this study only uses the UTAUT 2 approach in analyzing the factors that determine the use of mobile banking as a way to top up e-wallets. Second, the study was conducted in the Surakarta area so that there could be differences with other areas. Third, this study is limited to analyzing mobile banking users, allowing in the future to conduct studies on merchants providing e-wallet top ups

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