



The roles of safety, risks, trust, and features on customers' decision in using the mobile banking of islamic banking

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ABSTRACT

This article has undergone peer review and was presented at the Islam in World Perspectives Symposium 2024 on August 14, 2024

Keywords

Safety, Risks, Trust, Features, Customers, Islamic Banking.

This study aims to analyze the roles of safety, risks, trust, features, and customer's decisions to use the mobile banking application of Islamic Banks. The objects were customers who used the mobile banking application of Islamic Banks. This study used questionnaires to measure variables and obtain samples of as many as 100 respondents who used Islamic Banks. This study used the descriptive-quantitative analysis method. The sample determination used purposive sampling, a non-probability sampling method. The analysis method used the multiple linear regression test. The results conclude that the variable Safety significantly influences the customers' decision to use the mobile banking application of Islamic Banks. In contrast, the variable Risks has no significant influence on the customers' decision to use the mobile banking application of Islamic Banks. The variables of Trust and Features have a positive and significant effect on the customers' decision to use the mobile banking application of Islamic Banks. Simultaneously, Safety, Risks, Trust, and Features influence the customers' decision to use Islamic Mobile.

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Introduction

The rapid advancement of the internet has affected various aspects of people's lives, including financial transactions (Hananto et al., 2024). The internet is considered a solution to accelerate the resolution of everyday problems so that many business sectors, including banking, utilize internet-based services (Andrian et al., 2023). This rapidly developing information technology makes it easier for people to carry out various financial transactions, such as checking balances, transfers, and payments through electronic banking, making bank operations more efficient and practical (Pratiwi & Dahruji, 2024).

Mobile banking is one of the fastest-growing electronic banking products (Muzdalipah & Mahmudi, 2023). This service is perfect for a modern society that prioritizes mobility because, with one touch, customers can access various banking services easily and quickly through their handheld devices (Marwi, 2024). This convenience and efficiency make mobile banking the primary choice

for many people in meeting their banking needs (Ardianto et al., 2024). The list of Mobile Banking applications that the Indonesian people most widely use is as follows:

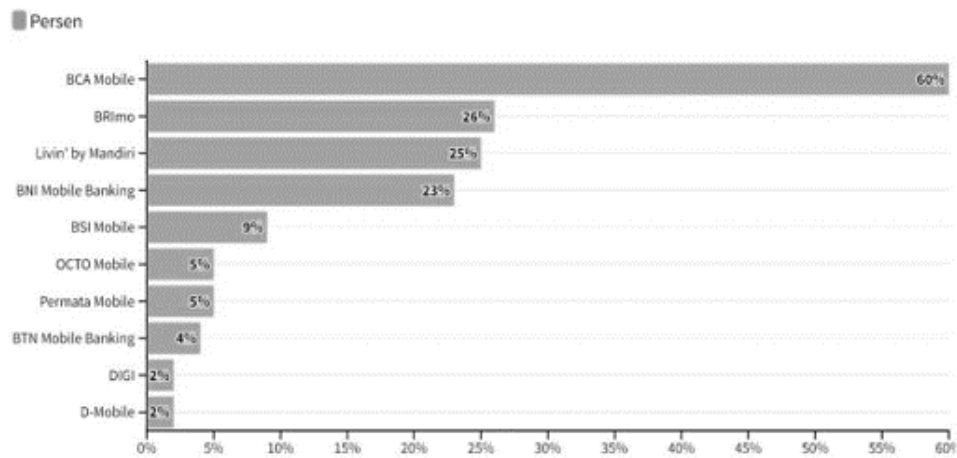


Figure 1. The Most used Mobile Banking Applications

Source: GoodStats (2023)

Figure 1 shows that BSI Mobile, as an Islamic Mobile Banking service, is ranked fifth compared to conventional banks. The tight competition between banks encourages them to compete to provide the best service. Good service can positively impact the development of the bank's business. Islamic banks offer various unique contract-based services, and one of the primary services they provide is Mobile Banking (Vahlevi & Vitaharsa, 2022).

The Islamic financial system in Indonesia is internationally recognized as one of the best and most complete (Arfaizar et al., 2023). Islamic banking is here to answer the concerns of the community, especially Muslims, regarding the prohibition of interest or usury, which is considered haram by scholars (Agustin, 2021). Mobile banking makes it easier to transact anytime and anywhere with just a smartphone and an internet connection, but it needs to be balanced with solid safety (Lailiah, 2021; Rahayu et al., 2024). Risks such as hacking and malware can steal confidential information, so it is essential to improve the quality of safety so that customers feel safe and comfortable using mobile banking services, especially Islamic mobile banking (Tambunan et al., 2023).

Mobile banking safety faces various threats, such as hacking, through user identification and connection parameters, such as passwords, and vulnerabilities in systems and applications (Elfandiar & Sutabri, 2023). In addition, virus, malware, and ransomware attacks are designed to damage or steal confidential data from banks and customers (Hapsah & Nasution, 2023). Therefore, improving the quality of mobile banking safety is essential so that customers feel safe and comfortable when making transactions. Good safety can strengthen customers' decisions to use mobile banking, including Islamic mobile banking, which is also influenced by various related risks (Sitanggang et al., 2024).

Mobile banking services are designed to meet customers' digitalization needs by simplifying and accelerating transactions (Holifah & Adiba, 2024). Despite having various advantages, this service also faces weaknesses that can pose risks to banks and customers. These risks include hacking, uncertainty in use, and economic, functional, psychological, and social risks (Rohimah et al., 2023). Perceived risks, such as concerns about fake sites and information leaks, influence customers' decisions to use mobile banking. Therefore, improving safety and risk mitigation is essential so customers feel safer using this service (Hutapea et al., 2024).

Trust significantly impacts customers' decisions to use mobile banking, in addition to risk perception. Trust is the main problem in mobile banking adoption (Judijanto et al., 2024). Research by Adestyan & Rapida (2022) shows that the higher the consumer's trust, the more likely they are to purchase. Handinisari et al. (2022) added that trust reflects consumer confidence, so consumers trust the impacts of their readiness to accept transaction risks. Islamic banks offer advantages in their mobile banking products with Islamic-themed features, such as zakat payments, distinguishing them from conventional banks (Aini et al., 2022; Nahar et al., 2022). These features continue to be developed to meet customer needs and attract interest in the Islamic banking system. Analysis of the availability of these features is essential for determining the decision to use mobile banking (Pribadi & Gunawan, 2020).

Previous studies have shown differences of opinion regarding the influence of risk and trust on interest in using mobile banking. Research by Andi Fauziah & Tenrypada (2021) provides different findings on the impact of risk perception, while research by Triyanti et al. (2021) shows a positive influence of trust on the intention to use mobile banking, in contrast to Hendri (2020). This study will add a safety variable to analyze further the factors that influence customer decisions in Islamic mobile banking.

Method

This type of research uses quantitative research, a method based on the philosophy of positivism. It is used to research specific populations or samples and collect data using research instruments (Sugiyono, 2022). This type of research is quantitative research with a descriptive approach. The population in this study is the public who use Islamic Mobile Banking. The sample was 100 respondents using a non-probability technique, namely the purposive sampling technique. The data source for this study uses primary data obtained directly by distributing questionnaires via Google Forms to respondents. The analysis tool used in this study is the SPSS version 25 application. The tests carried out are validity tests, reliability tests, classical assumption tests, multiple linear regression analysis tests, T-tests, F tests, and determination coefficient tests.

Result and Discussion

Validity Test

Uji validitas bertujuan untuk memastikan apakah data tersebut valid atau tidak. Data dianggap valid jika nilai r hitung > nilai r tabel (Sugiyono, 2022).

Table 1. The Results of the Validity Test

Variable	Items	R _{count}	R _{table}	Infor
Safety	A1	0,716	0,196	Valid
	A2	0,828	0,196	Valid
	A3	0,829	0,196	Valid
	A4	0,895	0,196	Valid
Risks	B1	0,779	0,196	Valid
	B2	0,774	0,196	Valid
	B3	0,851	0,196	Valid
	B4	0,687	0,196	Valid
	B5	0,729	0,196	Valid
	B6	0,749	0,196	Valid
Trust	C1	0,857	0,196	Valid
	C2	0,816	0,196	Valid
	C3	0,784	0,196	Valid
	C4	0,837	0,196	Valid
Features	P1	0,875	0,196	Valid
	P2	0,823	0,196	Valid
	P3	0,881	0,196	Valid
	P4	0,854	0,196	Valid
Customers' Decision	Q1	0,814	0,196	Valid
	Q2	0,882	0,196	Valid
	Q3	0,849	0,196	Valid
	Q4	0,825	0,196	Valid
	Q5	0,844	0,196	Valid

Source: Data processed by researchers (2024)

Table 1 shows that all items in the distributed questionnaire are proven valid because each statement in the variable has a calculated r value > r table (0.196) with a significance level of 0.05.

Reliability Test

Uji reliabilitas bertujuan untuk mengukur suatu kuesioner yang merupakan indikator dari variabel atau konstruk. Data reliabel jika nilai *Cronbach's Alpha* > 0,70 (Ghozali, 2021).

Table 2. The Results of Reliability Tests

Variable	Cronbach Alpha'	Alpha' Score	N of Items	Info
Safety	0,825	0,70	4	Reliabel
Risks	0,856	0,70	6	Reliabel
Trust	0,830	0,70	4	Reliabel
Feature	0,880	0,70	4	Reliabel
Customers' Decision	0,897	0,70	5	Reliabel

Source: Data processed by researchers (2024)

Table 2 shows that each variable has a Cronbach's Alpha value > 0.70. Thus, all variables in this study are declared reliable.

Assumption Classic Test

The classical assumption tests in this study include normality, multicollinearity, and heteroscedasticity tests (Ghozali, 2021). (1) The normality test determines whether the data is normally distributed using the Kolmogorov-Smirnov method. Data is considered normal if the sig value > 0.05 (Ghozali, 2021).

Table 3. Results of the Normality Test

One-Sample Kolmogorov-Smirnov Test		Unstandardized Residual
N		100
Normal Parameters ^{a,b}	Mean	.0000000
	Std. Deviation	.30811522
Most Extreme Differences	Absolute	.104
	Positive	.104
	Negative	-.101
Test Statistic		.104
Asymp. Sig. (2-tailed)		.210 ^c
a. Test distribution is Normal.		

Source: Data processed by researchers (2024)

Table 3 shows that the significance value is 0.210 > 0.05, so the data in this study is normally distributed. (2) A multicollinearity test is used to test whether there is a correlation in the regression model. There is no multicollinearity if the Tolerance value > 0.10 and VIF < 10 (Ghozali, 2021).

Table 4. The Results of Multicollinearity

Model	Coefficients	
	<i>Collinearity Statistics</i>	
	Tolerance	VIF
(Constant)		
1 Safety	0,301	3,320
Risks	0,251	3,981
Trust	0,316	3,160
Features	0,344	2,904
a. Dependent Variable: Customers' Decision		

Source: Data processed by researchers (2024)

Based on Table 4, each variable has a tolerance value > 0.10 and VIF < 10, so it can be concluded that all variables do not experience multicollinearity. (3) The heteroscedasticity test is performed using the Glejser method, measuring the similarity of variants in the regression model. Data is said to be free of heteroscedasticity if the significance value is > 0.05 (Ghozali, 2021).

Table 5. The Results of Heteroscedasticity Test

Model	Coefficients				
	Unstandardized Coefficients		Standardized Coefficients		Sig.
	B	Std. Error	Beta	t	
(Constant)	0,503	1,080		466	642
1 Safety	0,317	0,097	0,214	3,167	0,058
Risks	0,124	0,070	0,157	1,771	0,080
Trust	0,534	0,097	0,434	5,488	0,028
Features	0,485	0,097	0,379	4,993	0,009

a. Dependent Variable: Customers' Decision

Source: Data processed by researchers (2024)

Table 5 shows that each variable has a significance value > 0.05 so that all variables in the study do not experience heteroscedasticity.

T-Test (Partial)

The T-test is used to test whether the variables of safety, risk, trust, and features partially influence the decision to use Islamic bank mobile banking (Ghozali, 2021). A t-test is a statistical test used to determine if there is a significant difference between the means of two groups. It is commonly used when the data sets follow a normal distribution and the sample sizes are small. The t-test is particularly useful when the population standard deviation is unknown (Oktaviani et al., 2022).

Table 6. T-Test Results

Model	Coefficients				
	Unstandardized Coefficients		Standardized Coefficients		Sig.
	B	Std. Error	Beta	t	
(Constant)	0,503	1,080		466	642
1 Safety	0,317	0,097	0,214	3,167	0,058
Risks	0,124	0,070	0,157	1,771	0,080
Trust	0,534	0,097	0,434	5,488	0,028
Features	0,485	0,097	0,379	4,993	0,009

a. Dependent Variable: Customers' Decision

Source: Data processed by researchers (2024)

Based on Table 6, the partial influence can be analyzed as follows. It is known that the safety variable has a t-count value $> t$ -table ($3.167 > 1.985$) and a significance value of $0.05 < 0.05$. This means that the safety variable positively and significantly partially affects the decision to use Islamic Bank mobile banking. It is known that the risk variable has a t-count value $> t$ -table ($1.771 < 1.985$) and a significance value of $0.08 > 0.05$. This means that the risk variable does not positively and significantly affect the decision to partially use Islamic mobile banking. It is known that the trust variable has a t-count value $> t$ -table ($5.488 >$

1.985) and a significance value of $0.02 < 0.05$. This means the trust variable positively and significantly affects the decision to use Islamic Bank mobile banking partially. It is known that the feature variable has a calculated t value $> t$ table ($4.993 > 1.985$) and a significance value of $0.009 < 0.05$. This means the feature variable positively and significantly affects the decision to use Islamic mobile banking partially.

Uji F (Simultan)

A F-test is a statistical test used to compare the variances of two or more groups to determine if they are significantly different (Khumaini et al., 2022). It is commonly used in the context of comparing multiple groups' means or variances, particularly in the analysis of variance (ANOVA). The F-test is based on the ratio of two variances and is named after Sir Ronald Fisher, who developed the test (Ghozali, 2021).

Table 7. F-Test Results

	Model	Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	729,585	4	182,396	102,285	000b
	Residual	169,405	95	1,783		
	Total	898,990	99			

a. Dependent Variable: Customers' Decision

b. Predictors: (Constant), Safety, Risks, Trust, and Features

Source: Data processed by researchers (2024)

Based on Table 7, it can be seen that the calculated f value $> f$ table ($102.285 > 2.467$). With a significance value of $0.000 < 0.05$. This shows that the variables of safety, risk, trust, and features simultaneously significantly affect the decision to use Islamic mobile banking. Based on the results of the F test, it shows that the calculated f value $> f$ table ($102.285 > 2.467$). With a significance value of $0.000 < 0.05$. This indicates that the variables of safety, risk, trust, and features simultaneously significantly affect the decision to use Islamic mobile banking. This means that although each variable may have an individual influence, the combined effect of all these variables is stronger and more consistent in influencing customer decisions. In other words, the customer's decision to use mobile banking is influenced by the interaction between all these factors, not just one factor.

Coefficient of determination test (R2)

Test the coefficient of determination to determine the relationship between independent and dependent variables and the relationship between these variables (Ghozali, 2021).

Table 8. Coefficient of Determination Test Results

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	901a	0,812	0,804	0,537

a. Predictors: (Constant), Safety, Risks, Trust, and Features

Source: Data processed by researchers (2024)

Table 8 shows the results of the determination coefficient test (R²). The Adjusted R Square value is 0.804, which means that the influence of the safety, risk, trust, and feature variables is 80.4%. In contrast, the remainder, 19.6%, is influenced by other factors not included in the study.

Discussion

Based on the results of the T-test, it can be seen that the safety variable has a positive and significant effect on customer decisions to use Islamic mobile banking because it has a calculated t value > t table ($3.167 > 1.985$) and a significance value of $0.05 < 0.05$. This shows that the safety variable is essential in building customer trust in mobile banking services. Concerns about the safety of personal and financial data. When customers feel safe, they are more confident and comfortable using the service. This increases the likelihood of customers continuing to use Islamic mobile banking. This study's results align with Nirwana (2021), which shows that safety has a positive and significant effect. This indicates that Islamic customers pay close attention to mobile banking safety to prevent data theft, such as passwords or PINs. In today's digital age, security is paramount. If a customer perceives that a bank's online services are vulnerable to cyber-attacks, they may avoid using digital banking services or even switch to a bank perceived as more secure (Susetyohadi et al., 2021).

The results of the T-test show that the risk variable does not have a positive and significant effect on customer decisions to use Islamic mobile banking because it has a calculated t value > t table ($1.771 < 1.985$) and a significance value of $0.08 > 0.05$. This suggests that customers may prioritize other factors, such as safety or service features, and are less affected by potential risks. Perception of risks plays a critical role in customer decision-making in banking. This study's results align with Fauziah & Tenrypada (2021), which shows that risk does not significantly affect customer decisions to use mobile banking. This indicates that Islamic Bank customers focus more on the benefits obtained from technology than on considering possible risks. If customers perceive high financial risk, such as losing money through investments or encountering hidden fees, they may opt for more secure options like savings accounts instead of investment products. This perception can drive them away from products with higher potential returns due to the fear of loss (Abrori, 2022).

Based on the results of the T-test, the trust variable has a positive and significant effect on customer decisions to use Islamic Bank mobile banking because it has a calculated t value > t table ($5.488 > 1.985$) and a significance value of $0.02 < 0.05$. This shows that trust is a significant factor in influencing customer decisions. Trust is a fundamental factor that significantly influences customer decision-making in banking. The higher the customer's trust in the safety and quality of mobile banking services, the more likely they are to choose to use the service. This underscores the importance of building and maintaining customer trust as a critical strategy in increasing mobile

banking adoption. This study's results align with those of Handinisari et al. (2022), who show that trust positively and significantly affects customer decisions to use Islamic Bank mobile banking. The higher the consumer trust, the greater their intention to use the service, with trust also mediating the influence of risk on decisions. Trust is a key driver of customer loyalty (Winasih & Hakim, 2021). When customers trust a bank, they are more likely to stay with it long-term, even if competitors offer slightly better rates or products. A trusted bank becomes the default choice for additional services, such as mortgages or investment products (Mainardes et al., 2022).

Based on the results of the T-test, it can be seen that the features variable has a positive and significant effect on customer decisions to use Islamic Bank mobile banking because it has a calculated t value > t table ($4.993 > 1.985$) and a significance value of $0.009 < 0.05$. This shows that the higher the level of features customers feel, the more likely they are to choose and continue to use mobile banking services. Mobile banking (m-banking) features have a significant impact on customer decision-making in the banking industry (Muzdalipah & Mahmudi, 2023). As customers increasingly rely on smartphones and digital solutions for their financial needs, the quality, functionality, and user experience of m-banking features are becoming key differentiators (Chauhan et al., 2022). This emphasizes the importance of banks in ensuring and communicating a high level of safety to attract and retain customers. This study's results align with Pribadi & Gunawan (2020), which shows that features significantly affect customer decisions in using Islamic Bank mobile banking. Because many features are provided, customers are delighted with Islamic Bank's mobile banking.

Conclusion

Understanding and managing these perceptions of risk is crucial for banks, as they significantly influence customer behavior. Banks can mitigate perceived risks by enhancing transparency, providing clear and accessible information, improving customer service, and maintaining a strong reputation. This can lead to greater customer trust and more confident decision-making in favor of the bank's products and services. Based on the research that has been conducted, safety, trust, and features have a positive and significant effect on customer decisions when using Islamic mobile banking. In contrast, risk does not have a considerable impact. According to previous findings, safety and trust are key factors that build customer trust and increase the use of mobile banking services. Trust is an intangible yet powerful asset for banks. It not only drives customer acquisition and retention but also enhances customer engagement with the bank's products and services. In addition, the features offered also play an essential role in customer decisions, with the combined effect of all these variables indicating that the interaction between these factors is more influential than their individual effects. M-banking features are becoming increasingly important in shaping customer decisions in banking. Banks that invest in developing and maintaining robust, secure, and

user-friendly mobile banking platforms are likely to attract and retain more customers. As customers continue to prioritize convenience, security, and a seamless digital experience, the quality of a bank's m-banking offerings will play a critical role in its competitive positioning in the market.

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