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Implementation of Sharia Digital Payments at the Society in Kediri City: A Technology Acceptance Model (TAM) Theory Approach at BSI Mobile Services

Implementasi Pembayaran Digital Syariah pada Masyarakat di Kota Kediri: Pendekatan Teori Technology Acceptance Model (TAM) di BSI Mobile Services

Mundhori* and Ahmad Syakur**

Abstract

The aim of this research is to find out how Kediri residents can adopt BSI Mobile service technology. The theoretical framework is based on the Technology Acceptance Model (TAM) with quantitative research techniques with 100 respondents using Likert scale measurements on each variable using a five-point Likert scale with SmartPLS tools, Reliability Test, Outer Model Test, Inner Model Analysis, Hypothesis Test through bootstrapping. As a result, perceived ease of use and perceived usefulness have a positive and significant impact on actual use of the system, and perceived ease of use has a positive and significant impact on enjoyment of use and perceived usefulness. This will greatly affect the actual use of the system. Perceived ease of use has a positive and significant impact on actual system use through usage choice, while perceived usefulness through usage choice has no impact on actual system use. This study concluded that BSI Mobile service users have a positive effect on the convenience of the people of Kediri city in getting services from Bank Syariah Indonesia.

Keywords: Digital Payment, TAM, BSI Mobile.

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Abstrak

Penelitian ini bertujuan untuk mengetahui bagaimana warga Kediri dapat mengadopsi teknologi layanan BSI Mobile. Kerangka teori didasarkan pada Technology Acceptance Model (TAM) dengan teknik penelitian kuantitatif dengan 100 responden menggunakan pengukuran skala likert pada setiap variabel menggunakan skala likert lima poin dengan alat bantu SmartPLS, Uji Reliabilitas, Uji Outer Model, Analisis Inner Model, Uji Hipotesis melalui bootstrapping. Hasilnya, persepsi kemudahan penggunaan dan persepsi kemanfaatan memiliki dampak positif dan signifikan terhadap penggunaan aktual sistem, dan persepsi kemudahan penggunaan memiliki dampak positif dan signifikan terhadap kenikmatan penggunaan dan persepsi kemanfaatan. Hal ini akan sangat mempengaruhi penggunaan aktual sistem. Persepsi kemudahan penggunaan memiliki dampak positif dan signifikan terhadap penggunaan sistem secara aktual melalui pilihan penggunaan, sedangkan persepsi kemanfaatan melalui pilihan penggunaan tidak memiliki dampak terhadap penggunaan sistem secara aktual. Penelitian ini menyimpulkan bahwa pengguna layanan BSI Mobile berpengaruh positif terhadap kemudahan masyarakat kota Kediri dalam mendapatkan layanan dari Bank Syariah Indonesia.

Kata Kunci: Pembayaran Digital, TAM, BSI Mobile.

Introduction

This research is motivated by an interesting phenomenon, namely in the midst of the dominance of Fintech and Mobil Banking services from Conventional Banks, there is one service that has the potential to grow, namely the BSI Mobile service. BSI Mobile is pioneered by a combination of Sharia Business Units from three large banks, namely Bank Mandiri Syariah, BNI Syariah, and BRI Syariah. Therefore, it is not surprising that the mobile banking application managed by PT Bank Syariah Indonesia has considerable capital support so that it has the opportunity to compete with other payment services.

Customer satisfaction is the most important aspect of business success. If customers are happy with the level of service offered, they are likely to spread the word about the institution to others. Conversely, disappointed customers are more likely to tell others about their negative experiences and sue the company. In accordance with this point of view, customer complaints, according to Barlow cited by Raharso, are a boon, not a hazard.¹

BSI's digital service, BSI Mobile, is designed as a one stop solution. In BSI Mobile, there are various features such as for lifestyle needs, events, and for all financial transactions including payment, utility, top up, e-money, e-wallet, and investment transactions. With these various features, BSI Information Technology Director Achmad Syafii said the number of mobile banking users continues to increase. "The number of mobile banking users continues to increase from time to time so that by the end of Q1-2023 user registers who have BSI Mobile reached 5.18 million users or grew year on year at 37%," said Achmad in the BSI Performance Report for the first quarter of 2023 on Thursday (27/04/2023). Cumulatively, the number of BSI Mobile transactions reached Rp86.40 million in March 2023 and this increased 57% year on year.²

Bank Syariah Indonesia (BSI) accesses digital banking services through BSI Mobile, so that these services encourage digitalization to grow in a better direction. BSI Mobile is one of the most complete applications to serve all customer needs. In BSI Mobile there are new features such as, first: online account opening. Where when opening an account, customers no longer need to visit the branch office and can be done entirely through the BSI Mobile application. Second: more complete transaction features. These features include interbank transfers, e-commerce payments, e-wallet transactions, and also more than 1,000 billers that have collaborated with BSI. Third: BSI provides special Islamic services such as zakat payments, infaq, wakas, prayer times,

¹ Yassyir Maulana, Murti Astuti, and Surachman Surachman, "Analisis Pengaruh Servqual Terhadap Kepuasan Serta Loyalitas Mahasiswa (Studi Kasus Pada Jurusan Teknik Mesin Di Universitas XYZ)," *Jurnal Rekayasa Mesin* 3, no. 1 (2012): 258–67.

² Maria Alexandra Fedo, "Bank Syariah Indonesia: Pengguna BSI Mobile Mencapai 5,18 Juta Pengguna," www.theconomics.com, 2023, <https://www.theconomics.com/market-expansion/bank-syariah-indonesia-pengguna-bsi-mobile-mencapai-518-juta-pengguna/>.

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Qibla direction, and the location of the nearest mosque to the customer. Fourth: Hajj repayment and Umrah payment. Fifth: gold investment. Sixth: payment through QRIS. This is a form of Bank Syariah Indonesia's seriousness in making BSI Mobile a supper app.³

Bank Syariah Indonesia (BSI) is an Indonesian bank based in the field of sharia banking that also provides mobile banking services. Islamic banking which also provides mobile banking services. Bank BSI understands that the services provided to users must adapt to technological developments, meaning that facing the world of technology that has advanced rapidly must also be utilized as well as possible, especially in terms of maximizing using the internet, Bank BSI will still be able to compete. In this section, banks must work harder to market this product to attract customers to attract customers to use mobile banking products. Sales activities must always exist in every company, whether it is oriented towards profit and social endeavors.⁴

There is one theory that is very significant in predicting a person's acceptance of information technology related to use, namely the Technological Acceptance Model (TAM) theory. TAM theory is one type of behavioral information system model that aims to explain how technology users are interested in accepting and using this technology⁵. There are two TAM models. The two main components are ease of use and perceived usefulness. The TAM model also has an "attitude to use" component that can be used to predict interest, but this component is still rarely used.⁶

According to Davis, perceived ease of use is a situation where a person believes that using the system / technology does not require any effort. According to Adam, Nelson and Told perceived usefulness is a

³ Niken Larassati and Ahmad Fauzi, "Strategi Meningkatkan Kualitas Layanan Melalui Digitalisasi Perbankan Di BSI Trade Center Kota Kediri," *Jurnal At-Tamwil* 4, no. 2 (2022): 202–17.

⁴ Dimas Pangestu, "Analisis Kepuasan Nasabah Dalam Penggunaan BSI Mobile," *Jurnal Muamalat Indonesia - Jmi* 2, no. 2 (2022): 72–86, <https://doi.org/10.26418/jmi.v2i2.58961>.

⁵ Fred D Davis, "Perceived Usefulness, Perceived Ease of Use, and User Acceptance of Information Technology," *MIS Quarterly*, 1989, 319–40.

⁶ A D P Budiastuti and D Muid, "Analisis Faktor-Faktor Pengaruh Minat Penggunaan Pada Aplikasi Shopee Dengan Menggunakan Technology Acceptance Model (Tam)," *Diponegoro J. Account* 9, no. 4 (2020): 1–10.

situation where a person believes in the use of a system / technology that can provide benefits to its users.⁷ Interest in using is the level of how strong a person's desire to use / perform certain behaviors, or a person's conscious plan to do or not do something in the future that has been determined in advance.⁸

From the above phenomenon, the use of digital financing is very necessary for bank performance, the approach to getting customer satisfaction is to improve service quality. so the question arises whether the needs of customers in the modern era have been met through the use of mobile banking, and whether Islamic banks are able to compete in improving the quality of mobile banking services by considering and taking into account various factors that provide satisfaction in the use of BSI Mobile so that the purpose of this study is to analyse the effect of using BSI Mobile in improving the services provided by Bank Syariah Indonesia in Kediri city.

The initial hypothesis to be developed by this research is:

- H1: perceived ease of use has a positive and significant effect on actual system use.
- H2: perceived usefulness has a positive and significant effect on actual system use.
- H3: perceived ease of use has a positive and significant effect on interest in using the system.
- H4: perceived usefulness has no effect on interest in using
- H5: the interest in using variable has a positive and significant effect on actual system use.
- H6: perceived ease of use has a positive and significant effect on actual system use through interest in using

⁷ Irfan Muflihadi and Rd Nurafni Rubiyanti, "Pengaruh Perceived Usefulness, Perceived Ease Of Use, Dan Trust Terhadap Kepuasan Konsumen (Studi Pada Gojek Bandung)," *EProceedings of Management* 3, no. 2 (2016): 1–8.

⁸ P A Permana, "Analisis Technology Acceptance Model (TAM) Pada Sistem Informasi KIPEM (Studi Kasus: Banjar Delodpasar, Desa Blahkiuh Bali)," *J. Speed-Sentra Penelit. Eng. Dan Edukasi* 10, no. 4 (2018): 28–37.

Research Method

This research is quantitative in nature based on positive thinking in examining an object. As well as using descriptive techniques that are useful for knowing the description or distribution of sample or population data. So that it can be seen what factors can affect customer satisfaction in using BSI Mobile products in Kediri City. data collection using interviews, questionnaires and observation methods. The population of 100 people by means of non probability sampling so that the sample of this study was 100 respondents which aims to reduce the error of filling out the questionnaire. The limitation of this research sampling is that not all Bank Syariah Indonesia customers use BSI Mobile so that researchers set a sample of the user population according to the number above. The analysis method in this study is divided into two, namely descriptive methods and Likert scale analysis models. descriptive methods and Likert scale analysis models. According to Sugiono, the descriptive method is research that describes the state of the object of research as it is in accordance with the situation and circumstances at the time the research was conducted. In this study, the authors describe everything that has been found from the research results so that the objectives of this study can be known. Meanwhile, the Likert scale analysis model according to Sugiyono, is a scale used to analyze a person's attitudes, opinions and perceptions of social phenomena. This study uses a Likert scale analysis model as a variable measurement. This scale is based on the number of respondents' answers to the variable indicators measured for quantitative analysis requirements and scored. Likert scale indicators consist of a number of responses, each with a value ranging from 1-5. ⁹

Table 1: Likert Scale Indicator Table

Keterangan	Strongly Disagree	Disagree	Undecided	Agree	Strongly Agree
Score	1	2	3	4	5

Source: ¹⁰

⁹ Sugiono Sugiono, "Metode Penelitian Kuantitatif, Kualitatif, Dan r & D," *Bandung: Alfabeta*, 2016.

¹⁰ Sugiono.

After scoring each answer choice given by the respondent, then to find out the overall answer to each question, it is calculated through the Likert analysis method using the formula respondents then to find out the overall answer to each question, it is calculated through the Likert analysis method using the following formula:

$$N = T \times Pn$$

Keterangan:

N : Total Score

T : Total of respondents selecting

Pn : Likert score number options

The research instruments used are Validity Test through the SmartPLS program, Reliability Test, Outer Model Test, Inner Model Analysis, Hypothesis Test through bootstrapping.

Result and Discussion

Validity Test

The validity of the indicator can be seen from the value of the Load Factor (LF) according to the instructions. According to the rule of thumb, a value of the LF index $\geq 0,7$ is considered valid. However, during the development of new models or indicators, LF values between 0,5 and 0,6 are still acceptable.¹¹ and AVE (Average Variance Extracted / AVE) value. Loading Factor value $> 0,5$, AVE value with a significant rate $> 0,50$. If the Loading Factor value is $> 0,5$ and the AVE value is $> 0,50$, it can be said to be valid. In detail the loading factor values can be seen in table 2:

Table 2: Final Model Loading Factor

	ASU (Y)	PEoU (X1)	MM (M)	PU (X2)
PEoU 1.1		0,751		
PEoU 1.2		0,798		
ASU 1.1	0,683			
ASU 3.2	0,632			
ASU 4.1	0,666			

¹¹ Sofyan Yamin and Heri Kurniawan, "Generasi Baru Mengolah Data Penelitian Dengan Partial Least Square Path Modeling," *Jakarta: Salemba Infotek*, 2011.

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MM 1.1			0,543	
MM 2.1			0,665	
MM 3.1			0,659	
PU 1.1				0,639
PU 3.1				0,669
PU 4.2				0,730
PU 5.2				0,548

Source: SmartPLS Processed Data, 2023

Based on Table 2 above, it shows that all loading factors have a value of more than 0.5, so it can be said that it has fulfilled convergent validity.

Table 3: Results of Examination of Construct Validity Based on AVE

	<i>Average Variance Extracte (AVE)</i>
Actual System Use (Y)	0,605
Perceived Easy of Use (X1)	0,503
Perceived Usefulness (Y)	0,566
Interest in Using (M)	0,606

Source: SmartPLS Processed Data, 2023

Table 2 above shows that all constructs based on AVE have a value of more than 0.5, so it can be said that they have met convergent validity.

Reliability Test Results

The reliability test is used to test the extent of the constraints of a testing tool to be used again for the same researcher. Evaluation of the construct reliability value is measured by the Composite Reliability value. The Composite Reliability value of all constructs must be ≥ 0.7 .

Table 4: Results of Checking the Reliability of Constructs Based on Composite Reliability

	<i>Composite Reliability</i>
Actual System Use (Y)	0,753
Perceived Easy of Use (X1)	0,751
Perceived Usefulness (Y)	0,718
Interest In Using (M)	0,746

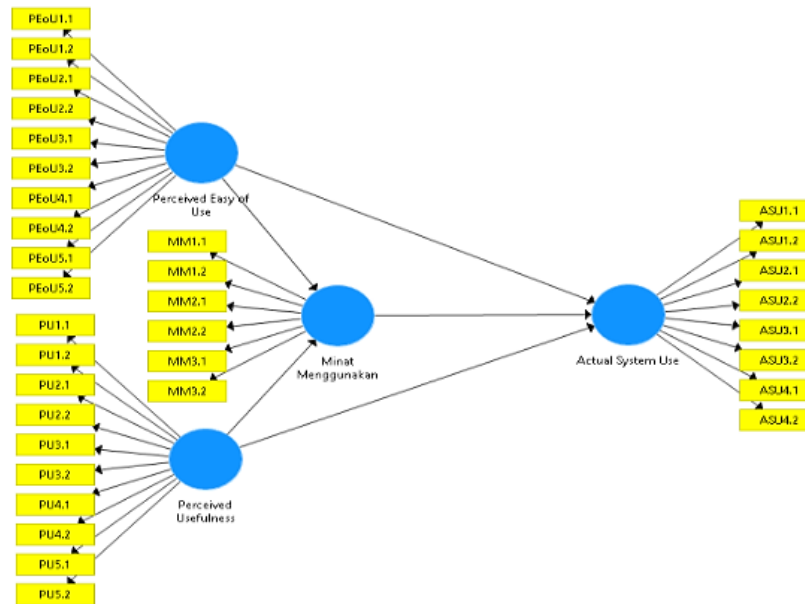
Source: SmartPLS Processed Data, 2023

From the table above, it shows that all constructs based on Composite Reliability have a value of more than 0,7 so that it can be said that the indicators are consistent in measuring their constructs.

Outer Model Analysis

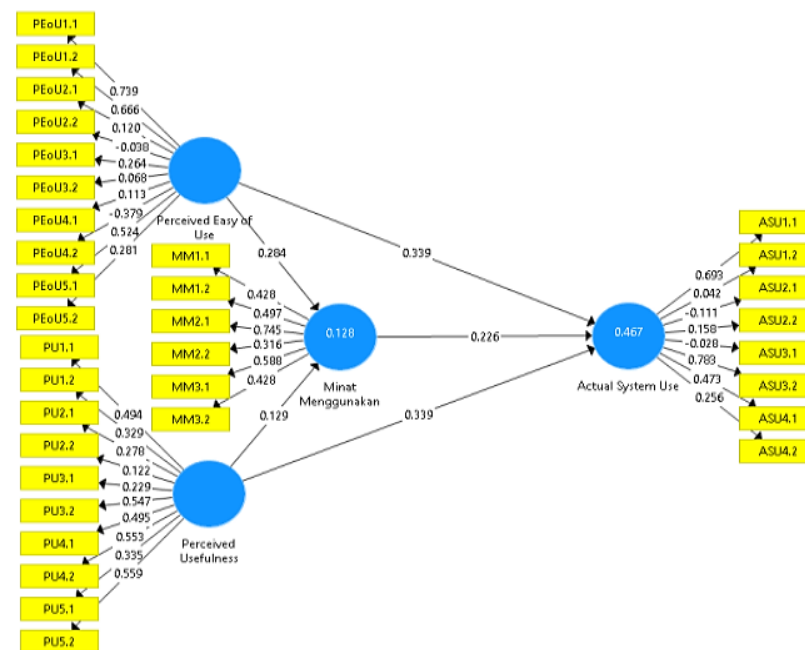
The stage in assessing the outer model can be seen through the outer loading value in the outer model. Data processing with SmartPLS shows that the loading factor value in the initial model has met convergent validity. A data is said to be convergent validity if it is indicated by all indicators that have a loading factor value > 0.4 and vice versa if the overall loading factor value < 0.4 then it does not meet convergent validity. Figure 1 shows the outer model partial least square analysis as follows:

Figure 1: Partial Least Square (PLS) Model (PLS)



Source: SmartPLS output, 2023

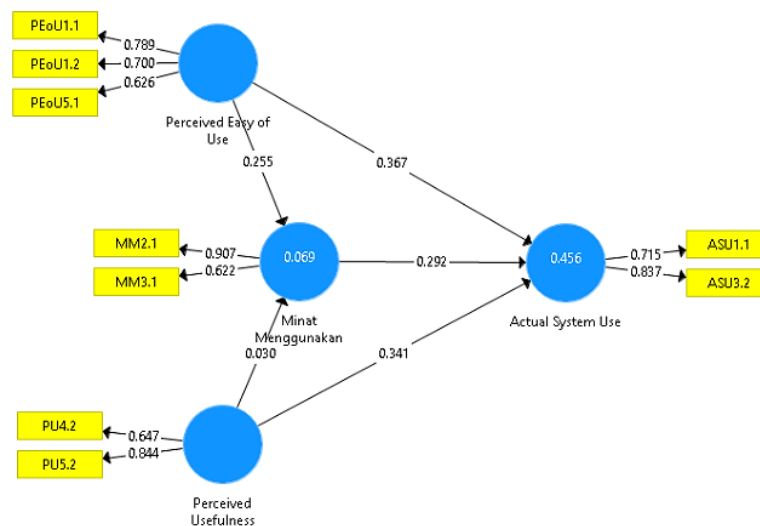
Figure 2: Outer Model Partial Least Square (PLS) Test



Source: SmartPLS output, 2023

Based on the path coefficient output in Figure 2, the stage in assessing the outer model can be seen through the outer loading value in the outer model. Data processing with SmartPLS shows that the loading factor value in the initial model has met convergent validity. A data is said to be convergent validity if it is indicated by all indicators that have a loading factor value $> 0,4$ and vice versa if the overall loading factor value $< 0,4$ then it does not meet convergent validity and is dropped from the next research diagram.

Figure 3: Full Model After Calculation



Source: SmartPLS output, 2023

At this stage it can be seen that all data loading factor has a value greater than 0,7 and 0,5, so the data is declared valid and ready to use.

Inner Model Analysis

The structural model is estimated using the coefficient of determination (R^2 test) and the path coefficient, namely the t-value. The R^2 value is used to measure the degree of variation of the independent variable in the dependent variable. The higher the R^2 value, the better the prediction model of the proposed search model. However, R^2 is not an absolute parameter to measure the accuracy of the prediction model, because the theoretical basis of the relationship is the most important

explanatory parameter of the cause-and-effect relationship. Table 4 shows the R-squared test as follows:

Table 5: R-square (R²) Value

	<i>R-square</i>
Interest in Using	0,069
Actual System Use	0,456

Source: SmartPLS Processed Data, 2023

Table 5 shows that the R-squared value for using the actual system is 0,456. This shows that 45,6% of actual system usage can be explained by perceived ease of use, perceived usefulness and interest in using it, and 54,4% The rest can be explained by other factors. The R-squared value for the interest rate used is 0,069. This shows that 6,9% of usage preferences can be explained by perceived ease of use, perceived usefulness, and the remaining 93,1% can be explained by other factors.

Hypothesis Test

Hypothesis Test Based on the data processing conducted by researchers can be used to answer the hypothesis of this study. The following are the results obtained in the hypothesis test on the research model by looking at the T-Statistics value and the P-Values value. With a T-Statistics value > 1.65 and a P-Values value < 0.1 as follows:

Table 6: Structural Model Evaluation

	T-Statistic (O/STA DEV)	P-Values	Effect (Percentage)
MM (M) -> ASU (Y)	6,608	0,000	29,2%
Intervening XI->M -> ASU (Y)	3,398	0,000	7,5%
Intervening X2->M -> ASU (Y)	0,585	0,279	0,9%
PEoU (XI) -> ASU (Y)	6,631	0,000	36,7%
PU (X2 -> ASU (Y)	6,132	0,000	34,1%

PEoU (X1) -> MM (M)	4,482	0,000	25,5%
PU (X2) -> MM (M)	0,585	0,279	3%

Source: SmartPLS Processed Data, 2023

Effect of Perceived Ease of Use on Actual System Use

Perceived ease of use is hypothesized to affect actual system use. The following are the results of the significance test of these hypotheses through statistical hypotheses:

Table 7: Test Results of the Effect of Perceived Ease of Use on Actual System Use

	T-Statistic (O/STADEV)	P- Values
PEoU (XI) -> ASU (Y)	6,633	0,000

Source: SmartPLS Processed Data, 2023

Based on table 7, it can be seen that the relationship between perceived ease of use and actual system use is significant with a t-statistic of 6,633 (t-count more than 1,65) and a P-value of 0,000 < 0.1. It can be concluded that Perceived Ease of Use has a positive and significant effect on Actual System Use.

Effect of Perceived Usefulness on Actual System Use

Perceived usefulness is hypothesized to affect actual system use. The following are the results of the significance test of these hypotheses through statistical hypotheses:

Table 8: Test Results of the Effect of Perceived Usefulness on Actual System Use

	T-Statistic (O/STADEV)	P- Values
PU (X2) -> ASU (Y)	4,482	0,000

Source: SmartPLS Processed Data, 2023

Based on Table 8, it can be seen that the relationship between perceived usefulness and actual system usage is significant with a t-statistic of 4,482 (t-number greater than 1,65) and a P-value is $0,000 < 0,1$. It can be concluded that perceived usefulness has a positive and significant impact on the actual use of the system.

Effect of Perceived Ease of Use on Interest in Using

Perceived ease of use is hypothesized to affect interest in using. The following are the results of the significance test of these hypotheses through statistical hypotheses:

Table 9: Test Results of the Effect of Perceived Ease of Use on Interest in Using

	T-Statistic (O/STADEV)	P- Values
PEoU (XI) -> MM (M)	6,132	0,000

Source: SmartPLS Processed Data, 2023

Based on Table 9, it can be seen that the relationship between perceived ease of use and preference to use is significant with a t-statistic of 6,132 (t-number greater than 1,65) and a P-value of $0,001 < 0,1$. It can be concluded that perceived ease of use has a positive and significant impact on the enjoyment of use.

Effect of Perceived Usefulness on Interest in Using

Perceived usefulness is hypothesized to affect interest in using. The following are the results of the significance test of these hypotheses through statistical hypotheses:

Table 10: Test Results of the Effect of Perceived Usefulness on Interest in Using

	T-Statistic (O/STADEV)	P- Values
PU (X2) -> MM (M)	0,585	0,278

Source: SmartPLS Processed Data, 2023

Based on table 10, it can be seen that the relationship between perceived usefulness and interest in using is insignificant with a t-statistic of 0,585 (t-count less than 1,65) and a P-value of 0,278 > 0.1. It can be concluded that perceived usefulness has no effect on interest in using.

Effect of Interest in Using on Actual System Use

Interest in using is hypothesized to affect actual system use. The following are the results of the significance test of this hypothesis through statistical hypotheses:

Table 11: Test Results of the Effect of Interest in Using on Actual System Use

	T-Statistic (O/STADEV)	P- Values
MM (M) -> ASU (Y)	6,608	0,000

Source: SmartPLS Processed Data, 2023

Based on table 11, the relationship between interest in using and actual system usage is significant with a t-count of 6,608 (t-count is more than 1,65) and a P-Values value of 0,000 < 0,1. It can be concluded that interest in using has a positive and significant effect on actual system usage.

Effect of Perceived Ease of Use on Actual System Use with Interest in Using as an Intervening Variable

Seen ease of utilize is hypothesized to influence real framework utilize with intrigued in utilizing as a mediating variable. The taking after are the comes about of the noteworthiness test of this theory through factual speculations:

**Table 12: Test Results of the Effect of Perceived Ease of Use on
Actual System Use with Interest in Using as an Intervening
Variable**

	T-Statistic (O/STADEV)	P- Values
Intervening X1 -> M -> ASU (Y)	3,398	0,000

Source: SmartPLS Processed Data, 2023

Based on table 12, it appears that seen ease of utilize includes a positive and noteworthy impact on real framework utilize with interest in utilizing as an mediating variable. Typically shown by a t-statistic of 3,398 (t-count more than 1,65) and P-values of 0,000 < 0,1.

Effect of Perceived Usefulness on Actual System Use with Interest in Using as an Intervening Variable

Seen value is hypothesized to influence real framework utilize with intrigued in utilizing as a mediating variable. The taking after are the comes about of the centrality test of this speculation through factual theories.

**Table 13: Test Results of the Effect of Perceived Usefulness on
Actual System Use with Interest in Using as an Intervening
Variable**

	T-Statistic (O/STADEV)	P- Values
Intervening X2 -> M -> ASU (Y)	0,587	0,279

Source: SmartPLS Processed Data, 2023

Based on table 13, it appears that seen convenience has no impact on genuine framework utilize with intrigued in utilizing as an mediating variable. Typically shown by the t-statistic 0,587 (t-count less than 1,65) and P-values of 0,279 > 0,1.

Discussion of Research Results

The esteem analyzed in theory testing is the esteem within the t-statistic created from the PLS yield by comparing the t-table. Analyzed is the esteem within the t-statistic created from the PLS yield by comparing the t-table. PLS yield is an assess of idle factors which are straight totals of pointers. Testing criteria with a centrality level (α) of 10%. The speculation utilized is as takes after:

1. If t-calculated > than t-table which is more than 1,65, then the hypothesis is accepted.
2. If t-calculated > than t-table which is less than 1,65, then the hypothesis is rejected.

Speculation testing with PLS is carried out in two stages stages, specifically calculating the coordinate impact of autonomous inactive factors on subordinate inactive factors, and calculating the impact of free latents on subordinate idle factors with mediations.

Hypothesis Testing 1: Direct Effect of Perceived Ease of Use on Actual System Use

The 1st theory which looks at the relationship between seen ease of utilize and genuine framework utilize is critical with a t-statistic esteem of 6,632 (t-count more than 1,65) and a P-value of 0,000 <0,1. It can be concluded that seen ease of utilize influences genuine framework utilize. Therefore, the primary speculation is acknowledged. From the information, it can be deciphered that the test information of the autonomous idle variable (seen ease of utilize) effectively demonstrates the relationship with the subordinate inactive variable (genuine framework utilize), or in other words, XI encompasses a noteworthy impact on Y.

Seen ease of utilize contains a coordinate impact on genuine framework utilize of 36.7%. The higher the ease of utilize of the BSI Versatile benefit framework, the higher the real utilize, and bad habit versa, the lower the ease of utilize of the BSI Versatile framework, the lower the real utilize. The comes about of the think about which state that seen ease of utilize influences real framework utilize is reinforced

by the TAM (Innovation Acceptance Demonstrate) hypothesis by Davis which states that seen ease of utilize is one of the foremost critical components in building innovation integration. In case the innovation is simple to utilize, at that point genuine utilize happens.¹²

This investigate is in line with inquire about conducted by Ricky Aditya and Aditya Wardana which looks at the impact of seen value and seen ease of utilize on behavioral deliberate with the Innovation Acceptance Show (TAM) approach on LINE moment informing clients in Indonesia. And investigate conducted by Rila Anggraini which talks about the impact of seen ease of utilize, seen convenience on intrigued in utilizing and genuine utilize of location-based organizing administrations conducted at Brawijaya College with a populace of understudies.¹³

Based on the results that have been carried out, it can be concluded that respondents in the form of the community feel the ease of use of the BSI Mobile service so as to cause actual use, which means that the community is able to accept BSI Mobile services properly.

Hypothesis Testing 2: Direct Effect of Perceived Usefulness on Actual System Use

The second hypothesis examines the relationship between the perceived direct effect of utility on actual system usage, with a t-statistic of 4,483 (calculated $t > 1.65$) and a P-value of $0.000 < 0.1$ significant. From this we can conclude that the perceived benefits influence the practical use of the system. Therefore, his second hypothesis of this study is accepted. From the results of this data, the sample data for the independent variable (perceived utility) was able to show a relationship between the dependent variable (actual system usage), i.e. X2 has a significant impact on the system can be interpreted as Y.

¹² Davis, "Perceived Usefulness, Perceived Ease of Use, and User Acceptance of Information Technology."

¹³ Rila Anggraeni, "Pengaruh Persepsi Kemudahan Penggunaan Dan Persepsi Kegunaan Terhadap Niat Untuk Menggunakan Dan Penggunaan Aktual Layanan Jejaring Sosial Berbasis Lokasi (Studi Pada Mahasiswa Fakultas Ekonomi Dan Bisnis Universitas Brawijaya Malang)," *Ekonomi Bisnis* 20, no. 1 (2015).

Perceived benefits directly impact 34.1% of actual system utilization. The higher the BSI mobile service benefit, the higher the actual usage. And vice versa. The smaller the BSI mobile service benefit, the lower the actual usage. The findings of this study that perceived usefulness affects actual system utilization are similar to those of Davis, who said that perceived usefulness is one of the most important factors in building technology integration. supported by the Technology Acceptance Model (TAM) theory of Technology is actually used when it helps ¹⁴. The results of this research are in line with research conducted by mega purwitasari and dudi pratomo which discusses the effect of perceived usefulness and perceived ease of use on actual system use (SPT filling efficiency) according to taxpayer perceptions. this research was conducted at KPP Pratama Bandung.¹⁵

The results of his research state that perceived usefulness affects actual system use.¹⁶ And research conducted by Putu Ayu Mira Witriyani Wida, et.al which discusses the application of the TAM (Technology Acceptance Model) model to Instagram user behavior. The results of his research state that perceived usefulness affects actual system use.¹⁷

Based on the results that have been carried out, it can be concluded that respondents in the form of the community feel the benefits of the BSI Mobile service so as to cause actual use, which means that the community is able to accept BSI Mobile services properly. Even though the benefits of BSI Mobile services have been felt by the community, giving rise to actual use, the company PT Bank Syariah Indonesia must continue to increase the credibility and sophistication of applications and services that provide benefits in order to increase the actual use of the community.

¹⁴ Davis, "Perceived Usefulness, Perceived Ease of Use, and User Acceptance of Information Technology."

¹⁵ Mega Purwitasari and Dudi Pratomo, "Pengaruh Perceived Usefulness Dan Perceived Ease Of Use Terhadap Actual System Usage (Efisiensi Pengisian SPT) Menurut Persepsi Wajib Pajak (Survey Terhadap Pengusaha Kena Pajak Pada KPP Pratama Bandung Cibeunying)," *EProceedings of Management* 2, no. 3 (2015).

¹⁶ Purwitasari and Pratomo.

¹⁷ Ayu Prasetya Dewi, Ni Nyoman Kerti Yasa, and Putu Yudi Setiawan, "Integrasi TAM Dan ECM Dalam Menjelaskan Niat Membeli Kembali Produk Fashion Secara Online Di Kota Denpasar," *E-Jurnal Ekonomi Dan Bisnis Universitas Udayana* 6, no. 06 (2017).

Hypothesis Testing 3: The Effect of Perceived Ease of Use on Interest in Using

The third hypothesis, which examines the association between perceived ease of use and interest in use, is significant with a t-statistic of 6,133 (t-count greater than 1.65) and a p-value of $0.000 < 0.1$. From this we can conclude that perceived usability influences user interest. His third hypothesis of the study is then accepted. From the results of this data, we can conclude that the sample data for the independent latent variable (perceived ease of use) successfully demonstrated a relationship with the variable M (interest in use), i.e. X2 is influential can about M.

Perceived ease of use directly influences user interest 25.5%. The easier it is to use Sharia services, the more interest there is in using them. And vice versa. The less convenient BSI mobile services are, the less interest there is in using them. The findings of this study that perceived ease of use influences interest are in line with Davis' Technology Acceptance Model (TAM) theory, who said that perceived ease of use was one of the most important factors in building technology integration. It is supported by the Model (TAM) theory. the person's interest in using technology¹⁸. This research is in line with research conducted by Ricky Aditya and Aditya Wardana which examines the effect of perceived usefulness and perceived ease of use on interest in using the Technology Acceptance Model (TAM) approach for LINE instant messaging users in Indonesia¹⁹. Research conducted by Istiarni which discusses the analysis of the effect of perceived benefits, ease of use, and credibility on interest in repeated use of internet banking with attitudes of use as an intervening variable.²⁰

¹⁸ Davis, "Perceived Usefulness, Perceived Ease of Use, and User Acceptance of Information Technology."

¹⁹ Ricky Aditya and Aditya Wardhana, "Pengaruh Perceived Usefulness Dan Perceived Ease of Use Terhadap Behavioral Intention Dengan Pendekatan Technology Acceptance Model (TAM) Pada Pengguna Instant Messaging LINE Di Indonesia," *Jurnal Siasat Bisnis* 20, no. 1 (2016): 24–32.

²⁰ Panggih Rizki Dwi Istiarni and Paulus Basuki Hadiprajitno, "Analisis Pengaruh Persepsi Manfaat, Kemudahan Penggunaan Dan Kredibilitas Terhadap Minat Penggunaan Berulang Internet Banking Dengan Sikap Penggunaan Sebagai Variabel Intervening (Studi Empiris: Nasabah Layanan Internet Banking Di Indonesia)," *Diponegoro Journal of Accounting* 3, no. 2 (2014): 1–10, <http://ejournal-s1.undip.ac.id/index.php/accounting>.

A study conducted by Saleh Al-Harbi examines the use of technology acceptance models to understand academic behavioral interest in using learning management systems and discusses e-learning. His research results show that perceptions of usability influence interest in its use.²¹ And a study conducted by Endang Fatmawati examines library information systems with the aim of understanding user attitudes toward technology acceptance. Their research results show that perceptions of usability influence interest in its use.²² Based on the results of the survey conducted, it can be concluded that respondents are aware of the ease of use of BSI mobile services in the form of communities and that there is an increasing interest in their use. The community can accept the service well.

Hypothesis Testing 4: The Effect of Perceived Usefulness on Interest in Using

A fourth hypothesis, testing the association between perceived usefulness and usage interest, has a t-statistic of 0,586 (t-count less than 1,65) and a P-value of 0,279 > 0.1, which is not significant. From this we can conclude that the perceived benefits do not affect the interest of use. Therefore, the fourth hypothesis is rejected. Only 3% of perceived benefits have a direct impact on user interest. The lower the benefit of the Rinkhaja Shariah service, the lower the interest of those who use it. In one study, Feronica Mayasari et al. used the Technology Acceptance Model (TAM) framework to discuss policy-based internet banking use to explore the history and impact of customer attitudes towards internet banking use. His research results show that perceived usefulness does not affect user interest.²³ Based on the results of the research that has been carried out, it can be concluded that respondents in the form of the community do not feel the benefits of the BSI Mobile service so that it

²¹ Saleh Alharbi and Steve Drew, "Using the Technology Acceptance Model in Understanding Academics' Behavioural Intention to Use Learning Management Systems," *International Journal of Advanced Computer Science and Applications* 5, no. 1 (2014).

²² Endang Fatmawati, "Technology Acceptance Model (TAM) Untuk Menganalisis Penerimaan Terhadap Sistem Informasi Di PerpustakaanM INFORMASI PERPUSTAKAAN," *Iqra: Jurnal Perpustakaan Dan Informasi* 9, no. 1 (2015): 196942.

²³ Feronica Mayasari, Elisabeth Penti Kurniawati, and Paskah Ika Nugroho, "Anteseden Dan Konsekuen Sikap Nasabah Dalam Menggunakan Internet Banking Dengan Menggunakan Kerangka Technology Acceptance Model (TAM)(Survey Pada Pengguna KlikBCA)," *Semantik* 1, no. 1 (2011).

causes less interest in the use of BSI Mobile services, which means that the community is less able to accept BSI Mobile services properly. PT Bank Syariah Indonesia must further improve the credibility and sophistication of applications and services that provide benefits in order to increase public interest in using BSI Mobile services in Kediri city.

Hypothesis Testing 5: The Effect of Interest in Using on Actual System Use

The fifth hypothesis, which tests the association between usage interest and actual system usage, is significant with a t-statistic of 6,609 (t-count greater than 1,65) and a P-value of 0,000 < 0,1. From this we can conclude that interest in usage influences the actual use of the system. Therefore, his fifth hypothesis of the study is accepted. The results for this data interpret that the sample data for the latent variable M (interest in use) can demonstrate a relationship with the dependent variable (actual system use), i.e. M influences the system. Y. Concern about usage has a direct impact on the actual system utilization of 29,2%. The higher the interest in using the BSI Mobile Services system, the higher the actual usage. And vice versa. The lower the interest in using the BSI mobile services system, the lower the actual usage.

The results of this study are consistent with research findings. The findings of this study are consistent with the work of Joni Hendra and Ahmad Iskandar, who discuss the application of his TAM model to users of Situbond's Jatim Bank Branch Internet Banking His service.²⁴ and study conducted by Aditya Arie Hanggono examines an analysis of TAM (Technology Acceptance Model) practices in supporting online businesses through the use of the Instagram social network. His research results show that user interest influences actual system usage.²⁵

²⁴ Joni Hendra, "Aplikasi Model TAM Terhadap Pengguna Layanan Internet Banking Di Kantor Bank Jatim Cabang Situbondo," *Jurnal Ilmiah Ecobuss* 4, no. 1 (2016): 40–48.

²⁵ Aditya Arie Hanggono, "Analisis Atas Praktek Tam (Technology Acceptance Model) Dalam Mendukung Bisnis Online Dengan Memanfaatkan Jejaring Sosial Instagram" (Brawijaya University, 2015).

Hypothesis Testing 6: The Effect of Perceived Ease of Use on Actual System Use through Interest in Using

Results from testing the sixth hypothesis show that perceived ease of use influences actual system usage through usage concerns. This is indicated by a T statistic of 3,399 (T count greater than 1,65) and a P value of $0,000 < 0.1$. His sixth hypothesis in this study is therefore accepted, showing a significant effect of 7,5%. The higher the ease of use of the system and the higher the interest in using the BSI Mobile service, the higher the actual utilization rate. And vice versa. The lower the usability of the system and the lower the interest in using the BSI Mobile service, the lower the actual utilization rate. actual usage. The findings are supported by Davis' Technology Acceptance Model (TAM) theory that ease of use evokes an individual's interest in use and leads to actual use. The results of this study are also supported by the rational action theory introduced by Fishbein and Ajzen. The theory is that actual use arises from interest in use.²⁶

As a result of the survey, it is believed that simply using BSI Mobile's services in the form of a community arouses interest among respondents and influences actual usage. However, in order to increase the actual use of the Kediri city community by user interest, the relationship between convenience and actual use by user interest needs to be improved, especially in terms of accessibility and service quality.

Hypothesis Testing 7: The Effect of Perceived Usefulness on Actual System Use Through Interest in Using

The study model also shows that indirect effects exist between study variables. A seventh hypothesis for the data test results is that the t-statistic value is 0,586 (t-count less than 1,65) and the t-statistic value is less than D_a for T-count, so the value of P-value is $0,279 > 0.1$. is showing. It was decided to reject H7 because the significance level of is greater than 0.1, or 0,279. Therefore, based on our test results, we know that perceived utility has no impact on actual system usage if we are interested in usage as an intervening variable. Influence is 0,9%. The lower the benefits and interest of a system using the BSI Mobile service,

²⁶ Mahyarni Mahyarni, "Theory of Reasoned Action Dan Theory of Planned Behavior (Sebuah Kajian Historis Tentang Perilaku)," *Jurnal El-Riyasah* 4, no. 1 (2013): 13–23.

the lower the actual usage. In this study, the results of testing the effect of perceived usefulness did not directly affect usage interest with a t-statistic of $0,586 < 1 > 0,1$, but actual system usage by perceived usefulness and interest the indirect effect between was tested in the following way. As an intervening variable this also proves that usage interest cannot be an intervening variable for the impact of perceived usefulness on actual system usage with a t-statistic of $0,856 > 1 > 0,1$. This indicates that perceived utility has no impact on actual system usage, and that we are interested in usage as an intervening variable. This means that using usage interest as an intervening variable is inappropriate and does not support the impact of perceived utility on actual system usage. As such, it may be better to increase the actual system usage through other intervening variables that may be explored by future researchers. Based on the results of the surveys conducted, respondents in the form of community did not perceive the benefits of using BSI mobile services, which led to a lack of interest in using the service and impacting the actual service. We can conclude that Therefore, in order to increase the actual use of interest by people in Kediri city, there is a need to improve the relationship between utility and actual use of interest, especially in services.

Conclusion

The study first concludes that perceived usability variables have a positive and significant impact on the actual use of the system. This means that a user of BSI Mobile Services feels that the ease of use of the application encourages her use of BSI Mobile Services. Second, recognized utility variables have a positive and significant impact on the actual use of the system. This means that a user of BSI Mobile Services feels that the benefits of the application will facilitate her use of BSI Mobile Services. Third, perceived usability has a positive and significant impact on usage intent. This means that users of BSI Mobile Services believe that the ease of use of the application will facilitate their use of BSI Mobile Services. Fourth, fluctuations in perceived utility do not affect consumer preferences. This means users of BSI mobile services. It turns out that the benefits of the application failed to arouse her interest in using BSI mobile services. Fifth, the perceived usability variable has a positive and significant impact on the actual use of the system. This means that a user of BSI Mobile Services feels that her preference for

using applications has led her to use her BSI Mobile Services. Sixth, the perception of ease of use has a positive and significant impact on the actual use of the system through the interest in using the system. This means that users perceive that the usability of the application is interesting and can ultimately encourage them to use the application. And seventh, the perceived benefit does not affect the actual use of the system by the variable "usage preference". This means that the benefits of the BSI mobile service application can be immediately understood by users, even if they are not initially interested. This research can be used as a reference in the process of improving services and disseminating information in the ease of using Mobile banking and complementing existing theories. This research can also be used as a reference for Islamic financial actors in taking roles and responsibilities in the form of comprehensive socialisation to all levels of society and easy access to financing. This research is a descriptive quantitative study limited to the city of Kediri, not comprehensive throughout Indonesia, therefore future research needs to expand the research coverage area.

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