

UTAUT2 APPROACH TO BYOND BSI ADOPTION IN PADANG: MEDIATION AND MODERATION EFFECTS

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Abstract - The use of Islamic mobile banking apps is still not optimal, even though people's interest in digital finance is growing. This study examines how social influence, enjoyment (hedonic motivation), and user habits shape people's intention to use these apps, and how that intention affects actual usage. It also tests whether word of mouth (WOM) strengthens the link between intention and behavior. Using a quantitative approach, the study surveyed 105 active BYOND BSI users in Padang City through purposive sampling. Data were analyzed with the PLS-SEM method using SmartPLS 4.0 and bootstrapping with 5,000 samples to ensure reliable results. The findings show that enjoyment and habit strongly affect intention, and intention significantly impacts actual use. However, social influence has no significant effect on intention, and WOM does not moderate the relationship between intention and use. Moreover, intention mediates the effects of enjoyment and habit on use but not that of social influence. Overall, the results highlight that users' positive experiences and consistent habits are key drivers behind their intention and actual use of Islamic mobile banking services.

Keywords - UTAUT2, behavioral intention, word of mouth, Islamic mobile banking, BYOND BSI, use behavior

I. INTRODUCTION

Digital transformation has revolutionized the global banking sector, positioning technological innovation as a key driver of efficiency and competitiveness in financial services. This trend has led to a transformation in consumer behavior from conventional transactions to digital systems, particularly m-banking [1–3]. In the context of Islamic banking, digitalization not only serves to enhance transactional convenience but also acts as a means to uphold the values of maqasid al-shariah compliance and user trust [4–6]. As the leading Islamic financial institution in Indonesia, Bank Syariah Indonesia (BSI) launched the BYOND BSI application to expand the reach of sharia-compliant digital financial services. However, as found in other countries as well, the adoption rate of m-banking services often remains suboptimal due to differences in users' perceptions of usefulness, trust, and experience [7–9]. Studies examining the intention to embrace financial technology have indicated that social factors, emotional motivation, and user habits play significant roles in shaping long-term adoption [3,10,11].

The UTAUT2 formulated by [12] serves as the main theoretical framework to explain technology adoption behavior. Recent studies reaffirm that this model remains relevant but requires contextual adaptation according to sector, culture, and technology type [13–15]. In the context of digital banking, constructs such as Social Influence, Hedonic Motivation, and Habit often emerge as the most dominant determinants of behavioral intention compared to utilitarian factors like performance expectancy or price value [8,16,17]. The selection of these three constructs is further supported by empirical evidence showing that user behavior in digital banking contexts is more strongly influenced by emotional experiences and repetitive usage patterns than by efficiency considerations alone [9,10,18]. In contrast, variables such as Effort Expectancy, Performance Expectancy, Facilitating Conditions, and Price Value often show weaker effects in technological environments with user-

friendly interfaces and adequate infrastructure support [8,14,19]. Therefore, focusing on SI, HM, and HT is considered most appropriate to explain the adoption behavior of the BYOND BSI application.

Furthermore, recent research highlights the importance of interpersonal communication factors such as Word of Mouth (WOM) in strengthening or weakening the relationship between behavioral intention and actual usage [20–22]. WOM serves as a social mechanism influencing user trust, reputation, and perceived risk toward financial technologies [23–25]. In collectivist societies such as Indonesia, social validation and recommendations from one's surroundings are crucial determinants in technology adoption decisions, including Islamic m-banking services. Based on this review, the present study aims to extend the UTAUT2 model by incorporating Behavioral Intention (BI) serving as a mediating variable and WOM acting as a moderating variable to explain the adoption of the BYOND BSI application in Padang City. From a theoretical perspective, this study enhances the development of the UTAUT2 model by incorporating the social communication dimension as an additional factor that influences behavioral consistency within the context of Islamic digital banking [7,20,22]. In practical terms, the results of this research are anticipated to help Islamic financial institutions formulate strategies aimed at improving user experience, foster positive digital habits, and manage WOM effectively to strengthen customer loyalty and trust within the digital banking ecosystem.

II. SIGNIFICANCE OF STUDY

This study holds significance importance from theoretical, methodological, and practical perspectives. Theoretically, it contributes to expanding the application of the UTAUT2 formulated by [12], within the context of Islamic digital banking a topic that remains underexplored [4–6]. The emphasis on the constructs of Social Influence (SI), Hedonic Motivation (HM), and Habit (HT) is grounded in insights derived from prior research findings indicating that these three are significant determinants in shaping intention and usage behavior of mobile banking services [8,9,18]. This research also strengthens theoretical contributions by integrating Behavioral Intention (BI) as a mediating variable and WOM as a moderating variable to explain the adoption dynamics of the BYOND BSI application. This is crucial because previous studies have shown inconsistent findings regarding the influence of WOM: some concluded that WOM reinforces the linkage between behavioral intention and actual use behavior by increasing user trust [21–23], while others found that WOM can weaken usage behavior when the disseminated information is negative or lacks credibility [20,24]. Therefore, this research provides theoretical clarification by re-examining the role of WOM in the context of Islamic banking services, which are highly reputation-sensitive, thereby offering a more comprehensive theoretical understanding of the conditions under which WOM either strengthens or weakens application usage behavior.

Methodologically, this study contributes by employing the Partial Least Squares Structural Equation Modeling (PLS-SEM) approach using SmartPLS 4.0, which is suitable for models involving mediation and moderation relationships [19,26]. Data were collected through questionnaires distributed to active BYOND BSI users in Padang City using a purposive sampling technique, with a minimum usage period of six months. This ensures that the data reflect not only initial perceptions but also actual user experience [27]. The selection of Padang City as the research location also adds contextual value, as its social and religious characteristics allow for a deeper analysis of the influence of habits, social factors, and the role of WOM in digital banking services [5,6,28].

Practically, this study provides strategic implications for BSI in strengthening its digital ecosystem and enhancing sustainable adoption of the BYOND BSI application. The findings that Social Influence, Hedonic Motivation, and Habit affect the formation of intention and usage behavior highlight the need for BSI to design better, more interactive, and consistent service experiences to enhance user comfort and engagement [3,8,18]. In addition, findings related to the role of WOM emphasize the importance of digital communication strategies focused on creating positive user experiences and managing public opinion. Effectively managed WOM can serve as natural promotion that reinforces user loyalty and trust [7,20,22]. Thus, this study not only enriches the scientific discussion of UTAUT2 within the Islamic context but also provides practical recommendations for Islamic financial institutions to build digital loyalty and strengthen service reputation in the era of digital transformation.

A. Research Method

This research adopts a quantitative methodology with an explanatory design to examine the causal relationships embedded within the extended UTAUT2 framework, specifically in the context of BYOND BSI application usage. In this model, Behavioral Intention (BI) functions as a mediating variable, whereas WOM acts as a moderating variable that influences the relationship between users' intentions and their actual usage behavior. The research was conducted in Padang City, targeting respondents who are active users of the BYOND BSI application. The sampling technique used was purposive sampling, with criteria that respondents must be customers of Bank Syariah Indonesia (BSI) for at least six months, use the BYOND BSI application at least twice a week, and reside in Padang City. The active usage criterion was applied to ensure that respondents had real experience using the application, although the researcher acknowledges that this may introduce selection bias, as more active users are likely to exhibit higher levels of intention and usage behavior. This potential bias is recognized by the researcher and is discussed further in the discussion section.

The study sample consisted of 105 respondents. This number was determined based on the guideline proposed by [29], which suggests that sample size in PLS-SEM can be determined by the number of indicators, typically ranging from 5 to 10 respondents per indicator. This study used 21 indicators, resulting in a minimum required sample size of $21 \times 5 = 105$ respondents. Furthermore, a GPower analysis with a significance level of 0.05 and a statistical power of 0.80 indicated that a sample size above 89 respondents was sufficient to detect inter-variable relationships, confirming that the 105-responder sample met analytical adequacy requirements. The research instrument was an online questionnaire developed by adapting the constructs of UTAUT2 and previous studies on mobile banking usage. All statement items were measured using a five-point Likert scale, ranging from one (strongly disagree) to five (strongly agree). Before distributing the main questionnaire, a pilot test involving 20 respondents was conducted to ensure clarity of wording and logical coherence of the instrument. To minimize potential CMB, the questionnaire was designed with randomized item order and separated statement groups across variables. CMB testing was performed using Harman's single factor test and full collinearity VIF analysis, which indicated no dominance of a single common factor and acceptable VIF values, suggesting that common method bias was within a tolerable level.

The data analysis was performed utilizing the PLS-SEM technique through SmartPLS 4.0 software. The assessment of the measurement model encompassed an examination of outer loading values, Composite Reliability, and AVE to ensure both reliability and convergent validity. Discriminant validity, on the other hand, was verified using the Fornell-Larcker criterion alongside the Heterotrait-Monotrait (HTMT) ratio. To evaluate the moderating role of WOM, an interaction term was constructed by applying the mean-centering method to the BI and WOM constructs, followed by the product indicator approach. Additionally, VIF values were scrutinized to confirm that multicollinearity did not exist within the interaction model. The conceptual framework implemented in this study is illustrated as follows:

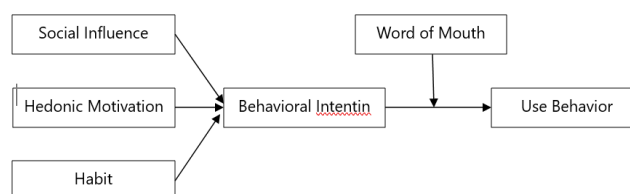


Figure 1. Conceptual Model framework

III. RESULT AND DISCUSSION

B. Demographic Characteristic

The demographic profile of the 105 respondents offers meaningful insights into the profile of BYOND BSI mobile banking users in Padang City. The findings show that 51.4% of respondents were male and 48.6% were female, indicating a nearly balanced gender representation with a slight predominance of male users in adopting mobile banking services. Regarding age, most participants were between 20 and 29 years old (66.7%), suggesting that BYOND BSI is predominantly used by young, tech-savvy individuals who are comfortable with financial technology and mobile applications.

Regarding educational background, a significant proportion (90.5%) of respondents held a bachelor's degree, indicating that the user base consists largely of individuals with relatively high levels of education and digital literacy. Concerning occupation, civil servants (55.2%) represented the largest segment, followed by private employees (30.5%), showing that the platform is predominantly used by individuals with stable income and professional backgrounds. In terms of customer relationship duration, 41.9% of respondents had been BSI customers for one to three years, which reflects a moderate level of customer loyalty and experience with the bank's services. Finally, the frequency of application usage shows that 66.7% of users accessed BYOND BSI two to three times per week, indicating a relatively high level of engagement and consistent interaction with the mobile banking platform.

C. Construct Validity and Reliability Test

Validity and reliability evaluations were conducted to ensure that the constructs within the research model met the established measurement quality criteria. Findings from the convergent validity test revealed that all indicators possessed outer loading values greater than 0.70, indicating that each item effectively represented its corresponding construct. Furthermore, the Cronbach's Alpha and Composite Reliability coefficients for all variables exceeded the 0.70 benchmark, demonstrating a high degree of internal consistency. Likewise, the AVE values for each construct were above 0.50, confirming that all variables satisfied the requirements for convergent validity. The table below displays the detailed results of the validity and reliability assessments:

Table 1. Result of Validity and Validity Test

Variable	Indicator	Outer Loading	Cronbach's Alpha	Composite Reliability (CR)	AVE
Social Influence (SI)	SI1	0.798	0.769	0.788	0.682
	SI2	0.814			
	SI3	0.864			
Hedonic (HM) Motivation	HM1	0.829	0.749	0.763	0.666
	HM2	0.753			
	HM3	0.863			
Habit (HT)	HT1	0.844	0.744	0.754	0.662
	HT2	0.832			
	HT3	0.762			
Behavioral (BI) Intention	BI1	0.808	0.798	0.801	0.624
	BI2	0.825			
	BI3	0.739			
	BI4	0.783			
Word of Mouth (WOM)	WOM1	0.845	0.851	0.859	0.692
	WOM2	0.756			
	WOM3	0.865			
	WOM4	0.858			
Use Behavior (UB)	UB1	0.785	0.805	0.811	0.631
	UB2	0.836			
	UB3	0.817			
	UB4	0.736			

Based on these findings, it can be inferred that all constructs within the model successfully met the established criteria for reliability and convergent validity, making them suitable for use in the subsequent structural model testing. Therefore, this research instrument is deemed suitable for use in the subsequent stage of structural model testing, as presented in Figure 2. Inner Model Structure

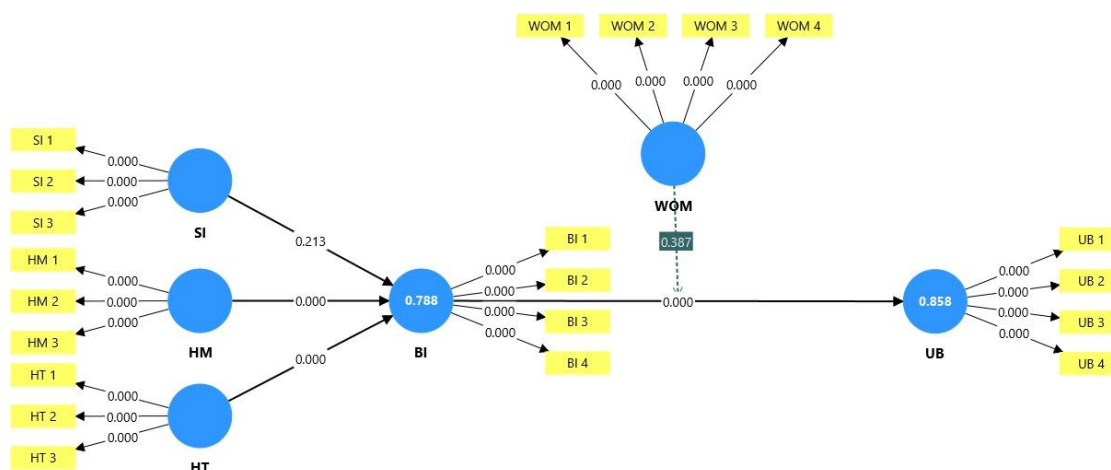


Figure 2. Inner Model Structure

A. Coefficient of Determination R-Square

The coefficient of determination (R-square) is used to determine the extent to which independent variables can explain the dependent variables in the model. A high R-square value indicates that the model has strong predictive capability. Based on the modeling results, the R-square value for Behavioral Intention (BI) is 0.788, and the R-square value for Use UB is 0.858. This indicates that the independent variables influencing BI explain 78.8% of the variation in usage intention, while the variables influencing UB explain 85.8% of the variation in the usage behavior of the BYOND BSI application.

Table 2. Result of Coefficient Determination R-Square

	Original sample (O)	Sample mean (M)	Standard deviation (STDEV)	T statistics (O/STDEV)	P values
BI	0.788	0.797	0.034	23.120	0.000
UB	0.858	0.865	0.017	50.870	0.000

The R-square values of both variables fall within the strong category, indicating that the model has good predictive capability in explaining users' intention and behavior toward using the BYOND BSI application.

B. Patch Coefficient

The path coefficient analysis was performed to identify the direct relationships among the constructs within the structural model. The findings reveal that Hedonic Motivation (HM) and Habit (HT) significantly influence Behavioral Intention (BI), whereas SI exhibits no significant effect on BI. Additionally, BI was found to have a significant positive impact on UB. However, the moderating influence of Word of Mouth (WOM) on the relationship between BI and UB proved to be insignificant. A mediation analysis was further carried out to assess the indirect effects of HM, HT, and SI on UB through BI. The results indicate that both HM and HT exert significant indirect effects on UB via BI, while the indirect impact of SI on UB through BI was not significant. The complete path coefficient results are presented in the table below:

Table 3. Result of Path Coefficient Test

	Original sample (O)	Sample mean (M)	STDEV	T statistics (O/STDEV)	P values
BI -> UB	0.734	0.728	0.082	8.914	0.000
HM -> BI	0.535	0.531	0.080	6.663	0.000
HT -> BI	0.334	0.339	0.083	4.000	0.000
SI -> BI	0.092	0.092	0.073	1.252	0.213
WOM x BI -> UB	-0.045	-0.050	0.052	0.869	0.387
HM -> BI -> UB	0.393	0.386	0.074	5.314	0.000
HT -> BI -> UB	0.245	0.246	0.065	3.791	0.000
SI -> BI -> UB	0.067	0.067	0.054	1.246	0.216

Based on these results, the relationships $BI \rightarrow UB$, $HM \rightarrow BI$, and $HT \rightarrow BI$ are found to be significant since the p-value < 0.05 . Conversely, the relationship $SI \rightarrow BI$ and the moderating effect of WOM on the $BI \rightarrow UB$ relationship are not significant because the p-value > 0.05 . Therefore, BI serves as a significant mediator in the influence of HM and HT on UB but does not mediate the effect of SI on UB.

C. Multicollinearity Test (VIF)

Multicollinearity testing was conducted to ensure that there was no high correlation among indicators within each construct that could affect the accuracy of the structural model. The Variance Inflation Factor (VIF) value was used to assess multicollinearity, with the guideline that VIF values should be below 5.0 to indicate the absence of multicollinearity issues. Based on the analysis results, the VIF values for all indicators are presented in the following table:

Table 4. Result of Multicollinearity Test

	VIF
BI 1	1.783
BI 2	1.781
BI 3	1.413
BI 4	1.575
HM 1	1.677
HM 2	1.331
HM 3	1.672
HT 1	1.561
HT 2	1.669
HT 3	1.355
SI 1	1.492
SI 2	1.638
SI 3	1.609
UB 1	1.844
UB 2	2.126
UB 3	1.679
UB 4	1.400
WOM 1	1.971
WOM 2	1.626
WOM 3	2.326
WOM 4	2.260
WOM x BI	1.000

Based on the table, it can be seen that all VIF values range between 1.331 and 2.326, with the VIF value of the interaction variable WOM $\times$ BI being 1.000. All obtained VIF values are well below the threshold of 5.0, indicating that there is no multicollinearity present in this research model. Therefore, each indicator is considered to provide an independent measurement contribution and is suitable for use in the subsequent structural model analysis.

DISCUSSION

Based on the research findings, SI does not have a significant effect on Behavioral Intention (BI). This indicates that users' decisions to use the BYOND BSI application are no longer driven by recommendations or social pressure from their surroundings. In the context of digital banking, decisions are increasingly based on personal user experiences with the application rather than external considerations. This finding is consistent with [7], who stated that the role of SI diminishes when users have gained independent experience in financial technology. Similarly, [9] found that social factors have little influence on intention when user interactions with digital services are personal and routine. Furthermore, [24] explained that in services related to financial behavior, users tend to rely on personal evaluation rather than social opinion. Thus, SI is not a dominant factor in determining BYOND BSI users' intentions in Padang City.

Although SI does not play a strong role, the findings show that Hedonic Motivation (HM) significantly affects BI. This means that positive experiences and comfort when using the application directly increase usage intention. Factors such as transaction speed, attractive interface design, and emotional satisfaction contribute to the desire to continue using the application. This result aligns with [17], who stated that enjoyment motivation is a key predictor in mobile banking adoption. [8] also found that HM plays a major role in encouraging customers to choose sharia-based digital financial services. Likewise, [3] emphasized that applications designed to provide a pleasant user experience can significantly increase usage intention. Therefore, HM is a crucial factor in building user engagement with BYOND BSI. In addition to HM, user habits (Habit or HT) were also found to significantly influence BI. When an application is frequently used and becomes part of a transaction routine, the decision to use it becomes more spontaneous and requires no additional motivation. This finding supports [18], who stated that habits are formed through repeated use, creating a positive dependency on technology. [10] also confirmed that HT is a strong factor in the continuous adoption of mobile banking. Moreover, [15] noted that habit plays an important role in the post-adoption stage maintaining usage after the initial adoption phase. Thus, HT serves as one of the key variables that strengthens long-term usage intention for the BYOND BSI application.

The influence of HM and HT on BI further reinforces the finding that BI significantly affects Use Behavior (UB). This confirms that users with strong intentions tend to use the application more frequently in their daily financial activities. This finding supports [2], who found that BI is a primary predictor of actual behavior in mobile banking. Similarly, [16] found a significant BI $\rightarrow$ UB relationship in the adoption of mobile financial services. [4] also supported this finding in the context of Islamic financial services in Indonesia. Therefore, BI serves as an important variable linking user perceptions and tendencies to the actual usage behavior of the BYOND BSI application. However, when tested as a moderating variable, WOM did not significantly strengthen the relationship between BI and UB. This suggests that other users' opinions are not strong enough to convert intention into behavior, as users rely more on personal experience when deciding to use the application. This result aligns with [20], who found that WOM does not necessarily influence users who are already confident in the technology. [24] added that WOM tends to be weak in financial services due to perceptions of personal risk. This was also reinforced by [25], who explained that WOM loses influence once users have directly experienced the benefits of the technology. Therefore, WOM is not yet a key factor in converting intention into actual usage in Padang City.

These findings are further clarified by the indirect effect test, which shows that BI significantly mediates the relationships between HM and HT on UB. This means that increased enjoyment and habitual use first enhance intention, which then leads to actual usage behavior. This is consistent with [22], who stated that BI acts as a psychological mechanism that translates perception into behavior. Similarly, [7] observed a comparable mediation pattern in digital financial services, and [23] also confirmed that HM and HT impact usage only when BI is strongly established. Therefore, it can be concluded that the formation of intention is a crucial step in fostering sustainable use of the BYOND BSI application.

IV. CONCLUSION

The results of this study indicate that the continued utilization of the BYOND BSI application by users in Padang City is largely influenced by internal user factors rather than external social pressures. Both Hedonic Motivation and Habit were found to have a significant positive effect on Behavioral Intention, which subsequently exerted a notable influence on Use Behavior. This finding implies that elements such as user enjoyment, comfort in application usage, and consistent digital habits serve as the main drivers shaping actual behavioral engagement with the application. In contrast, Social Influence was shown to have no significant relationship with Behavioral Intention, while Word of Mouth did not strengthen the connection between intention and use behavior suggesting that these social aspects have yet to emerge as dominant contributors in this context. Furthermore, Behavioral Intention was identified as a key mediating construct linking the influence of Hedonic Motivation and Habit to Use Behavior, whereas the indirect path from Social Influence via Behavioral Intention remained statistically insignificant. Therefore, the study underscores the need to emphasize strategies that focus on improving user experience and fostering sustainable positive digital behaviors to enhance the adoption and continuous use of Islamic mobile banking applications.

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