Antecedents of Muslim Students' Decisions to Use Islamic Digital Banks

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Article Information

Abstract

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The primary objective of this research is to examine the many elements that influence the decision of Muslim students when it comes to utilizing Islamic digital banking services. This study explains the Theory of Planned Behavior (TPB), focusing on attitude, subjective norm, perceived behavioral control, supplementary exogenous variables, digital marketing, brand image, digital financial literacy, and the intention to use. This research uses a quantitative PLS-SEM approach. The data collection technique used questionnaires distributed online to respondents, namely Muslim students who live in Solo Raya, and a total of 384 respondents participated. The findings indicated that each exogenous variable influenced the intention to use; Intention to use proved influential in Muslim students' decision to use Islamic digital banks. Perceived behavioral control, brand image, and digital financial literacy affect Muslim students' decision to use Islamic digital banks. Attitude, subjective norms, and digital marketing are unaffected by the decision of Muslim students to use Islamic digital banks. Intention mediates the indirect influence of exogenous variables on Muslim students' decisions to use Islamic digital banks. Islamic digital bank service providers must increase the use of digital marketing and maintain a good brand image. This will increase usage intentions so consumers can switch and continue using Islamic digital banks for transactions.

INTRODUCTION

The advent of information and communication technology in the digital age has significantly transformed the landscape of business models and individuals' lifestyles (Diener and Špaček, 2021). Banking, which provides financial services, must respond to technological development. The financial services industry's response development in business models, business processes, services, and products (Jünger and Mietzner, 2019). Changes by utilizing technology in the digital era can be achieved by creating a business environment that is increasingly towards digitalization, with digital banks as a new business model for conducting financial transactions (Niemand et al., 2020).

Implementing digital banks as a novel business model is consistent with the growth of internet users in Indonesia. The quantity of Indonesians connected to the Internet in 2022-2023 is 215 million, or around 78% of the total population of Indonesia. As many as 71.5% of people use the Internet to access financial services (Arif and Apjii, 2022). This means the digital bank business in Indonesia has opportunity to grow.

The opportunity to develop digital banks is not only for conventional banks; Islamic banks can also adopt this innovation in digitalization. Two Islamic digital banks will be established in Indonesia in 2022. The first is Bank Aladin Syariah, while the second is Bank Jago Syariah, a Sharia business unit of Bank Jago. The rising number of Islamic digital banking institutions in Indonesia appears through the increased user base of these financial institutions. In September 2022, Bank Aladin Syariah reached one million users since its launch in early 2022 (Syariah, 2023). For Bank Jago Syariah, because it is still joining Bank Jago, the number of users has reached 3.9 million, and Bank Jago is also the most widely used digital bank as of July 2022 (Kontan, 2022).

By the end of 2022, Muslim populations in Indonesia had reached 87% of the total population (Rizaty, 2023). Thus, the opportunity to use Islamic digital banks in Indonesia will undoubtedly increase, and the existence of Islamic digital banks will also increase. However, the growth of Islamic digital banks in Indonesia is still less than that of conventional digital banks.
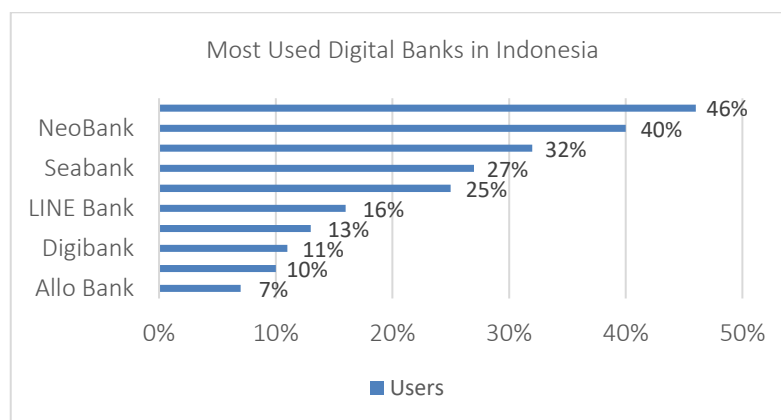

Figure 1 Most Used Digital Banks in Indonesia

Source: Goodstats.id, Data Processed

Islamic digital banks have yet to enter the ten most widely used digital banks in Indonesia, and conventional digital banks still dominate digital banks in Indonesia. This shows that Indonesians have yet to decide to switch to Islamic digital banks, and only a tiny percentage have used Islamic digital banks. The decision to use a product is related to its acceptance and sustainability, such as services or ideas from the development (Teka, 2020). In addition to knowing one's behavior when using a product, it can be seen from three considerations: factors that arise from within, from others, and control over themselves.

Previous research in technology implementation has identified various elements that affect an individual's decision to adopt a product, particularly those about banking technology. Research by Nasri and Charfeddine (2012) and Teka (2020) demonstrates that attitudes, subjective norms, and perceived behavioral control considerably impact Internet banking decisions. Other studies also show that attitude affects the decision to use online banking (Malik et al. 2019). Kumar et al. (2020) demonstrate the impact

of subjective norms on customers' decision-making process about mobile banking. However, Al Khasawneh and Irshaidat (2017)) show that subjective norms have a limited impact on the decision-making process for using mobile banking.

The earlier research above demonstrates that the Theory of Planned Behavior construct influences the adoption of Internet banking, online banking, and mobile banking. Several investigations in the literature concentrate on the determination of individuals to embrace online, Internet, or mobile banking services. There is a lack of research focused on the antecedents of individuals' decision-making processes when opting for Islamic digital banking services, especially for Muslim students, and due to the lack of research, the decision to use Islamic digital banks has become a novelty that is currently not widely studied. To complete the research gap, the primary purpose of this research is to examine the factors that influence the decision-making process of Muslim students in Solo Raya when use Islamic digital banking services.

The Theory of Planned Behavior (TPB) is a version of the Theory of Reasoned Action (TRA) formed by Ajzen (1975), which acknowledges that individuals are not entirely governed by conditions when it comes to their behavior. The TPB is also an effort by the TRA to successfully prove predictions and explain behavior through variations in information technology (Ajzen, 2002). According to this theoretical framework, human conduct is influenced by three distinct factors: behavioral beliefs, normative beliefs, and control beliefs. Various outcomes, including attitudes toward behavior, subjective norms, and perceived behavioral control, further elucidate these factors.

Therefore, according to the Theory, the actual behavior of a person performing a particular behavior is directly influenced by the intention of their behavior. In turn, an individual's conduct is influenced by attitudes, subjective norms, and perceived behavioral control experienced during the execution of a particular behavior. The intention of one's behavior is measured based on the intensity of a person's desire to exert effort when attempting an action. TPB is generally applied in psychology and market research to predict consumer interests and behavior. TPB can recognize an individual's interest in various social activities desired by that individual.

Besides the Theory of Planned Behavior, this research will examine digital marketing in the current technological context. Digital marketing accounts for 55% of marketing efforts, with large and small businesses investing over 10% of their resources (Rose-Collins, 2022). Digital marketing enables firms to reach a wide range of users effectively. In addition, Islamic digital banks also employ digital marketing strategies to attract potential users who may still need to have a significant presence in society. Aside from that, financial literacy in Indonesia will reach 49.68% in 2022, while digital literacy will reach 3.54 points in the same year. Finance and digital technology knowledge are critical for increasing financial inclusion in Indonesia.

This research deepens our knowledge of the factors influencing positive and negative factors in customers' efforts to use Islamic digital bank services. The Theory of Planned Behavior involves the following factors: attitude, subjective norms, and perceived behavioral control. Then, there is digital marketing, brand image, digital financial literacy, and intention to use. To carry out the primary aims of this study, theoretical and empirical literature reviews were conducted. Considering Indonesia's lack of Islamic digital banking establishments, this research is necessary. This research mainly contributes to Islamic digital bank service providers and services where through the results of this research, they can find out consumer behaviors before using a product and service and can develop strategies so that Islamic digital banks are increasingly known by the public so that in the end people can use Islamic digital banks. In addition, this research also contributes to the government, where the current era of technological development requires adequate digital and financial literacy skills. The government can compile useful programs to increase financial and digital literacy in Indonesia from this research.

The hypotheses are as follows:

H1: The intention influences Muslim students' decisions to use Islamic digital banks

H2: Attitude influences Muslim students' intention to use Islamic digital banks.

H3: Attitude influences Muslim students' decision to use digital Islamic banks.

H4: Subjective norm influences Muslim students' intentions to use Islamic digital banks.

H5: Subjective norm influences Muslim students' decision to use Islamic digital banks.

H6: Perceived Behavioral Control influences Muslim students' intention to use Islamic digital banks.

H7: Perceived behavioral control influences Muslim students' decisions to use Islamic digital banks.
H8: Digital Marketing influences Muslim students' intention to use Islamic digital banks.
H9: Digital marketing influences Muslim students' decisions to use Islamic Digital Bank.
H10: Brand image influences Muslim students' intentions to use Islamic digital banks.
H11: Brand image influences Muslim students' decision to use Islamic digital banks.
H12: Digital Financial Literacy influences Muslim students' intention to use Islamic digital banks.
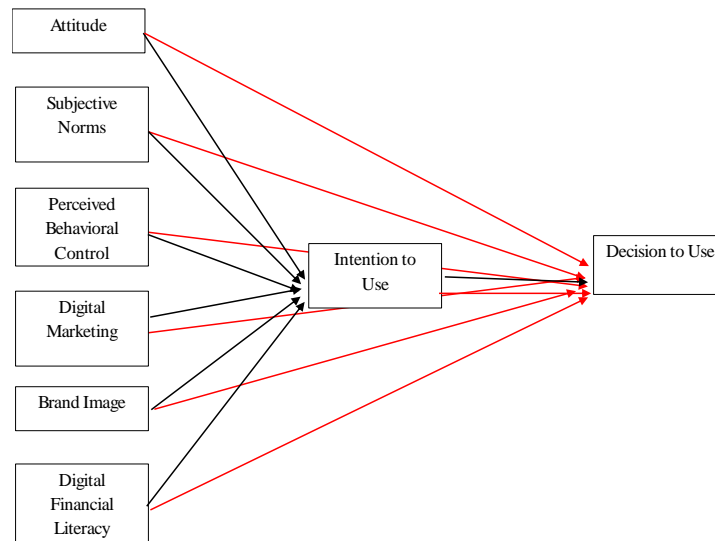H13: Digital Financial Literacy influences Muslim students' decision to use Islamic digital banks.

Figure 2 framework for research

METHOD

The research methodology employed in this study utilizes a quantitative approach characterized by a systematic and objective data collection and analysis process. This study's research object is Muslim students domiciled in Solo Raya (Surakarta et al.) who use Islamic digital banking or have used it in the past (Bank Aladin Syariah/Bank Jago Syariah). So, the population in this study has yet to determine the exact number. Therefore, the sampling technique uses the nonprobability sampling-sampling Kuota method to select samples from a population whose sampling determination is determined by researchers based on particular objectives and considerations that meet the established criteria. The determination of sample size using the Cochran formula is applicable in situations where the precise population size is uncertain, as stated by Sugiyono (2019):

$$n = \frac{z^2\,pq}{e^2} = \frac{(1,96)^2\,(0,5)(0,5)}{(0,05)^2} = 384,16$$

Information:
n = The needed quantity of samples
z = price in the standard curve for a 5% deviation, with a value of 1.96
p = 50% correct chance=0.5
q = 50% chance of being wrong=0.5
e = sample error rate 5%=0.05

According to the Cochran formula, the appropriate sample size is 384.16, rounded to 384 samples. The study exclusively worked with primary data collected through online questionnaires created using Google Forms. Data gathering strategies involve using Google Form questions that are transferred online to respondents. The research questionnaire included a Likert scale of five levels to obtain participants' replies.

The operational definition of variables in this study uses previous research relevant to the study. The indicators or constructs used are taken from previous studies: Theory of Planned Behavior (Nasri and Charfeddine, 2012), digital marketing (Rahmatulloh et al., 2022), brand image (Lisa, 2020), digital financial

literacy (Alliance for Financial Inclusion, 2021; Setiawan et al., 2022), intention to use (Teka, 2020), and the decision to use (Sinulingga, 2022).

Table 1 Variables and Research Indicators

Variable	Definition	Indicator
Attitude (ATT)	positive or negative judgments, favorable or unfavorable, liked or disliked on the performance of certain behaviors	• I think using an Islamic digital bank is a good idea • Using Islamic digital institutions for financial transactions would be considerate, in my opinion • In my opinion, using Islamic digital banks makes me avoid usury • Using Islamic digital banks is fun.
Subjective Norm (SN)	an expression of social pressure efforts such as peers or people considered necessary by someone given to someone so that the person performs a particular action or behavior	• My family suggested I utilize an Islamic digital bank • People I admire think that I should use an Islamic digital bank • People whose perspectives I hold in high regard (teachers, mentors, lecturers) prefer if I use Islamic digital banks
Perceived Behavioral Control (PBC)	PBC, or perceived behavioral control, is related to an individual's subjective assessment of the availability or lack of resources or opportunities required to carry out a specific action.	• I can use Islamic digital banks well for transactions • Using Islamic digital banks is wholly in my hands • I possess the necessary resources, expertise, and proficiency to employ an Islamic digital banking platform effectively
Digital Marketing (DM)	promoting a product or service using digital distribution or online advertising that provides messages to consumers to reach their target market due to the transformation of consumer habits in activities and the increasing number of digital media users	• The features and services offered by Islamic digital banks are easy to obtain and use • The response of Islamic digital banks in responding to DMs or user comments on Instagram is fast and interactive • Through social media such as Instagram, Islamic digital banks often create exciting and entertaining content and campaigns • All products and services provided by Islamic digital banks are based on the information provided so that they can be trusted • Information about products, services, and promotions carried out by Islamic digital banks is conveyed clearly both in applications, websites, and social media content so that it is easy to understand

Brand Image (BI)	collection of all past responses to a brand based on information and consumer experiences	• Islamic digital banks use Islamic principles in every product they have • Islamic digital banks can be accessed anytime and anywhere without limited operating hours • Islamic digital banks work a lot with merchants, so many provide discounts and promos • Islamic digital banks provide features that allow users to create multiple accounts according to their needs
Digital Financial Literacy (DFL)	the comprehension, competencies, assurance, and proficiency in utilizing digital financial goods and services to make informed financial decisions	• I understand the products and services available in the Islamic digital bank application • I understand consumer rights and protections, such as procedures for filing complaints • I know the concept of Islamic digital banks and how they differ from physical banks • I know the financial risks (such as the legality of Islamic digital banks, profit sharing ratios, and transaction fees) in using Islamic digital banks • I was able to manage my finances better by using a Sharia digital bank • I can control financial activities such as evaluating expenses well by using Islamic digital banks
Intention (INTU)	description of a person's readiness to engage in certain behaviors	• I will persist in utilizing digital Islamic banking services. • I am convinced that Islamic digital banks will benefit from greater significance in the future. • Despite the availability of physical branch offices, I still favor using Islamic digital banking services. • I intend to enhance my transactions through Islamic digital banks.
Decisions (DETU)	behavior in using products and services provided by Islamic digital banks	• I decided to use Islamic digital bank products and services because the products and services suit my needs • I use an Islamic digital bank of my own accord • The services offered by Islamic digital banks are helpful for me, so I often use them for transactions.

- I feel satisfied when using Islamic digital bank services in transactions.
- I recommend Islamic Digital Bank to others.
- I will make Islamic digital banks a daily transaction tool.

Data Analysis

The data analysis approaches employed in this work involve descriptive analysis for character determination and Partial Least Square-Structural Equation Modeling (SEM) utilizing the SmartPLS 3.0 software. SEM is a statistical technique in the form of a cause-and-effect model and is an affirmation of factor, path, and regression analysis. It is considered a more robust analytical technique than multiple regression due to its ability to account for various factors. SEM considers interaction modeling, non-linearity, correlated independent variables, measurement errors, correlated error disorders, and the incorporation of multiple latent independent variables or one/two bound variables measured with multiple indicators (Sarwono and Narimawati, 2015). SEM allows researchers to simultaneously model and estimate complex relationships between multiple exogenous and endogenous variables.

The PLS-SEM method can be used for small sample counts, but large sample numbers will improve the consistency of PLS-SEM estimates. In addition, PLS-SEM is a non-parametric method, so it does not require normally distributed data because, currently, in some studies, it is pretty challenging to meet the requirements of traditional multivariant (e.g., normally distributed data), as is the case with this study. PLS-SEM is used because the statistical properties present in PLS-SEM provide robust model estimation with normally distributed and very abnormal data (Joseph F. Hair et al., 2021).

The PLS-SEM method has two elements: the structural model (inner model), which shows the relationship between constructs. Then, the measurement model (outer model) shows the relationship between constructs and indicators in variables (Joseph F. Hair et al., 2021).

RESULT AND DISCUSSION

Respondent Profile

The study obtained 384 samples collected from June 2023 to September 2023. The most significant number of the respondents were women (71%). Participants were mostly 17-22 years old (82%). Student respondents were mainly from Sebelas Maret University (33%), then Raden Mas Said State Islamic University (29%). The domicile of respondents is Surakarta City (29%). The Islamic digital bank used Bank Jago Syariah at 51% while Bank Aladin Syariah at 49%. For frequency of use, respondents use Islamic digital banks for transactions such as transfers, savings, and so on less than 5x (46%).

Table 2 Islamic Digital Banks and Gender Crosstabulations

		Gender		
		Man	Woman	Total
Islamic Digital Banks	Bank Aladin Syariah	55	135	190
	Bank Jago Syariah	57	137	194
Total		112	272	384

Source: Primary Data Processed, 2023

Based on gender, Bank Aladin Syariah users were 190 respondents, of which 55 respondents were male and 135 respondents were female. Meanwhile, Bank Jago Syariah users were 194 respondents, of which 57 respondents were male and 137 respondents were female. Therefore, based on gender, Bank Aladin Syariah and Bank Jago Syariah users are mainly women.

Table 3 Islamic Digital Banks and Age Crosstabulations

| | | Age (years) | | |
		17-22	23-27	Total
Islamic Digital Banks	Bank Aladin Syariah	172	18	190
	Bank Jago Syariah	143	51	194
Total		315	69	384

Source: Primary Data Processed, 2023

Based on age, Bank Aladin Syariah users were 190 respondents, of which 172 respondents were aged between 17 and 22 years, and 18 respondents were aged between 23 and 27 years. Meanwhile, Bank Jago Syariah users were 194 respondents, of whom 143 respondents were between 17 and 22 years old, and 51 respondents were between 23 and 27 years old. Therefore, based on their age, both Bank Aladin Syariah and Bank Jago Syariah users are mostly aged between 17 and 22 years.

Table 4 Islamic Digital Banks and University Crosstabulations

| | | University | | | | | | |
		Sebelas Maret University	UIN Raden Mas Said Surakarta	University of Muhammadiyah Surakarta	University of Surakarta	Slamet Riyadi University	Others	Total
Islamic Digital Banks	Bank Aladin Syariah	59	72	18	9	5	27	190
	Bank Jago Syariah	69	40	37	12	3	33	194
Total		128	112	55	21	8	60	384

Source: Primary Data Processed, 2023

Based on universities, Bank Aladin Syariah users were 190 respondents, of which 59 respondents from Sebelas Maret University, 72 respondents from UIN Raden Mas Said Surakarta, 18 respondents from the University of Muhammadiyah Surakarta, nine respondents from the University of Surakarta, five respondents from Slamet Riyadi University and 27 people from other universities. Bank Jago Syariah users as many as 194 respondents, where 59 respondents from Sebelas Maret University, 40 respondents from UIN Raden Mas Said Surakarta, 37 respondents from the University of Muhammadiyah Surakarta, 12 respondents from the University of Surakarta, three respondents from Slamet Riyadi University and 33 people from other universities. Therefore, most Bank Aladin Syariah users come from UIN Raden Mas Said Surakarta (72 respondents), while most Bank Jago Syariah users come from Sebelas Maret University (69 respondents).

Table 5 Islamic Digital Banks and Domicile Crosstabulations

| | | Domicile | | | | | | | |
		Boyolali	Karanganyar	Klaten	Sragen	Sukoharjo	Wonogiri	Surakarta	Total
Islamic Digital Banks	Bank Aladin Syariah	20	19	25	34	32	17	43	190
	Bank Jago Syariah	15	20	31	8	36	15	69	194
Total		35	39	56	42	68	32	112	384

Source: Primary Data Processed, 2023

Based on the domicile of its users, Bank Aladin Syariah users were 190 respondents, of which 20 respondents were from Boyolali Regency, 19 respondents from Karanganyar Regency, 25 respondents from Klaten Regency, 34 respondents from Sragen Regency, 32 respondents from Sukoharjo Regency, 17 respondents from Wonogiri Regency, and 43 respondents from Surakarta City. Meanwhile, Bank Jago Syariah users were 194 respondents, of which 15 respondents were from Boyolali Regency, 20 respondents

from Karanganyar Regency, 31 respondents from Klaten Regency, eight respondents from Sragen Regency, 36 respondents from Sukoharjo Regency, 157 respondents from Wonogiri Regency, and 69 respondents from Surakarta City. So, based on domicile, both Bank Aladin Syariah and Bank Jago Syariah users are primarily domiciled in Surakarta City.

Table 6 Islamic Digital Banks and Frequency Crosstabulations

| | | Frequency Used | | | |
		less than 5x	5-10x	more than 10x	Total
Islamic Digital Banks	Bank Aladin Syariah	91	66	33	190
	Bank Jago Syariah	86	84	24	194
Total		177	150	57	384

Source: Primary Data Processed, 2023

Based on the frequency of use, Bank Aladin Syariah has as many as 190 respondents, of which 91 respondents used it less than five times, 66 respondents used it 5-10 times, and 33 respondents used it more than ten times. Bank Jago Syariah users were 194 respondents, of which 86 respondents used less than five times, 84 respondents used 5-10 times, and 24 respondents used more than ten times. Therefore, both Bank Aladin Syariah and Bank Jago Syariah users still need to use more Islamic digital banks for transactions, or they use them less than five times.

Model Measurement (Outer Model)

Variable reliability and validity are assessed using model measurements. Convergent validity, discriminant validity, and composite reliability are among the measurement model tests. Convergent validity is determined by assessing the Average variation Extracted (AVE) value; the AVE value received is more significant than 0.5 since it indicates a latent construct or variable capable of explaining more than 50% of the variation of the indicators. According to (Gio, 2022), Discriminant Validity determines how distinct a construct is from other constructs. The Fornell-Lacker technique can be used to assess discriminant validity, where the square value of the latent variable must be more significant than the correlation value between the latent variable and other latent variables.

Table 7 Discriminant Validity, Fornell Lacker-Approach

	ATT	BI	DETU	DFL	DM	INTU	PBC	SN
ATT	0.755							
BI	0.674	0.761						
DETU	0.677	0.760	0.752					
DFL	0.605	0.737	0.754	0.758				
DM	0.634	0.764	0.735	0.725	0.715			
INTU	0.672	0.726	0.847	0.716	0.721	0.805		
PBC	0.670	0.659	0.728	0.654	0.629	0.674	0.804	
SN	0.502	0.527	0.594	0.543	0.535	0.637	0.440	0.861

Source: SmartPLS Data Processed, 2023

Subsequently, the aim is to assess the coherence of reliability measurements using Composite Reliability and Cronbach's alpha. Composite reliability is used to measure the reliability of an indicator, and Cronbach alpha acceptable values > 0.7. Composite reliability is considered a more suitable criterion.

Based on Table 8, the outer loading number for each indicator exceeds 0.7, so the data is declared valid. Then, when viewed from the AVE value, each variable value exceeds 0.5, which means that the latent variable can explain more than 50% of the variance of the indicators, and the data used is valid. Therefore, it may be inferred that the utilized data exhibits strong validity. The next stage is to examine the data's

dependability using Cronbach's alpha and composite reliability; the variable's value in the composite reliability test and Cronbach's alpha is > 0.7, so the data used is reliable and worthy of testing.

Table 8 Construct Reliability and Validity

	Cronbach's Alpha	rho_A	CR	AVE
ATT	0.748	0.747	0.841	0.569
BI	0.757	0.757	0.846	0.578
DETU	0.846	0.847	0.886	0.565
DFL	0.852	0.853	0.890	0.575
DM	0.809	0.811	0.863	0.512
INTU	0.819	0.819	0.880	0.648
PBC	0.727	0.732	0.845	0.646
SN	0.825	0.829	0.896	0.741

Source: SmartPLS Data Processed, 2023

Structural Model Measurement (Inner Model)

They test the structure to identify and see a study's relationship between exogenous and endogenous variables. This relationship will answer the purpose of the study, namely testing the hypotheses compiled in a study. The inner model is tested in the following way: R-squared, Estimate of Path Coefficients; the Specific Indirect Effect refers to a route coefficient value that quantifies the strength of the association or impact of the latent construct under investigation. Specific Indirect Effect assesses the indirect relationship or mediation of the exogenous variable to the endogenous variable mediated with a particular variable.

Table 9 R-Square

	R Square	R Square Adjusted
DETU	0.798	0.794
INTU	0.702	0.697

Source: SmartPLS Data Processed, 2023

R-Square measures the proportion of the dependent variable's variation explained with the independent variables.: R Square 0.67 (strong), 0.33 (moderate), and 0.19 (weak). Based on the analysis results in Table 5, the R-square value in the Decision to Use is 79.8%, while the Intention to Use is 70.2%. This shows that the R-Square value in this study is in the strong category.

Significance Test

Table 10 Estimate of Path Coefficient (Affected)

Hypothesis	Original Sample (O)	T Statistics (|O/STDEV|)	P Values
INTU -> DETU	0.441	8.138	0.000
ATT -> INTU	0.133	2.356	0.019
SN -> INTU	0.237	4.182	0.000
PBC -> INTU	0.167	2.946	0.003
PBC -> DETU	0.175	3.886	0.000
DM -> INTU	0.172	2.210	0.028
BI -> INTU	0.148	2.342	0.020
BI -> DETU	0.130	2.104	0.036
DFL -> INTU	0.164	2.169	0.031
DFL -> DETU	0.141	2.220	0.027

Source: SmartPLS Data Processed, 2023

Hypothesis testing through the path coefficient to determine the direct influence of exogenous variables on endogenous variables. The significance used was 5%, and the t-statistic value calculated was 1.96, with a confidence level of 95%. In addition to t-statistics and t-calculations, the criteria for determining the hypothesis can be done by looking at P values, and the hypothesis is deemed statistically significant if the p-value is less than 0.05. Intention to Use affects the Decision to Use (0.000 < 0.05), then H1 is accepted. The attitude of Muslim students affects the intention to use Islamic digital banks (0.019 < 0.05), meaning that H2 is accepted. Subjective norm affects the intention to use Islamic digital banks (0.000 < 0.05); hence, H4 is accepted. Perceived Behavioral Control affects the intention (0.003 < 0.05) and decisions to use Islamic digital banks (0.000 < 0.05); hence, H6 and H7 are accepted. Then, Digital marketing affects the intention to use Islamic digital banks (0.028 < 0.05), then H8 is accepted. Brand Image influences the intention (0.020 < 0.05) and decisions to use Islamic digital banks (0.036 < 0.05); hence, H10 and H11 are accepted. Finally, Digital Financial Literacy affects the intention (0.031 < 0.05) and decisions to use Islamic digital banks (0.027 < 0.05); hence, H12 and H13 are accepted.

Table 11 Estimate of Path Coefficient (Affected)

Hypothesis	Original Sample (O)	T Statistics (|O/STDEV|)	P Values
ATT -> DETU	0.028	0.658	0.511
SN -> DETU	0.042	1.214	0.225
DM -> DETU	0.065	1.024	0.306

Source: SmartPLS Data Processed, 2023

The analysis results showed that three hypotheses in this study were rejected. The hypothesis was rejected because the p-values were more than 5%, so they had no effect. Attitude does not affect the decision to use Islamic digital banks (0.5111 > 0.05), meaning that H3 is rejected. Subjective Norm does not affect the decision to use Islamic digital banks (0.225 > 0.05), so H5 is rejected. While Digital Marketing does not affect the decision to use Islamic digital banks (0.5111 > 0.05), H9 is rejected.

Table 12 Specific Indirect Effect

	Original Sample (O)	T Statistics (|O/STDEV|)	P Values
ATT -> INTU-> DETU	0.059	2.386	0.017
SN -> INTU -> DETU	0.105	3.353	0.001
PBC -> INTU -> DETU	0.074	2.637	0.009
DM -> INTU -> DETU	0.076	2.159	0.031
BI -> INTU -> DETU	0.065	2.394	0.017
DFL -> INTU-> DETU	0.072	2.157	0.031

Source: SmartPLS Data Processed, 2023

The exogenous variables, including attitude, subjective norm, perceived behavioral control, digital marketing, brand image, and digital financial literacy, have an indirect and impact (P Values < 0.05) on the decision to use Islamic digital banking. This impact is mediated by the intention to use Islamic digital banking. Evidence suggests that Muslim students have not yet decided to utilize Islamic digital banking, although they lack the inclination to do so.

Discussion

The intention to use influences Muslim students' decision to use Islamic digital banks. This result aligns with Al Tarawneh et al. (2023), who argue that intention to use greatly affects mobile banking acceptance. Muslim students who use Islamic digital banks will continue to use them, prefer them, and expand transactions. This will affect Muslim students' decisions to use products and services based on their requirements.

The attitude results affect Muslim students' intent to utilize Islamic digital banks. Confidence in using Islamic digital banks in financial transactions and avoiding usury can increase the intention and readiness to use digital banks. They can even increase the intention to make Muslim students prefer to use Islamic digital banks in the future. These results align with research by Malik et al. (2019), in contrast to the results of the third hypothesis, that attitude does not affect Muslim students' decision to use Islamic digital banks. This shows that Muslim students' confidence in utilizing Islamic digital banks to transact and avoid usury does not affect their adoption of these services. Furthermore, the decision of Muslim students to use Islamic digital banks does not constitute a favorable element, decreasing the choice to utilize them. This study's results align with the research from Ngurah et al. (2022), where attitudes insignificant affect e-commerce purchasing decisions.

The impact of subjective norms on the readiness of Muslim students to utilize Islamic digital banks is considerable. Muslim students' intention to utilize Islamic digital banks increases due to social pressure, so they will use and like them in the future to raise transaction volume. In some users, suggestions from lecturers or people they respect increase the intention of Muslim students to use Islamic digital banks. Previous researchers Teo et al. (2012) show that subjective norms affect the adoption of mobile banking. Furthermore, the Subjective Norm does not affect the decision of Muslim students to use Islamic digital banks. Muslim students' decisions to adopt Islamic digital bank products and services are unaffected by societal pressure or comments from family or admired persons. Similarly, the results accord with research conducted by Al Khasawneh & Irshaidat (2017) and Kusumawardani (2023), where subjective norms do not affect mobile banking adoption and e-wallet usage decisions.

Perceived Behavioral Control influences Muslim students' intention and decision to use Islamic digital banks. Confidence in ability, complete control, knowledge, and resources facilitates Muslim students' use of Islamic digital banks will increase their intentions and decisions to use them. Muslim students will like and trust Islamic digital banks if they manage these factors. Muslim students will transact using Islamic digital bank products and services. This study's results align with Deventer's research (2022). The effect of PBC on the intention to take advantage of mobile banking is substantial.

The effect of digital marketing on Muslim students' inclination to apply Islamic digital banking services is noteworthy. Service features, content, promotions, products, services, and information provided through social media/websites/apps will increase Muslim students' preparedness to utilize Islamic digital banks to increase transactions. Similarly, according to research by Pahlevi and Lestari (2023) and Sanny (2022), digital marketing strongly impacts individuals' propensity to embrace fintech solutions and participate in mobile banking activities. Digital marketing does not impact Muslim students' decisions about Islamic digital banks. The content, advertisements, services, and information provided by Islamic digital bank services are irrelevant to Muslim students. Thus, they choose not to use them. This study's results align with similar research by Amalana et al. (2022), where digital marketing does not affect online purchasing decisions through e-commerce.

Brand image affects the intentions and decisions of Muslim students to use Islamic digital banks. Islamic digital banks are free to use, have a strong Sharia brand, and offer many promotions and discounts that satisfy Muslim students' needs. This will prepare Muslim students to use Islamic digital banks, which will satisfy their needs; for some users who have been using Islamic digital banks for more than one month, using Islamic digital banks is attractive compared to physical banks because they can be accessed anytime, anywhere, without time limits, in contrast to physical banks that have operating hours. Thus, they chose Islamic digital banks for daily transactions. Conduct research that complements this study, Kurniawan et al. (2021) and Rahayu et al. (2023), where brand image influences the inclination to employ mobile banking and the decision to accept financial technology.

Digital Financial Literacy influences Muslim students' intentions and decisions to use Islamic digital banks. This reveals that Muslim students are more likely to use Islamic digital banks if they are knowledgeable about digital products and services, financial risks, and financial control. Thus, Muslim students attempting good DFL will consider Islamic digital bank products and services necessary. Hence, they decided to use Islamic digital banks. Research conducted by Setiawan et al. (2022) shows that DFL influences decisions to save, spend money, and review in the future. DFL is part of digital literacy and financial literacy, so research conducted by (Rahayu et al., 2023)) shows that digital literacy affects the use

of financial technology, while (Fatmawati & Hayati, 2022) shows that financial literacy affects the use of digital banking services and digital payments.

CONCLUSION AND RECOMMENDATION

The purpose of this study is to identify the factors that determine the decision of Muslim students to use Islamic digital banks, using the Theory of planned behavior as a theoretical framework, incorporating supplementary exogenous variables, such as digital marketing, brand image, and digital financial literacy, and the intention to use. The research findings present actual proof to support multiple hypotheses. The TPB construct, attitude, and subjective norm are not significant for the decision of Muslim students to use Islamic digital banks, while perceived behavioral control is the opposite. This is because Indonesia is not accustomed to using Islamic digital banks and still uses mobile banking. Digital marketing has little effect on the decision to use. Still, intention, brand image, and digital financial literacy significantly affect Muslim students' decision to use Islamic digital banks. Meanwhile, all exogenous variables significantly affect the intention to use. Intention also mediates exogenous variables against endogenous variables.

This study presents helpful evidence for Islamic digital bank service providers and services, where Islamic digital bank managers can find out the planned behavior of consumer intentions in using a product and service to use it finally. Islamic digital bank service providers should use digital marketing to reach users by creating good content and campaigns and providing complete product and service information on social media, websites, and apps. Maintaining Islamic digital bank service providers' brand image is also essential. Brand strength, excellence, and distinctiveness should be maximized to compete with traditional digital banks. To keep up with significant technological advances, officials should promote financial and digital literacy programs in Indonesia.

The limitation of this study is that the research subjects are only Muslim students. This is because the research plan of all students who use Islamic digital banks is the subject of research, but all respondents who fill in are Muslim, so the research subjects focus on Muslim students. Therefore, future research can use a broader range of research subjects.

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