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STRATEGIC INSIGHTS INTO MOBILE BANKING ADOPTION: CUSTOMER INTENTIONS ON JAVA ISLAND, INDONESIA

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Abstract

Introduction to The Problem: The rapid advancement of financial technology has transformed banking services, particularly through the adoption of mobile banking. Understanding the factors influencing customers' intention to use mobile banking is crucial for financial institutions to enhance user engagement and satisfaction. Previous studies have explored technology acceptance models, yet there remains a need to examine the determinants affecting mobile banking adoption in the Indonesian context, particularly among customers on Java Island.

Purpose/Objective Study: This study aims to analyze the factors influencing the intention of bank customers to use mobile banking by employing the Unified Theory of Acceptance and Use of Technology 2 (UTAUT2) model. Specifically, the research investigates the impact of Performance Expectancy (PE), Effort Expectancy (EE), Social Influence (SI), Facilitating Conditions (FC), and Hedonic Motivation (HM) on Mobile Banking Behavior Intention (MBBI).

Design/Methodology/Approach: A quantitative research method was employed, utilizing a structured questionnaire survey distributed via social media over a 16-day period (October 30, 2023 – November 15, 2023). The study targeted individuals residing on Java Island who had been using mobile banking for at least one year. Data were analyzed using statistical techniques to examine the relationships between the independent variables and the intention to use mobile banking.

Findings: The results indicate that Performance Expectancy (PE), Social Influence (SI), and Hedonic Motivation (HM) significantly influence customers' intention to use mobile banking. In contrast, Effort Expectancy (EE) and Facilitating Conditions (FC) do not show a significant effect on mobile banking



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adoption. These findings provide valuable insights for banks in designing strategies to enhance mobile banking services by focusing on performance benefits, social influence, and user enjoyment.

Paper Type: Research Article.

Keywords: Mobile Banking; UTAUT2; Performance Expectancy; Customer Intention; Financial Technology.

INTRODUCTION

Digital technology, especially through mobile banking platforms, has seeped into every aspect of our lives. Along with the dominance of technology in various aspects of life, understanding the behavioral patterns of mobile banking use, especially by bank customers, has become very important (Melnyk, 2024). Mobile banking is no longer just an additional service but has become a basic need for digitally connected generations (Sultan et al., 2023). Therefore, research on the customers' intentions in mobile banking is highly relevant in anticipating changes and trends in the future. By gaining insights into how the customer interacts with mobile banking, financial institutions can tailor their services to meet the evolving needs and preferences of their customers. Understanding the motivations and behaviors of mobile banking users can also help develop more user-friendly interfaces and innovative features that enhance the overall customer experience. As technology continues to advance, studying the mobile banking habits of the customer will be crucial for staying competitive in the ever-changing financial landscape (Younis, 2023).

The customer, which has grown and developed in the modern technological era, has unique characteristics and tendencies to use technology (Tan & Leby Lau, 2016). The customer is the digital native generation; they were born into the digital world and became accustomed to technology from the beginning of their lives. Understanding the customer's intention to use mobile banking is about looking at their current behavior and identifying future trends and preferences in digital banking services (Chetoui et al., 2023). Thus, research on the customer's intention in mobile banking has significant implications for the banking industry in developing more effective marketing strategies and services that better suit the needs of this generation. By understanding the customer's preferences and behaviors regarding mobile banking, banks can tailor their services to cater to their specific needs and ultimately attract and retain customers. This research can also help banks stay ahead of the curve in technological advancements and ensure they are meeting the demands of the future digital landscape. Focusing on the customer's intention in mobile banking is crucial for banks to remain competitive and relevant in an increasingly digital world (Thusi & Maduku, 2020).

Apart from the importance of understanding the customer's intention in using mobile banking, we also need to recognize the benefits offered by this platform (Rahmansyah et al., 2023; H. Sudarsono et al., 2022). Mobile banking is a tool for carrying out financial transactions and enables customers to manage their finances more efficiently and flexibly (Hijazi, 2022; Suhartanto et al., 2022). Mobile banking gives people quick and easy access to their accounts, enabling them to manage their finances in real-time and make informed decisions in managing their money (Shaw et al., 2023). With mobile banking, the customer can easily carry out transactions, access financial information, and manage their accounts without time or place restrictions (Santoso et al., 2024). These benefits not only have an impact on the financial lives of the customers but also shape a lifestyle that is more dynamic and responsive to their needs (Tan & Leby Lau, 2016).

Recent studies highlight the growing adoption of mobile banking in Indonesia, particularly among Islamic banks. Factors influencing adoption include perceived usefulness, ease of use, trust, and social influence (Chaterine et al., 2023). The COVID-19 pandemic accelerated this trend, with users choosing mobile banking as a safer alternative to cash transactions (Sebayang et al., 2023). Islamic mobile banking has gained traction, with factors such as mob mentality, reputation, perceived risk, and Islamic financial literacy positively influencing adoption decisions. Bank and market characteristics also significantly influence digital banking adoption among banks offering Islamic services (Hidayat & Kassim, 2023). To enhance mobile banking usage, banks should improve security, data confidentiality, and customer trust while offering creative and convenient features (Fitri Fadilah Widyaputri & Edy Yusuf Agung Gunanto, 2023). These findings provide valuable insights for banks to improve their services and attract more users in the Indonesian context.

Previous research has examined the customers' intentions regarding mobile banking. However, there is still an urgent need to deepen our understanding of the factors influencing their intention further and explore differences from previous research. In addition, by using a wider sample or a different context, we can identify additional factors that may significantly influence their intentions (Rahmi & Handayani, 2023). Thus, it is hoped that this research can provide a more comprehensive contribution to understanding the behavior of customers in using mobile banking and inform the development of more appropriate strategies for the banking industry.

LITERATURE REVIEW

Mobile Banking

Mobile banking is a service provided by financial institutions, such as banks, that allows customers to access and carry out various banking

transactions via mobile devices, such as smartphones or tablets (Melniky, 2024). This concept allows customers easy and practical access without the need to go to a bank office or use an ATM. With mobile banking, customers can carry out various transactions, such as checking balances, transferring funds, paying bills, monitoring transaction activity, and even managing their financial plans, all through available applications or websites (Owusu Kwateng et al., 2019). There are many benefits of using mobile banking. First, mobile banking provides easy access for customers to carry out banking transactions anytime and anywhere, as long as they are connected to the internet. This makes it very easy to manage finances, especially for those who have a busy schedule or live in areas far from bank offices (Shaikh et al., 2023). In addition, mobile banking also helps save time and costs because customers no longer need to queue at ATMs or bank branches to carry out simple transactions. Additional features, such as transaction notifications and financial reports, help customers control their finances more effectively.

However, although mobile banking offers many benefits, there are still several problems associated with its utilization. One of the main problems is security. Because transactions are conducted online, customers are vulnerable to hacker attacks or identity theft. Therefore, financial institutions and customers must increase their awareness of good digital security practices, such as using strong passwords and not sharing personal information via unsecured emails or text messages (Palamidovska-Sterjadovska et al., 2024). Apart from that, there are also problems related to the availability and quality of internet services. Mobile banking becomes less effective in areas that still need more internet access. Therefore, there is a need to continue improving the technological infrastructure and Internet access to make it more equitable and reliable (Kaur & Arora, 2020).

Performance Expectancy

Performance expectancy measures the extent to which a person believes that the use of a technology will provide expected benefits or performance. As mentioned by Venkatesh et al. (2012), performance expectations are an important dimension in technology acceptance theory. Another relevant definition was provided by Farzin et al., (2021), who explained that performance expectations are the extent to which a person uses a system to obtain the desired benefits in work or daily life. Performance expectancy is crucial in determining whether an individual will adopt and continue to use a particular technology. When users perceive that a technology will help them achieve their goals and improve their performance, they are more likely to embrace it. Therefore, organizations and developers must focus on enhancing performance expectations to increase the likelihood of technology acceptance and usage (Macedo, 2017).

Effort Expectancy

Effort expectancy is defined as the level of simplicity of using a technology system such as mobile banking (Venkatesh et al., 2012). The easier it is to use technology, the more likely consumers will feel comfortable using it, which in turn will influence their level of intention in actively utilizing it (Owusu Kwateng et al., 2019). In other words, the lower the barriers or difficulties in mobile banking, the higher the likelihood that the customer will intend to use this service. Therefore, it is crucial for companies to design their mobile banking platforms with user-friendly interfaces and intuitive features to enhance the effort expectancy of their customers. By reducing the technology's perceived complexity, businesses can increase their mobile banking services' adoption and usage rates. Ultimately, a positive user experience will lead to higher customer satisfaction and loyalty, driving the success of the mobile banking platform in the competitive market (Behera et al., 2023).

Social Influence

Social influence can be interpreted as the extent to which a person feels that important people believe that they should use a new system (Venkatesh et al., 2012). This social influence is a direct determining factor in behavioral intentions, represented as subjective norms. Measuring users' perceptions of how those closest to them view behavior related to technology adoption and use is key to understanding social influence in the mobile banking context. Researchers must assess not only the individual's own beliefs and attitudes toward a new system but also the influence that friends, family, and colleagues have on their decision-making process. By understanding the impact of subjective norms on users' intentions to adopt mobile banking, companies can tailor their marketing strategies and user experiences to better align with social influences. Ultimately, recognizing the power of social influence in technology adoption can lead to more successful implementation and widespread acceptance of mobile banking services (Abu-Taieh et al., 2022).

Facilitating Condition

Facilitating conditions are defined as the extent to which a person believes that organizational and technical infrastructure supports the use of a system (Venkatesh et al., 2012). This refers to how well a person or organization can use the available systems to achieve its goals (Ivanova & Noh, 2022). The technological environment of each face varies greatly depending on the generation of mobile devices and their level of technological proficiency. In the context of mobile banking, it is essential to have competent support to use this technology effectively. Having competent support can help individuals navigate the complexities of mobile banking and make the most of its features. This includes having access to customer service representatives who

can troubleshoot issues and provide guidance on performing various transactions securely (Shareef et al., 2018). With adequate support, individuals may take full advantage of the benefits of mobile banking, ultimately hindering their overall financial management and decision-making capabilities. Therefore, ensuring that there is robust support in place is essential for promoting the successful adoption and usage of mobile banking services (Zhang et al., 2018)

Hedonic Motivation

Hedonic motivation refers to the pleasure obtained from using technology and plays a crucial role in determining its acceptance and use (Tamilmani et al., 2019). In the Unified Theory of Acceptance and Use of Technology (UTAUT2) framework, hedonic motivation becomes important because it shifts the focus from extrinsic to intrinsic drives as the main paradigm in technology adoption research (Al-Azawei & Alowayr, 2020). Hedonic motivation is driven by the enjoyment and satisfaction gained from using a particular technology rather than external factors such as usefulness or ease of use. This shift in focus highlights the importance of emotional and personal factors in shaping individuals' attitudes and behaviors toward technology. By understanding the role of hedonic motivation, researchers and designers can create more engaging and user-friendly technologies that cater to users' intrinsic desires and preferences (Tu & Jia, 2024).

METHODOLOGY

This research uses quantitative methods by collecting primary data directly from bank customers on the island of Java by distributing questionnaires for 16 days using Google Forms via social media platforms such as WhatsApp and Instagram. Purposive sampling was used, which accounted for several related factors. Respondents were measured using a Likert scale to evaluate individual or group attitudes and opinions towards social phenomena (Stratton, 2018).

This study applies the Partial Least Squares Structural Equation Modeling (PLS-SEM) approach as a quantitative data analysis method (Hair & Alamer, 2022). This approach is considered accurate because it is flexible in dealing with various data types, provides powerful computational algorithms, and provides better model visualization. PLS-SEM was used to confirm the research findings, including hypotheses and surveys. The main objective is to understand the influence of the independent variables, namely performance expectancy, effort expectancy, social influence, facilitating conditions, and hedonic motivation, on the dependent variable, namely Mobile Banking Behavioral Intention. Various models, including outer and inner model analyses, were used in the data analysis.

External models describe indicators related to latent variables and determine their relationship. The aim was to assess the validity, reliability, and type of indicator used. The external model analysis involved three steps: Convergent Validity, Discriminant Validity, and Composite Reliability. The inner model involves evaluating the latent construct hypothesized in this study. Internal model analysis shows the relationship between latent variables. It involves five steps: Path Coefficient, Determinant Coefficient (R-square), t-test (T-statistic), Effect Size (F-square), and Standardized Root Mean Square Residual (SRMR) or model fit (J. F. Hair et al., 2021).

RESULTS AND DISCUSSION

Banking strives to make transactions easier for the public through innovations. One of these innovations is mobile banking, which allows access to banking services through mobile devices such as smartphones and tablets. The features offered by mobile banking include checking balances, interbank transfers, digital payments, and bill payments. However, each bank has its advantages and disadvantages in its services. Researchers analyzed respondents' responses to the distributed questionnaires to obtain primary data. 108 respondents were collected from six provinces on the island of Java within 16 days, from October 30, 2023, to November 15, 2023. The recommended sample size is between 100 and 200 respondents, which shows that the minimum number of representatives has been met and data analysis is more accessible (Mundfrom et al., 2005). The criteria for respondents in this study are bank customers who have mobile banking and use it in their daily activities.

Table 1 presents respondents' information, including gender, age, highest level of education, occupation, length of use of mobile banking, and province of origin.

Table 1. Respondent Description

	Data	Frequency	Present
Gender	Man	54	50%
	Woman	54	50%
Age	< 21 Year	19	18%
	21 - 30 Years	70	65%
	31 - 40 Years	12	11%
	41- 50 Years	1	1%
	50 years	6	6%

Last education	High School	54	50%
	Diploma	10	9%
	Masters	38	35%
	Master	6	6%
Work	State Officer	11	10%
	Private Officer	32	30%
	Entrepreneur	9	8%
	Student/Students	56	52%
Duration of M-Banking Use	< 1 Year	12	11%
	1-3 Years	43	40%
	3 years	53	49%

Sources: Researcher (2025)

Of the 108 respondents, gender was evenly divided between men (54, 50%) and women (54, 50%). Most respondents were aged 21-30 years (70 people, 65%), with the highest education being senior high school or vocational high school (54 people, 50%). Most respondents were students (56 people, 52%). A total of 53 respondents (49%) had used m-banking for more than three years. Geographically, the majority of respondents came from West Java (36 people, 33%), followed by Central Java (26 people, 24%) and special region of Yogyakarta (19 people, 18%).

RESULTS

The factor loading (FL) value shows the correlation between the indicator and its construct; the higher the factor loading, the more the indicator works in the measurement model. Table 2 shows that the loading value for each indicator is more than the expected value > 0.7 . Although one of the social influence indicators is < 0.7 , this value is still within the acceptable range (J. F. Hair et al., 2021). Then, the Composite Reliability (CR) value of all indicators is expected to be > 0.7 , meaning that all indicators are highly consistent with their constructs. The Average Variance Extracted (AVE) value for each research variable was > 0.50 . This value illustrates adequate convergent validity, which means that one latent variable can explain more than half of the variance in its indicators on average. Therefore, it can be concluded that all the research variables had good convergent validity.

Table 2. Individual Item Reliability Test Results

Construct	Indicator	FL	CR	AVE
Performance Expectancy	Using M-Banking will improve my performance	0.784	0.894	0.730
	Using M-Banking will save me time	0.911		
	I will use M-Banking anywhere	0.858		
	I think M-Banking is useful	0.881		
Effort Expectancy	Learning to use M-Banking was easy for me	0.809	0.881	0.725
	Becoming a member in using M-Banking is easy for me	0.825		
	Interacting with M-Banking is easy for me	0.917		
	I think M-Banking is easy to use	0.851		
Social Influence	Important people think I should use M-Banking	0.820	0.824	0.666
	People who know me think I should use M-Banking	0.878		
	People who influence my behavior think that I should use M-Banking	0.879		
	Most people around me use M-Banking	0.671		
Facilitating Condition	The environment where I live supports me to use M-Banking	0.833	0.859	0.678
	My work environment supports me to use M-Banking	0.870		
	Using M-Banking suits my life	0.878		
	Help is available when I experience problems using M-Banking	0.701		
Hedonic Motivation	Using M-banking is fun	0.880	0.901	0.835
	Using M-banking is very entertaining	0.927		
	Using M-Banking is very interesting	0.934		

Behavioral Intention	I intend to continue using M-Banking in the future	0.876	0.903	0.756
	I will always try to use M-Banking in my daily life	0.872		
	I plan to continue using M-Banking frequently	0.905		
	I intend to pay for services via M-Banking	0.821		

Note: FL= Factor Loading; CR= Composite Reliability; AVE=Average Variance Extracted

Sources: Researcher (2025)

Another method used to assess discriminant validity is based on the Fornell–Larcker criterion, loading, and cross-loading indicator values. The process of calculating the Fornell–Larcker criterion was carried out by comparing the root AVE of each construct to the correlation between one other construct in the research hypothesis model. Suppose the results of the Fornell–Larcker criterion calculation show that the root AVE value for each construct is greater than the correlation value between one construct and another. In that case, the discriminant validity is stated to be good. The discriminant validity value based on the Fornel-Lacker Criterion in this research model is shown in Table 3.

Table 3. Results Of The Fornell Larcker Discriminant Validity Test

	EE	FC	HM	MBBI	PE	SI
Effort Expectancy (EE)	0.852					
Facilitating Condition (FC)	0.675	0.823				
Hedonic Motivation (HM)	0.622	0.566	0.914			
Behavior Intention (MBBI)	0.624	0.671	0.655	0.869		
Performance Expectancy (PE)	0.764	0.793	0.588	0.715	0.860	
Social Influence (SI)	0.644	0.698	0.598	0.677	0.672	0.816

Sources: Researcher (2025)

The model fit test, or SRMR, aims to equalize how well the proposed model can explain the observed data. The appropriate criteria are an SRMR value of less than 0.10 or 0.08 and an NFI value of more than 0.9. Based on the SRMR test results, the SRMR value was 0.091, less than 0.10, while the NFI value was 0.711. The test results concluded that the model was fit or suited to the data and met the criteria.

Table 4. SRMR Test

	Saturated model	Estimated model
SRMR	0.091	0.091
d_ULS	2.280	2.280
d_G	1.160	1.160
Chi-square	667.777	667.777
NFI	0.711	0.711

Sources: Researcher (2025)

Furthermore, the three variables mentioned, namely Hedonic Motivation, Performance Expectancy, and Social Influence, all had values below 0.05. This indicates that these three variables significantly influenced the observed model. On the other hand, two other variables, namely, effort expectancy and facilitating conditions, show values above 0.05, indicating that their influence on the model is insignificant. Thus, emphasis on the first three variables becomes more important in understanding and developing this model.

Table 5. Path Coefficient Test

Variable	T-Test	P Values	Result
Effort Expectancy → Behavioral Intention	0.136	0.892	Not Significant
Facilitating condition → Behavioral Intention	0.990	0.322	Not Significant
Hedonic Motivation → Behavioral Intention	2.455	0.014	Significant
Performance Expectancy → Behavioral Intention	2.924	0.003	Significant
Social influence → Behavioral Intention	2.602	0.009	Significant

Sources: Researcher (2025)

DISCUSSION

Effort expectancy may not influence the customer's intention to use mobile banking services. These results do not support the research of (Handayani & Sudiana, 2017; Hidayat & Kassim, 2023) who find a positive relationship between effort expectancy and the intention to

use car banking. Effort expectancy has no effect on intention to use because the customer often has a high level of habit in using technology. They may believe that using mobile banking apps requires little effort because they are already accustomed to using them daily. Additionally, advances in user interfaces and application design can also make the experience of using mobile banking more intuitive and more accessible, thereby minimizing their perception of the difficulty or effort required. For example, Venkatesh et al. (2003) found that in a technological context, users with high technological experience may tend to pay less attention to effort expectancy because they feel more able to overcome technical obstacles.

Facilitating conditions only sometimes significantly affect the customer's intention to use mobile banking because the customer often has broad access to technology and is highly adaptable to digital innovation. Customers are more familiar with technology and feel comfortable facing new challenges (Ivanova & Noh, 2022). In addition, with the rapid growth of technology, digital infrastructure is increasingly easy to access and use for the customer, so they may not feel that environmental factors, such as organizational support or regulations, influence their intention to use mobile banking services (Oktavianita, 2021). Therefore, in specific contexts, other factors, such as perceived usefulness, trust, and user experience, may significantly influence the customer's intention to use mobile banking (Heri Sudarsono et al., 2023). Moreover, as mobile banking continues to evolve and improve, customers are becoming more discerning and selective in their choice of service providers. They seek platforms that offer convenience and efficiency and prioritize security and user-friendly interfaces (Oh & Kim, 2022). This shift in customer preferences highlights the importance of continuous innovation and enhancement in the mobile banking sector to cater to users' evolving needs and expectations.

Hedonic motivation influences the customer to use mobile banking because of the pleasure and satisfaction provided by this experience. The customer tends to look for fun and intentional experiences using technology, including in daily activities, such as banking transactions (Rahmansyah et al., 2023). Using mobile banking can give them the freedom and flexibility to access banking services quickly and easily without going to a physical bank or ATM. In addition, additional features such as an attractive interface design, a smooth user experience, and promotional offers or special rewards for mobile banking users can increase their enjoyment and satisfaction with using the service (Paramaeswari & Sarno, 2022). Thus, hedonic motivation is an important factor in encouraging customers to adopt mobile banking as part of their lifestyles and financial habits. This hedonic motivation can increase loyalty and engagement with the bank, as customers are more likely to continue using the service if they enjoy the experience. As technology

advances, banks must focus on providing a seamless and enjoyable mobile banking experience to attract and retain customers (Garzaro et al., 2020). Incorporating features that enhance the user experience and provide added value, banks can ensure that mobile banking remains a preferred choice for consumers in the digital age.

Performance expectancy influences the customer's intention to use mobile banking because they believe that using this service will provide significant benefits and make their lives easier. The results support the research of (Aryono Putranto, 2020; H. Sudarsono et al., 2022), who revealed a positive relationship between performance and intention to use car banking. The customer seeks convenience, speed, and efficiency in using technology, including banking transactions. They believe that by using mobile banking, they can easily access their accounts, transfer funds, pay bills, and carry out various other banking transactions without having to go to a physical bank or an ATM. This belief is supported by previous user experiences, testimonials from friends or family, and their perception of the mobile banking application's ease of use and benefits. Therefore, performance expectancy is an essential factor influencing the customer's intention in adopting mobile banking as a part of their lifestyle and financial habits.

Additionally, the convenience of being able to bank on the go and the time-saving aspect of not having to wait in long lines at a bank branch are also factors that contribute to the positive perception of mobile banking. With the increasing reliability and security measures implemented by banks, customers feel confident in using mobile banking as a secure and efficient way to manage their finances (Ituma et al., 2021). Overall, the combination of performance expectancy, convenience, and security make mobile banking an attractive option for individuals looking to streamline their banking experience.

Social influence influences the customers' intention to use mobile banking because they tend to be influenced by social norms and environmental behavior. Customers often pay great attention to what their peers, families, or figures they admire are doing in using technology and financial services (H. Sudarsono et al., 2022). Suppose they see that their peers or people around them actively use mobile banking and provide positive testimonials about their experiences. In that case, the customer will be more inclined to try and adopt the service (Anjani & Mukhlis, 2022). In addition, mobile banking adoption can also be influenced by family influence, where parents or other family members who use mobile banking can encourage and support the customer to do the same. Therefore, social influence plays a significant role in shaping the customer's intention to use mobile banking as part of their lifestyle and financial habits. Ultimately, the social influence surrounding mobile banking can significantly impact an individual's decision to embrace the service. By witnessing others, especially family members, successfully

utilizing mobile banking, customers are more likely to feel confident and motivated to try it themselves. This ripple effect of positive testimonials and familial encouragement can create a domino effect, leading to increased adoption rates and a shift towards mobile banking as a norm in society (Arruda Filho et al., 2022). Ultimately, the power of social influence in shaping financial behaviors cannot be underestimated in the digital age.

CONCLUSION

This study shows that effort expectancy does not influence the customer's intention to use mobile banking services. These results differ from previous studies that found a positive relationship between effort expectancy and the intention to use mobile banking. The customer tends to be accustomed to technology and feels that using mobile banking applications requires little effort. In addition, advanced user interfaces and app designs make the experience of using mobile banking more intuitive and easier. Facilitating conditions also have a significant effect because the customer has broad access to technology and high adaptability. Other factors, such as perceived usefulness, trust, and user experience, may influence their intentions more. Hedonic motivation and performance expectancy positively influence the customers' intentions as they seek enjoyable experiences and significant benefits from mobile banking. Social influence is also important, as social norms and environmental behavior influence the customer.

This research has several limitations that need to be noted. First, the sample may only cover a specific population; therefore, the results cannot be generalized to the entire customer. Second, this study may only consider some factors affecting the intention to use mobile banking, such as data security or privacy policies. Third, with the rapid development of technology, the results of this study may quickly become outdated and require periodic updates. Therefore, further research with a larger sample size and consideration of more variables are needed to obtain a more comprehensive understanding.

The implications of this research suggest that mobile banking app developers need to focus on ease of use and intuitive design to attract more customer users. Marketing strategies should also emphasize the practical benefits and enjoyment of mobile banking to attract customers. Additionally, technology education programs that emphasize the security and convenience of using mobile banking can increase its adoption among this generation. Leveraging social influence, such as positive testimonials from friends or family, can be an effective strategy for increasing customer's intention in mobile banking. Thus, user-friendly product development, targeted marketing, effective education, and social influence can help boost mobile banking usage among customers.

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EXPLORING HALAL TOURISM AS INDONESIA'S SUPER-PRIORITY DESTINATION: MUSLIM TRAVELERS' NEEDS IN LABUAN BAJO

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Abstract

Introduction to The Problem: Labuan Bajo is considered one of the potential destinations for the development of halal tourism in Indonesia. However, the predominance of a non-Muslim population in the region presents a distinctive challenge in the implementation and promotion of halal tourism practices.

Purpose/Objective Study: Explore the needs of Muslim travelers who visit the Super Priority Destination of Labuan Bajo, one of the tourist destinations where most population is non-Muslim.

Design/Methodology/Approach: The approach used is qualitative, with data collected through in-depth interviews with Muslim Traveler informants who have visited Labuan Bajo. The in-depth interview questions are based on the extension of the theory of travel.

Findings: The research results show that the main motivations for Muslim travelers visiting this place are recreation and work, where natural beauty and ease of access are the main factors attracting Muslim tourists to visit this place. However, there are still many challenges that need to be addressed, such as the limited availability of prayer facilities in some island destinations, the lack of halal-certified food options, and the insufficient communication between tour providers and tourists. This study concludes that Labuan Bajo is a Muslim-friendly destination, but the improvement of worship facilities and halal food must be optimized. This research is expected to serve as a foundation for the development of halal tourism in predominantly non-Muslim destinations that are inclusive and sustainable.

Paper Type: Research Article.

Keywords: Halal Tourism; Labuan Bajo; Muslim Traveler; Super Priority Destination; Tourist Needs.



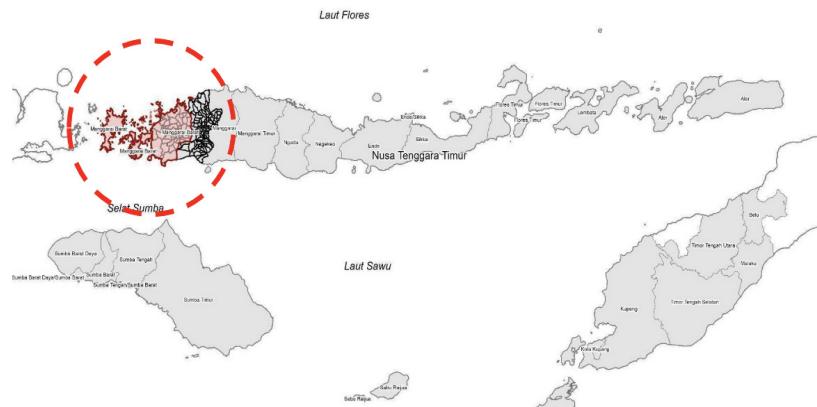
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INTRODUCTION

Halal tourism is often understood as Islamic tourism where all aspects must comply with Islamic laws (Mutmainah et al., 2022). However, halal or Muslim-friendly tourism is not limited to religious destinations or predominantly Muslim destinations. What is most important is that the destination offers halal facilities that enable Muslims to fulfill their obligations (Al Farisi, 2022). Although research on halal tourism is still in its early stages, this topic is very interesting and continues to be developed in the discourse on global tourism. In its journey, halal tourism has gradually recovered post-pandemic, as reflected by the increasing number of international Muslim arrivals (Halim & Baroroh, 2021). Based on data released GMTI 2024, the motivations of Muslim travelers in their journeys are diverse, not only for worship but also for business, education, medical purposes, and leisure. Therefore, Muslim travel destinations are not limited to places where most population is Muslim. When traveling to predominantly non-Muslim destinations, the availability of facilities for worship, halal services, and halal food and beverages is crucial in shaping Muslim tourists' perceptions (Yuni et al., 2023).

Figure 1. Strategic Development Areas for Tourism Destinations in West Manggarai



Source: Gai et al. (2025)

The Indonesian government has established 10 priority destinations: Mandalika, Likupang, Labuan Bajo, Lake Toba, Borobudur, Wakatobi, Tanjung Kelayang, Morotai Island, Mount Bromo, and the Thousand Islands (Hamdani et al., 2025). Figure 1 shows the area of strategic tourism development in West Manggarai. UNESCO, through the Man and Biosphere Program, has designated Labuan Bajo as a Biosphere Reserve, which is a conservation area for biodiversity consisting of terrestrial, marine and coastal regions. The tourist destinations available in this authoritative area are also diverse, including Bukit Cinta, Komodo Island, Pink Beach, Rinca Island, Padar Island, Manjarite, Kanawa Island, Gili

Lawa, Gunca Wulang Waterfall, and Rangko Cave. Not only does it offer natural beauty, but UNESCO has designated the Labuan Bajo authority area as a World Heritage Site, where its nature and culture become a legacy for future generations.

According to data released by BPS (2024), Labuan Bajo is a destination that is predominantly non-Muslim. According to Akbar & Mallongi (2022) the current direction of halal tourism research is toward destinations that are predominantly non-Muslim. The percentage of Muslims in Manggarai Barat is only 9.01%. Based on data released by the Labuan Bajo Flores Authority Executive Agency (BPOLB), the number of visitors in the past five years has fluctuated, with the highest number being in 2023, totaling 596,683 visitors. Meanwhile, the target set by the Ministry of Tourism is 1.5 million visitors. Based on the official website of the Ministry of Religious Affairs of East Nusa Tenggara, Labuan Bajo has become the center for accelerating halal certification in East Nusa Tenggara, as evidenced by the mandatory halal campaign organized by BPJPH in 2004. As of May 2024, the number of halal certifications in East Nusa Tenggara is only at 4,000 halal certificates. Based on the KNKS Guide in 5 Muslim-friendly destinations (Wibisono et al., 2021) there are currently 4 mosques, 7 halal restaurants, and 4 hotels that provide facilities for Muslims.

Based on the research conducted by Martin & Woodside (2012), the theory of travel is used to explore the tourism process experienced by tourists visiting certain tourist destinations. This theory was then developed by Said et al. (2022) to understand the needs of Muslim travelers in predominantly non-Muslim areas, namely Japan, Taiwan, and South Korea. Research with the same objective was also conducted by Iflah (2020) with a focus on studying the habits of Muslim travelers in the United States. In building halal tourism, halal awareness is greatly needed by stakeholders in providing the necessities for Muslim tourists (Pratiwi & Chariri, 2021). This is an effort to build Muslim-friendly tourism in destinations that are predominantly non-Muslim. This research attempts to explore the needs of Muslim tourists visiting the Labuan Bajo authority area and then inform the stakeholders, with the hope of increasing the number of incoming tourists to meet the set targets. Furthermore, if tourism in the Labuan Bajo region is managed well, it can reduce the poverty rate (Gai et al., 2025). In general, the results of this research are expected to increase the number of Muslim tourists to other predominantly non-Muslim destinations in Indonesia (Yuanitasari et al., 2023).

METHODOLOGY

This research uses qualitative methods to obtain an in-depth explanation of the potential development of halal tourism in Labuan Bajo based on the needs of Muslim tourists. Qualitative methods serve as tools used

to understand complex phenomena and gain deep insights. Qualitative research explores the depth of social phenomena so that researchers can connect with the subjective experiences of participants, thus, qualitative research typically involves the process of observing a population through in-depth interviews or Focus Group Discussions (FGD). Data in this study were collected through in-depth interviews. In-depth interviews are the optimal method for collecting historical data, perspectives, and human experiences, especially on sensitive. In-depth interviews were conducted with informants selected through purposive sampling to ensure alignment with the research needs, specifically seven individuals who had traveled to Labuan Bajo. Table 1 displays the characteristics of the seven research informants who traveled to Labuan Bajo.

Table 1. Informant Profile

	Informant	Gender	Occupation	Purpose
A	Putri	Female	BTN Employee	Recreation
B	Haura	Female	Government Employee	Work
C	Ihsan	Male	Central Bank Employees	Work
D	Rovi	Male	Privat Sector Employee	Recreation
E	Hamdi	Male	Student	Recreation
F	Hafizh	Male	Student	Recreation
G	Afifah	Female	Student	Recreation

Source: Researches (2025)

In this study, an in-depth interview guide is used to ensure the reliability of the research, thereby creating consistency in the process. The interview guide contains topics taken from previous research relevant to this study. Here is a list of interview questions that have been adjusted to align with the objectives of this research:

1. What is the purpose of your visit?
2. What is the main thing you pay attention to when traveling to Labuan Bajo?
3. What are your expectations for Labuan Bajo?
4. What are the main preparations before departing for Labuan Bajo?
5. If the main preparations include gathering information, what specific information did you collect before the trip?
6. What activities did you do during the trip?
7. What do you like about Labuan Bajo?
8. What do you not like about Labuan Bajo?
9. Are you considering returning to Labuan Bajo in the future?

The results of the in-depth interviews were transcribed and analyzed to identify emerging themes based on the research questions. Thematic analysis is the process of data reduction before the final interpretation. Thematic analysis serves as a descriptive strategy to determine themes within a collection of qualitative data. That more researcher involvement and interpretation are needed in the thematic analysis process. Thematic analysis describes and identifies explicit and implicit topics based on data transcription. Thus, the data analysis process in this study was conducted based on the information provided by the informants as well as the data interpreted from that information. The information obtained includes the purpose of the trip, main concerns, expectations, main preparations, actual experiences in Labuan Bajo, and the informants' reflections after the trip. From that information, research findings were obtained that can be used as a strategy for developing halal tourism in Labuan Bajo.

RESULTS AND DISCUSSION

Research Findings

The research findings in this study, based on interviews with Muslim travelers, provide a comprehensive and clear picture of the halal tourism situation in the super-priority destination of Labuan Bajo. The results of the exploration will be presented in four main sections: the first section summarizes travel motivations, the second section covers travel preparations, the third section explores during the trip, and finally, post-trip and loyalty to the tourist destination.

Travel Motivation

In addition, although Labuan Bajo, which is located in East Nusa Tenggara, is a destination with a majority non-Muslim population, many Muslim travelers visit there with different motivations. Based on the in-depth interviews conducted with the informants, the main motivations of Muslim travelers visiting the Muslim-friendly destination of Labuan Bajo can be broadly divided into two categories: first, for recreation, and second, for work. However, both categories have different underlying motivations. As done by informant A, where the purpose of the trip to Labuan Bajo was for recreation, while accompanying their parents for work (Farisma et al., 2023).

Informant E has a unique motivation, where he chooses Labuan Bajo as a recreational place because it is a Super Priority Tourism Destination designated by the government, which is very famous for its natural beauty. The same informant also mentioned that by enjoying the natural beauty and contemplating nature while remembering Allah, it is also considered an act of worship. Meanwhile, Informant F, who is a student, was invited by a friend to vacation in Labuan Bajo, in contrast to Informant D, who instead invited a friend to vacation in Labuan Bajo. The informants who traveled to Labuan Bajo for work were Informants B and C, each with different work scopes.