

ABSTRACT

The utilization of various technologies in the field of financial services has brought significant changes to the banking industry. Changes in consumer behavior towards digital services have driven the banking sector to accelerate the transformation process towards digital banking. Islamic digital banks are one of the innovations that have the potential to enhance the competitiveness of Islamic banks in Indonesia. Islamic digital banks that provide online and branchless services are one of the reasons. Because the accessibility of Islamic digital banks can reach all regions in Indonesia without having physical branches.

The purpose of this study is to analyze the factors that influence the use of Islamic digital banks with a modified Technology Acceptance Model (TAM) approach. The data in this study were collected through questionnaires distributed online. The sample used in this study was 125 millennial generation respondents who used bank jago syariah and bank aladin syariah. Data analysis in this study used structural equation model analysis with the SmartPLS 3.2.9 analysis tool.

The results showed that perceived ease of use, self efficacy, and consumer innovativeness have a positive and significant effect on the use of sharia digital banking. However, there are variables that have no significant effect, namely perceived usefulness and subjective norms.

Keywords : Sharia Digital Banking, Technology Acceptance Model, Subjective Norms, Self Efficacy, Consumer Innovativeness