

## Analisa faktor yang mempengaruhi behavioral intention Mobile payment Syariah = The antecedents of behavioral intention Islamic Mobile payment

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### Abstrak

Komite Nasional Ekonomi dan Keuangan Syariah (KNEKS) menilai Indonesia memerlukan layanan mobile payment syariah untuk mengikuti perkembangan teknologi dan ekonomi digitak. Mobile payment syariah yang baru saja dikembangkan diharapkan menjadi solusi bagi masyarakat Indonesia. Penelitian ini membahas mengenai faktor yang mempengaruhi behavioral intention mobile payment syariah. Penelitian menggunakan pengembangan teori Unified Theory of Acceptance and Use Technology (UTAUT).

Penelitian dilakukan pada 437 responden yang terdiri dari 221 pengguna dan 216 non pengguna mobile payment syariah. Analisa data menggunakan partial least squares structural equation model (PLS-SEM). Penelitian menunjukkan bahwa performance expectancy, social influence, perceived religiosity obligation dan compatibility terbukti secara signifikan berpengaruh terhadap behavioral intention. Pada analisa multi grup, perceived religiosity obligation, compatibility dan perceived trust secara signifikan berpengaruh pada behavioral intention pada grup pengguna dan non pengguna. Social influence hanya berpengaruh signifikan pada grup non pengguna. Hasil tersebut dapat dikembangkan dan dielaborasi oleh penyedia layanan dalam menetapkan variabel mana yang perlu diperhatikan dan berpengaruh pada kedua grup tersebut.

.....The National Committee on Sharia Economics and Finance (KNEKS) assessed that Indonesia needs Islamic mobile payments to keep up with economic and technological developments. Newly developed Islamic mobile payment is expected to be a solution to the needs of the Indonesian Muslim community. This article discusses the antecedents of the Indonesian Muslim customers' intention to use Islamic mobile payments. Research model using Unified Theory of Acceptance and Use Technology (UTUAT) with development on exogenous variable. The research was conducted on 437 respondents consist of 216 potential users and 221 actual users of Islamic mobile payments. The data was analysed using a partial least squares structural equation model (PLS-SEM). The study shows performance expectancy, social influence, perceived religiosity obligation, compatibility, and perceived trust had significant positive effects on Muslim customers' behavioral intention. While at multi-group analysis, perceived religiosity obligation, compatibility and perceived trust have a significant effect on actual and potential users. Social influence has a significant effect only on potential users. These results can be developed and elaborated by marketers on which variables need to be broadly highlighted and which are invincible to both types of users.