



## **ANALYSIS OF FNB MICRO BUSINESS ACTORS' PERCEPTIONS IN MALANG CITY ON THE USE OF SHARIA MOBILE BANKING**

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### **ABSTRAK**

Penelitian ini bertujuan untuk menganalisis pengaruh persepsi kemudahan, kemanfaatan, risiko, nilai pelanggan, motivasi hedonisme, dan kepercayaan Pelaku Usaha Mikro *Food And Beverage* (Fnb) Di Kota Malang dalam menggunakan *mobile banking* Bank Syariah. Pendekatan yang digunakan yakni menggunakan penelitian kuantitatif dengan teknik pengambilan sampel menggunakan *purposive sampling* melalui penyebaran kuesioner kepada 150 responden Pelaku Usaha Mikro Fnb yang menggunakan layanan *mobile banking*. Analisis data dilakukan menggunakan regresi linier berganda untuk menguji pengaruh masing-masing variabel independen terhadap keputusan penggunaan *mobile banking*. Hasil penelitian menunjukkan bahwa variabel persepsi kemudahan, nilai pelanggan, dan kepercayaan berpengaruh signifikan terhadap penggunaan *mobile banking*, sedangkan kemanfaatan, persepsi risiko dan motivasi hedonisme tidak berpengaruh signifikan.

**Kata Kunci : Mobile Banking, Bank Syariah, UMKM, Persepsi Kemudahan, Kemanfaat, Kepercayaan.**

### **ABSTRACT**

*This study aims to analyze the influence of perception of convenience, benefits, risks, customer value, hedonism motivation, and trust of food and beverage (FNB) Micro Business Actors in Malang City in Using Sharia Bank Mobile Banking. The approach used is quantitative research with a sampling technique using purposive sampling by distributing questionnaires to 150 respondents of Fnb Micro Business actors who use Mobile Banking services. Data analysis was carried out using multiple linear regression to test the influence of each independent variable on the decision to use Mobile Banking. The results of the study indicate that the variables of perception of convenience, customer value, and trust have a significant effect on the use of Mobile Banking, while usefulness, risk perception and hedonism motivation do not have a significant effect.*

**Keywords : Mobile Banking, Sharia Bank, MSMEs, Perception of Convenience, Utility, Trust.**

## INTRODUCTION

Banking innovation continues to develop to meet the needs of the community, including MSMEs (Ridzwan et al, 2021). MSMEs play an important role in the Indonesian economy with a contribution of 61% to GDP and absorb 97% of the

workforce. With 66 million business actors in 2023, MSMEs are expected to continue to improve in quality, supported by the government's active role in maintaining national economic stability (Mashita, 2024). Below is data on MSMEs in 2018-2023 in Indonesia:

**Table 1. MSME Data for 2018 – 2023 in Indonesia**

Year	2018	2019	2020	2021	2022	2023
Number of MSMEs (Millions)	64,19	65,47	64	65,46	65	66
Growth (%)		1,98%	-2.24%	2.28%	-0,70%	1,52%

*Source : Kadin, (2023)*

Table 1 shows the growth of MSMEs in Indonesia from 2018 to 2023. The number of MSMEs increased from 64.19 million in 2018 to 65.47 million in 2019 (up 1.98%), but decreased in 2020 to 64 million due to the pandemic. In 2021, it rose again to 65.46 million (2.28%), slightly decreased in 2022 to 65 million (-0.70%), then rose again in

2023 to 66 million (1.52%). MSMEs are productive economic businesses managed by the community and regulated in Law No. 20 of 2008 (Apriani & Said, 2022). The criteria for micro businesses based on results and sales, according to Law Number 20 of 2008, are:

**Table 2. MSME Criteria based on Assets and Turnover**

No	Business Criteria	Assets	Turnover
1	Micro	Maximum Rp. 50 million	Maximum Rp. 300 million
2	Small Business	>Rp. 50 million – Rp. 500 million	>Rp. 300 million – 2.5 billion
3	Medium Business	IDR 500 million - < 10 billion	>2.5 billion – 50 billion

*Source : Law of the Republic of Indonesia Number 20 Years (2008)*

Table 2 describes the criteria for MSMEs according to Law No. 20 of 2008 based on assets and turnover. MSMEs play an important role in the economy, but they need to adapt to technological developments, especially digital banking. Mobile Banking services are a practical, safe, and efficient solution for MSME actors in conducting financial transactions. This innovation is supported by the National Non-Cash Movement (GNNT) which encourages the creation of a cashless society.

In Malang City, MSMEs are growing rapidly and contributing greatly to the local economy. However, it still faces challenges in accessing Islamic financial services. Sharia Mobile Banking is here as an answer to encourage digitalization and strengthen the MSME sector. Data from the Central Statistics Agency of Malang City shows a significant increase in the number of MSMEs from 6,983 units in 2021 to 7,920 units in 2022, and a sharp jump to 29,058

units in 2023. This growth shows that MSME actors in Malang City have great potential in adopting digital technology, especially Mobile Banking services.

The use of Mobile Banking is considered to be able to facilitate financial transactions in a fast, safe, and efficient way. One of the important factors in the adoption of this technology is the perception of convenience, namely the extent to which users feel that the application is easy to operate without the need for excessive effort. The perception of usefulness also influences the decision to use, where the greater the benefits felt, the higher the likelihood of using it. However, the perception of risk can be a barrier, especially if the user feels there is potential harm or insecurity in the use of the service. Therefore, service providers need to provide education and security guarantees so that the risks felt by users can be minimized. In addition, the perception of risk is also related to customer value and the

motivation of hedonism the drive to acquire an enjoyable experience that can increase trust and desire to continue using the service.

Several MSME actors in Malang City, as conveyed in an interview by Mr. Arief and Mr. Sofyan, stated that Islamic bank Mobile Banking is very helpful for their daily transactions, although there are still challenges such as application errors or not yet free transaction fees. These findings show that Islamic bank Mobile Banking has great potential to be adopted more widely, provided that business actors are given time and support to adapt. Based on this phenomenon, this study aims to analyze the influence of the perception of convenience, benefits, risks, customer value, hedonism motivation, and trust on the use of Islamic bank Mobile Banking by micro-business actors in the food and beverage (FnB) sector in Malang City.

## LITERATURE REVIEW

### Ease of Use

The two main factors in the Technology Acceptance Model (TAM) are Ease of Use and Perceived Usefulness. The perception of convenience refers to a person's belief that using a system does not require a great effort, either physically or mentally. In the context of Islamic bank Mobile Banking, this perception becomes very important because users must feel that the application is easy to learn, control, understand, customize, and access. These indicators are explained by Mahendra (2016), while Venkatesh et al, (2012) emphasize that ease is determined by how clear the user's interaction with the system is, the minimum effort required, and the ease of operation according to the user's needs.

If the Islamic bank's Mobile Banking application is able to present a responsive and user-friendly appearance, this will strengthen the perception of convenience, especially for MSME actors who need practical solutions for financial transactions. Features such as intuitive navigation, fast payments, clear tutorials, and accessible customer service support can improve user convenience. In addition to speeding up

transactions, Mobile Banking also helps MSME actors avoid risks such as counterfeit money or wrong cash refunds. Thus, the easier and smoother the experience of using Mobile Banking, the greater the possibility of user adoption and loyalty to this Islamic bank digital service.

### Usefulness

Perceived benefits are one of the key factors in the Technology Acceptance Model (TAM), which refers to the extent to which a person believes that the use of a technology can improve its performance. In this context, benefit perception measures how much technology, such as Mobile Banking, helps individuals get work done faster, more efficiently, and more productively (Hervilia et al, 2022). According to Jogiyanto (2007), indicators of perceived benefits include work acceleration, increased productivity, work effectiveness, ease of completing tasks, and the usability value of the system itself.

In the use of Islamic bank Mobile Banking, the benefits felt by users are not only limited to the ease of transactions, but also include security, transparency, and compliance with sharia principles. Features such as zakat and infaq payments, purchase of halal products, and fund transfers quickly and practically add functional value to the application. For MSME actors, this service helps business operations become more efficient and safe. Thus, the perception that Mobile Banking provides great benefits directly influences the decision to use it in daily life, especially in the sharia-based business sector.

### Risk Perception

Risk perception is an individual's subjective assessment of the possibility of adverse events when using a service, including concerns about uncertainty and negative consequences that may arise (Cahyaningtyas & Witono, 2022; Sari et al, 2020). In the context of Islamic bank Mobile Banking, this risk can be in the form of concerns about loss of personal data, identity theft, financial loss, or non-compliance with Islamic principles. The higher the perception

of risk, the lower the level of trust users have in the service.

According to Bhatti et al, (2019), risk perception can be measured through five indicators: financial risk, product risk, privacy risk, time risk, and shipping risk. Therefore, Mobile Banking service providers need to provide high security guarantees, maintain transparency in the transaction process, and ensure compliance with sharia principles in order to minimize user concerns and encourage a higher level of trust and service adoption.

### Customer Value Perception

Customer value perception is a customer's assessment of the benefits obtained compared to the costs, risks, and effort expended to use a service. These values include functional and emotional aspects, including satisfaction, self-image, quality of service, and price suitability. In Islamic bank Mobile Banking, the perception of value reflects the customer's view of benefits such as efficiency, security, and adherence to sharia principles compared to the sacrifices they make. The greater the perceived benefit, the higher the value the customer gives to the service.

### Hedonism Motivation

Hedonistic motivation comes from the concept of hedonism, which considers pleasure as the main goal of life. In the context of technology, hedonistic motivation is the feeling of pleasure and satisfaction that users feel when using the technology (Venkatesh et al, 2012). The UTAUT 2 model includes hedonistic motivation as one of the factors influencing interest in and use of technology, including Mobile Banking.

Hedonistic motivation is measured through pleasure, convenience, and pleasant experiences when using Mobile Banking. For users, especially in the context of Muslim consumers, this motivation can still be in accordance with sharia principles as long as the pleasure obtained does not violate religious values. Sharia Mobile Banking allows users to feel comfortable and efficient, while providing peace of mind

because transactions are carried out in accordance with Islamic law, without elements of *riba* or *gharar*.

### Perception of Trust

Trust is an important factor in the use of Mobile Banking, especially because of the physical separation between customers and banks. Trust is an assessment of other parties in carrying out transactions in the midst of uncertainty. In digital services such as Mobile Banking, trust is key because direct interaction does not occur.

Trust is built from three main elements: benevolence, integrity, and competence. Benevolence reflects the willingness of the service provider to act in the interests of the user, integrity refers to honesty and commitment in maintaining the agreement, while competence relates to the ability of the provider to meet the needs of the user.

In the context of Islamic banking, trust also concerns adherence to Islamic principles. Data security, transparency, and compliance with sharia law are key to building a sense of security and comfort for users. In Islam, trust or trust is a fundamental principle, so sharia Mobile Banking services must be able to maintain this value to maintain and increase adoption by the community.

### Usage Decisions

Usage decisions are the process by which consumers choose a product or service from several available alternatives to meet their needs and desires. The indicators used in measuring are product selection, namely consumers decide whether to buy or use their money for other things, the selection of brands to be chosen, the determination of places or service providers, the time of purchase, and the number of products purchased. In other words, the consumption decision reflects the conscious and planned actions of the consumer in choosing the best according to his preferences and needs.

## RESEARCH METHODS

This study uses an explanatory research design with a quantitative approach to determine the influence of the perception of convenience, benefits, risks, customer value, hedonism motivation, and trust on the decision to use Islamic bank mobile banking in micro food and beverage business actors in Malang City. The research population covers all MSMEs in Malang City totaling 29,058, with a sample of 150 respondents selected using purposive sampling techniques based on the criteria of FnB micro business actors domiciled in Malang City, have a maximum asset of Rp. 50 million and a maximum turnover of Rp. 300 million, have an ID card, and have a sharia bank account and have used mobile banking. Data were collected through questionnaires

distributed offline using a Likert scale of 1-5, then analyzed using multiple linear regression techniques after going through validity, reliability, and classical assumption tests (normality, multicollinearity, and heterokedasticity), with hypothesis testing at a significance level of  $\alpha = 0.05$  and a coefficient of determination ( $R^2$ ) to measure the percentage influence of independent variables on dependent variables.

## RESULTS OF RESEARCH AND DISCUSSION

### Validity Test

The validity test uses Pearson's correlation with the item criterion is declared valid if  $r$  calculates  $> r$  table (0.159) and sig. (2-tailed)  $< 0.05$ .

**Table 3. Validity Test**

No. Item	R count	R table	Information
X1.1	0.739	0.1348	Valid
X1.2	0.784	0.1348	Valid
X1.3	0.786	0.1348	Valid
X1.4	0.712	0.1348	Valid
X1.5	0.769	0.1348	Valid
X2.1	0.647	0.1348	Valid
X2.2	0.61	0.1348	Valid
X2.3	0.646	0.1348	Valid
X2.4	0.689	0.1348	Valid
X2.5	0.49	0.1348	Valid
X2.6	0.599	0.1348	Valid
X3.1	0.689	0.1348	Valid
X3.2	0.842	0.1348	Valid
X3.3	0.843	0.1348	Valid
X3.4	0.829	0.1348	Valid
X3.5	0.867	0.1348	Valid
X4.1	0.827	0.1348	Valid
X4.2	0.809	0.1348	Valid
X4.3	0.768	0.1348	Valid
X4.4	0.755	0.1348	Valid
X5.1	0.644	0.1348	Valid
X5.2	0.663	0.1348	Valid
X5.3	0.669	0.1348	Valid
X6.1	0.817	0.1348	Valid
X6.2	0.806	0.1348	Valid
X6.3	0.829	0.1348	Valid
Y1	0.773	0.1348	Valid
Y2	0.808	0.1348	Valid
Y3	0.811	0.1348	Valid
Y4	0.744	0.1348	Valid
Y5	0.758	0.1348	Valid

*Source : Data Processed, (2025)*

Based on the table above, all items on each variable (Ease (X1), Utility (X2), Risk

Perception (X3), Customer Value (X4), Hedonism Motivation (X5), Trust (X6), and

Usage Decision (Y)) show a strong and significant correlation with the total score of each variable. This indicates that the entire item can be said to be valid as a variable measurement instrument in question.

### Reliability Test

The reliability test uses Cronbach's Alpha with the instrument criterion that the instrument is declared reliable if the Cronbach's Alpha value  $> 0.60$ .

**Table 4. Reliability Test**

Variabel	Cronbach's Alpha	N of Items	Information
Ease Of Use (X1)	0.814	5	Reliabel
Usefulness (X2)	0.671	6	Reliabel
Risk (X3)	0.872	5	Reliabel
Customer Value (x4)	0.799	4	Reliabel
Hedonism Motivation (X5)	0.645	3	Reliabel
Trust (X6)	0.751	3	Reliabel
Usage Decision (Y)	0.838	5	Reliabel

*Source: Data Processed by Researchers, (2025)*

The results of the reliability test showed that all variables had a Cronbach's Alpha value of  $> 0.6$  so that the research instrument was declared reliable and suitable for use.

### Normality Test

The normality test uses the One-Sample Kolmogorov-Smirnov Test to test whether the residual data is distributed normally.

### Classic Assumption Test

**Table 5. Normality Test Kolmogorov-Smirnov Test**

One-Sample Kolmogorov-Smirnov Test		Unstandardized Residual
N		150
Normal Parameters <sup>a</sup>	Mean	.0000000
	Std. Deviation	1.85670879
Most Extreme Differences	Absolute	.073
	Positive	.043
	Negative	-.073
Kolmogorov-Smirnov Z		.892
Asymp. Sig. (2-tailed)		.403

a. Test distribution is Normal.

*Source: Data Processed by Researchers, (2025)*

The results of the normality test with 150 samples showed a Kolmogorov-Smirnov value  $Z = 0.892$  and Asymp. Sig. =  $0.403 > 0.05$ , so that the residual data is normally distributed and meets the classical assumption of regression.

### Multicollinearity Test

The multicollinearity test tested the relationship between independent variables using Tolerance and VIF values, with the criterion that multicollinearity did not occur if Tolerance  $> 0.10$  and VIF  $< 10$ .

**Table 6. Multicollinearity Test**

		Coefficients <sup>a</sup>	
		Collinearity Statistics	
Model		Tolerance	VIF
1	Ease Of Use (X1)	.661	1.513
	Usefulness (X2)	.590	1.696
	Risk Perception (x3)	.844	1.185
	Customer Value (x4)	.576	1.737
	Hedonism Motivation (X5)	.989	1.011
	Trust (X6)	.691	1.448

a. Dependent Variable: Y

*Source: Data Processed by Researchers, (2025)*

The results of the multicollinearity test showed that all independent variables had a Tolerance value of  $> 0.10$  and  $VIF < 10$ , so there was no multicollinearity and the regression model was feasible.

The heteroscedasticity test used the Park Test to determine the inequality of residual variance, with the criterion that heteroscedasticity did not occur if the significance value  $> 0.05$ .

**Heteroscedasticity Test****Table 7. Heteroscedasticity Test**

		Coefficients <sup>a</sup>				
		Unstandardized Coefficients		Standardized Coefficients		
Model		B	Std. Error	Beta	t	Sig.
1	(Constant)	1.558	3.912		.398	.691
	Ease Of Use (X1)	-.157	.115	-.136	-1.360	.176
	Usefulness (X2)	-.059	.120	-.052	-.492	.624
	Risk Perception (x3)	.081	.094	.076	.866	.388
	Customer Value (x4)	.090	.141	.068	.641	.523
	Hedonism Motivation (X5)	.222	.166	.109	1.332	.185
	Trust (X6)	-.238	.169	-.138	-1.410	.161

a. Dependent Variable: LN\_RES

*Source: Data Processed by Researchers (2025)*

The results of Park's test showed that all independent variables had a significance value of  $> 0.05$ , so that heteroscedasticity did not occur and the regression model met classical assumptions.

**Hypothesis Test****Coefficient Determination Test****Table 8. Determination Coefficient Test**

Model Summary <sup>b</sup>				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.605a	.366	.339	1.89526

a. Predictors: (Constant), X6, X3, X5, X1, X2, X4

b. Dependent Variable: Y

*Source: Data Processed by Researchers (2025)*

An  $R^2$  value of 0.366 indicates that all six independent variables are able to explain 36.6% of the variation in mobile banking decisions, while the remaining 63.4% is explained by factors other than the

model. Adjusted  $R^2$  of 0.339 or 33.9% after adjusting for the number of variables and sample size.

### Multiple Linear Regression Test

**Table 9. Multiple Linear Regression Tests**

		Coefficients <sup>a</sup>				
		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
Model		B	Std. Error	Beta		
1	(Constant)	2.877	3.382		.851	.396
	Ease Of Use (X1)	.387	.100	.318	3.878	.000
	Usefulness (X2)	-.080	.103	-.067	-.773	.441
	Risk Perception (X3)	.063	.081	.056	.775	.440
	Customer Value (X4)	.380	.122	.273	3.111	.002
	Hedonism Motivation (X5)	-.010	.144	-.005	-.071	.944
	Trust (X6)	.363	.146	.200	2.491	.014

a. Dependent Variable: Y

*Source: Data Processed by Researchers (2025)*

The regression equation formed is  $Y = 2.877 + 0.387X_1 - 0.080X_2 + 0.063X_3 + 0.380X_4 - 0.010X_5 + 0.363X_6$  with a constant of 2.877 which indicates that if all independent variables are zero, then the decision to use mobile banking will be worth 2.877. The results of the analysis showed that of the six variables tested, three variables had a significant effect on the decision to use mobile banking. The convenience variable (X1) has the strongest positive influence with a coefficient of 0.387, meaning that every one unit increase in convenience will increase the usage decision by 0.387 units. The customer value variable (X4) showed a strong positive influence with a coefficient of 0.380 and a p-value of  $0.002 < 0.05$ , while the confidence variable (X6) had a strong positive influence

with a coefficient of 0.363 and a p-value of  $0.014 < 0.05$ .

In contrast, the other three variables had no significant effect. The utility variable (X2) actually shows a negative coefficient of -0.080 with a p-value of  $0.441 > 0.05$ , which contradicts the general theory that utility has a positive effect. The risk perception variable (X3) had a weak positive coefficient of 0.063 with a p-value of  $0.440 > 0.05$ , while hedonism motivation (X5) had almost no effect with a coefficient of -0.010 and a p-value of  $0.944 > 0.05$ . These findings show that convenience, customer value, and trust are the main factors influencing the decision of micro business actors in using Islamic bank mobile banking.

### T Test



**Table 10. Multiple Linear Regression Tests**

		Coefficients <sup>a</sup>				
		Unstandardized Coefficients		Standardized Coefficients		
Model		B	Std. Error	Beta	t	Sig.
1	(Constant)	2.877	3.382		.851	.396
	Ease Of Use (X1)	.387	.100	.318	3.878	.000
	Usefulness (X2)	-.080	.103	-.067	-.773	.441
	Risk Perception (x3)	.063	.081	.056	.775	.440
	Customer Value (x4)	.380	.122	.273	3.111	.002
	Hedonism Motivation (X5)	-.010	.144	-.005	-.071	.944
	Trust (X6)	.363	.146	.200	2.491	.014

a. Dependent Variable: Y

*Source: Data Processed by Researchers (2025)*

The t-test was conducted to determine the influence of the significance of independent variables on dependent variables partially with the criteria of t calculation  $\geq$  t table (1.976) and Sig < 0.05. The test results showed that three variables had a significant effect: Convenience (X1) with t count 3.878 and Sig. 0.000, Customer Value (X4) with t count 3.111 and Sig. 0.002, and Trust (X6) with t count 2.491 and

Sig. 0.014, so that H1, H4, and H6 were accepted. Meanwhile, three variables had no significant effect: Usefulness (X2) with t calculated -0.773 and Sig. 0.441, Risk Perception (X3) with t calculated 0.775 and Sig. 0.440, and Motivation Hedonism (X5) with t calculated -0.071 and Sig. 0.944, so that H2, H3, and H5 were rejected.

#### F Test

**Table 11. F Test**

		ANOVA <sup>b</sup>				
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	296.536	6	49.423	13.759	.000 <sup>a</sup>
	Residual	513.658	143	3.592		
	Total	810.193	149			

a. Predictors: (Constant), X6, X3, X5, X1, X2, X4

b. Dependent Variable: Y

*Source: Data Processed by Researchers (2025)*

The results of the F test showed an F value of 13.759 with a significance of 0.000 < 0.05, so that H<sub>0</sub> was rejected and H<sub>1</sub> was accepted. This means that simultaneously, all six independent variables (convenience, usefulness, risk, customer value, hedonism motivation, and trust) have a significant effect on mobile banking usage decisions.

#### The Effect of Convenience on the Use of Bank Syariah Mobile Banking

The results of the t-test showed that the Ease variable (X1) had a positive and significant effect on the use of Sharia Bank Mobile Banking with a significance value of 0.000 < 0.05 and t-count 3.878 > t-table. The

regression coefficient of 0.387 indicates that any increase in the perception of convenience will increase the rate of Mobile Banking use. The indicator "easy accessibility" is the most dominant in forming the convenience variable, especially in the item "Mobile banking of Islamic banks facilitates the transaction process". These results support the Technology Acceptance Model (TAM) and are in line with the research of Wijaya & Sri (2023), Azhar (2021), Ratnaningrum (2022), Rahayu (2019), and Pranoto & Setianegara (2020), although they differ from the findings of Harahap (2023). From an Islamic perspective, convenience in financial

services is in line with the principle of al-taysir taught in QS. Al-Baqarah verse 185, which emphasizes that Allah SWT wants convenience for humans in various aspects of life, including sharia financial services.

### **The Effect of Usefulness on the Use of Sharia Bank Mobile Banking**

The results of the t-test on the Usefulness variable (X2) showed a coefficient of -0.080, t-count -0.773, and a significance of 0.441, which indicates that the usefulness does not have a significant effect on the use of Sharia Bank Mobile Banking by MSME actors in Malang City because the significance value is greater than 0.05 and the t-count is smaller than the t-table ( $\pm 1.984$ ). This finding is mainly due to the low assessment of respondents on the indicator of "increasing productivity", especially on the question item related to the perception of increased productivity through Islamic bank Mobile Banking. The results of this study are contrary to previous studies such as Wijaya & Sri (2023), Azhar (2021), Rahayu (2019), and Pranoto & Setianegara (2020) which found a significant influence of benefits on the use of Mobile Banking, even Azhar (2021) showed the perception of benefits as the dominant factor in Mobile Banking adoption in Pakistan. This difference in results may be due to the low level of digital literacy of respondents, perceptions that have not been formed optimally, or the benefits of services that have not been directly felt by users. From an Islamic perspective, the benefits of technology are included in the category of *mashlahah* that brings good to the ummah as Allah SWT says in Q.S. Al-Ma'idah verse 2 about helping in virtue, so that the benefits of Mobile Banking can be seen as a facility to support financial transactions that are efficient, safe, and in accordance with sharia. However, more intensive education and socialization from Islamic banking is needed so that the benefits of Mobile Banking services can be felt by all levels of society to optimize the use of this technology.

### **The Effect of Risk Perception on the Use of Islamic Bank Mobile Banking**

The results of the t-test on the Risk Perception variable (X3) showed a coefficient of 0.063, t-count 0.775, and significance of 0.440, which indicates that risk perception does not have a significant effect on the use of Bank Sharia Mobile Banking by Micro Business actors in Malang City because the significance value is greater than 0.05 and the t-count is smaller than the t-table ( $\pm 1.984$ ). These findings are mainly due to respondents' low ratings on privacy risk indicators, in particular items on personal data protection concerns when using Islamic bank Mobile Banking, which indicates that although there is a perception of risk of data leaks, transaction errors, or system disruptions, it does not significantly hinder the use of the service. The results of this study are different from previous studies such as Wijaya & Sri (2023), Azhar (2021), and Ratnaningrum (2022) which found a significant influence of risk perception on the use of Mobile Banking, but in line with the findings of Bustami et al, (2021) who stated that risk perception does not always have a direct impact, especially if users already trust or are used to using services. From an Islamic perspective, the principle of security and clarity (free gharar) is strongly emphasized in transactions as Allah SWT says in Q.S. An-Nisa verse 29 about the prohibition of eating property in a null way except through consensual business, so that even though risk is not proven to have a significant effect in this study, the banking sector still needs to maintain an optimal security system as a form of applying Islamic values in financial services that prioritize fairness and security of transactions.

### **The Influence of Customer Value on the Use of Islamic Bank Mobile Banking**

The results of the t-test on the Customer Value variable (X4) showed a coefficient of 0.380, t-count 3.111, and significance 0.002, which indicates that customer value has a positive and significant effect on the use of Bank Sharia Mobile

Banking because the significance value is smaller than 0.05 and t-count is greater than t-table ( $\pm 1.984$ ). This finding is supported by the high assessment of respondents on the Quality/Performance Value indicator, especially the item on the quality standards of Islamic bank Mobile Banking transactions that can be accepted by customers, with the easily accessible indicator being the most dominant compared to Emotional Value, Social Value, and Price Value for Money. The results of this study are in line with previous studies such as Azhar (2021) in Pakistan which showed that perceived value has a significant effect on interest in using Mobile Banking, as well as research by Sari et al, (2024) which found that the perception of value in terms of price and benefits positively affects user behavior, strengthening the argument that when users feel that they get more value in the form of time efficiency, low costs, and ease of access, the tendency to use services increases. From an Islamic perspective, the concept of customer value is in line with the principle of *maslahah* (utility) and balance in muamalah as Allah SWT says in .S. Al-Baqarah verse 201 is about asking for goodness in this world and the hereafter, which shows that the benefits through technological services that support productivity and ease of economic activities are among the things that need to be worked on, so that the success of Sharia Banks in creating value for customers through Mobile Banking is part of contributing to the benefit of the people.

#### **The Influence of Hedonism Motivation on the Use of Sharia Bank Mobile Banking**

The results of the t-test on the Hedonism Motivation variable (X5) showed a coefficient of -0.010, t-count -0.071, and a significance of 0.944, which indicated that hedonism motivation did not have a significant effect on the use of Islamic Bank Mobile Banking. These findings show that the use of Mobile Banking is more influenced by functional factors such as convenience and efficiency than pleasure or

entertainment, indicating that MSME actors in Malang City use this service because of practical needs rather than emotional satisfaction. This result is different from the research of Sari et al, (2024) which found that hedonic motivation has a significant effect, possibly due to the characteristics of more rational MSME respondents and the religious values of Islamic banking that prioritize spiritual-functional orientation. From the perspective of Islam, although the pleasures of the world are not forbidden (Q. S. Al-A'raf verse 32), the use of Mobile Banking as a means of supporting business activities and increasing efficiency reflects the principle of *wasathiyah* (balance) in Islamic teachings rather than a hedonistic orientation.

#### **The Influence of Trust on the Use of Sharia Bank Mobile Banking**

The results of the t-test on the Trust variable (X6) showed a coefficient of 0.363, t-calculation of 2.491, and a significance of 0.014, which indicates that trust has a positive and significant effect on the use of Bank Sharia Mobile Banking. These findings show that the higher the customer's trust in the security, integrity, and reliability of the Islamic Mobile Banking system, the higher the tendency to use the service, including trust in the security of technology and the belief that transactions are in accordance with sharia principles. These results are in line with the research of Nurdin et al, (2020), and Ratnaningrum (2022), which found trust as a dominant factor in the adoption of financial technology. From an Islamic perspective, trust (*amanah*) is a value that is upheld as Allah SWT says in Q.S. An-Nisa verse 58 is about delivering the mandate fairly, so that when Islamic banks maintain their mandate through transparency, system security, and compliance with sharia principles, customer trust will encourage increased use of these digital services.

#### **CONCLUSION**

Based on the results of the study, it can be concluded that of the six variables

studied, three variables have a positive and significant effect on the use of Bank Sharia Mobile Banking, namely Perception of Convenience, Perception of Customer Value, and Trust, while the other three variables do not have a significant effect, namely Perception of Utility, Perception of Risk, and Motivation of Hedonism, which shows that MSME actors are more concerned with the aspect of ease of use, the value obtained, and trust in the service rather than perceived benefits, risk concerns, or pleasure motivations. For this reason, Sharia Banks need to improve the ease of access and user-friendly interface, socialize the benefits of services through digital training and MSME assistance, strengthen security systems, provide special incentives for MSMEs such as simple financial recording and cashback, and build transparent and responsive communication to maintain long-term customer trust, while for the next researcher, it is recommended to expand the scope by adding variables service quality or digital literacy and conducting comparative research between regions to understand the behavior of using Islamic bank Mobile Banking among MSMEs more comprehensively.

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