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Integration Model Theory of Planned Behavior (TPB) and Technology Acceptance Modal (TAM) in Analyzing Muslim Interest in Donating through Digital Banking (BSI Ziswaf Sharing Application Study)

Andri Soemitra[1], Iskandar Muda[2], Ikhsan Abdullah[3], Arnida Wahyuni Lubis[4]
Affiliation: [1,4] State Islamic University of North Sumatera, [2] University of North Sumatera,
[3] University of Muhammadiyah Sumatera Utara
Correspondence: ihsanabdullah@umsu.ac.id

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Abstract: In the current study, researchers want to know the effect of the Theory of Planned Behavior (TPB) and Technology Acceptance Capital (TAM) on Muslim interest in Donating through Digital Banking with the aim of sharing Ziswaf at BSI. This type of research is quantitative research with a survey method. The population of this study amounted to 55 people using the convenience sampling technique. Data analysis using Partial Least Squares (PLS) the object is some people in Medan. Based on the results of the research conducted, it can be concluded that the TPB and TAM variables affect the people of Medan to use Digitaltal Banking. Digital Banking is expected to be able to provide comfort and trust for the people of Medan City as customers properly.

Keywords: TPB, TAM, Donating, Digital Banking

Introduction

In today's digital era, many people use information technology to become an interest in meeting business needs, one of which is in the business sector of the banking sector. Communication media makers have offered technology that applies mobile media and the internet. This can be seen with applications such as Gopay, OVO, Dana, M-Banking, etc. Using mobile banking really helps banks and customers in transactions, which makes activities in the world of banking easier.

Applications using electronics are very important to be improved, because they will affect the decision whether consumers will continue to use the application or vice versa (Al Hawari, et al, 2010). The Technology Acceptance Model (TAM) theory developed by Davis (1989 in Nasri and Charfeddine, 2012) explains that a person's interest in using a technology is influenced by attitudes towards the technology and its uses. Attitude itself is influenced by perceived usefulness and ease of use. Meanwhile, to make decisions to make transactions online, consumers will make considerations such as searching for information about a product, considering other product alternatives, until finally deciding to make a purchase. The consideration process involves internal factors in the Theory of Planned Behavior. The Theory of Planned Behavior states that attitudes towards behavior come from a person's belief in the existence of a character (Ajzen, 2011).

From this problem the researchers used TAM and TPB. Because there are two indicators that affect a person's attitude towards the existence of m-banking services and on TPB which has three indicators that influence a person to use m-banking services. So from the TAM construct, namely the perception of benefits and the perception of ease of use, it will affect a person's attitude which is one of the TPB constructs that will be associated with subjective norms and behavioral control so that it can affect a person's interest in doing a behavior and can find out how much someone has an interest in learning. using the m-nanking service.

Literature Review

Mobile Banking

According to Wiji Astuty (2011: 18) states that mobile banking is a banking service using communication tools, with the provision of facilities for banking transactions using mobile phones.
According to Maryanto (2011:114) the benefits of mobile banking consist of:

1. Easy. If you want to transact, register first with the bank, to register a cellphone number. Then you can trade directly
2. Practical. Customers are free to make transactions anytime with their cellphones.
3. Friendly use. M-banking is easy for customers to use in carrying out the transactions they want.
4. Comfortable. Customers can easily make any transaction they want without having to go to an ATM, except for cash.

Technology Acceptance Model (TAM)

According to Davis et al. (1989), the benefit of TAM is that it provides a basis for exploring the influence of external factors on user beliefs, attitudes, and goals. TAM considers that 2 individual beliefs, namely perceived usefulness, a person's belief in the use of a particular information system will improve performance, perceived ease of use, as a person's belief that using a particular system does not require great effort are the main influences on the user's nature of computer acceptance.

Theory of Planned Behavior (TPB)

TPB consists of attitudes, subjective norms and perceived behavioral control. According to the Theory of Planned Behavior, attitudes towards behavior are formed from a collection of one's beliefs about a behavior Ajzen (2011: 1113).

Kotler & Armstrong (2017) say that attitude is an evaluation of people's feelings and tendencies to like and hate an object or idea. The embodiment of the attitude itself cannot be known directly, but is usually interpreted in advance from closed behavior.

Research Methods

Quantitative research methods with survey methods. The population is the people of Medan who use the mobile banking service facility from BSI. Questionnaires were distributed on social media using google forms. A sample of 55 people was taken using convenience sampling technique (Galloway, 2005). This number has met the minimum sample requirements by considering statistical power and effect size. The first part of the questionnaire consists of questions about the demographics of the respondents. The second part consists of a conceptual assessment consisting of 21 statement items to

evaluate the determinants of TPB and TAM from the people of Medan in using mobile banking services from BSI. The scale used is the Likert scale.

Data were analyzed using Partial Least Squares (PLS). The PLS analysis is carried out in 3 stages, namely outer model analysis, inner model analysis and hypothesis testing. before doing the analysis first test the validity and reliability of the data. The object studied in this study is the interest of the residents of Medan by using mobile banking from BSI. The significant benefit to be gained from this research is to explain the proposed model to predict the impact of TPB and TAM in the people of Medan City using mobile banking service facilities.

Discussion

1. Respondent Profile

The general description of the sample in this study is described by the criteria of age, gender, and occupation. Table 1 below describes the profile of the respondents in this study:

Table 1. Respondent Profile

Characteristics	Criteria	N	%
Gender	Man	20	36.4
	Woman	35	63,6
Ages	20-25	7	12.3
	26-30	18	32.7
	31-40	25	45.8
	41-50	5	9.2
Work	Student	7	12.3
	Government Employees	18	32.7
	Private employees	20	36.5
	Self-employed	10	18.5

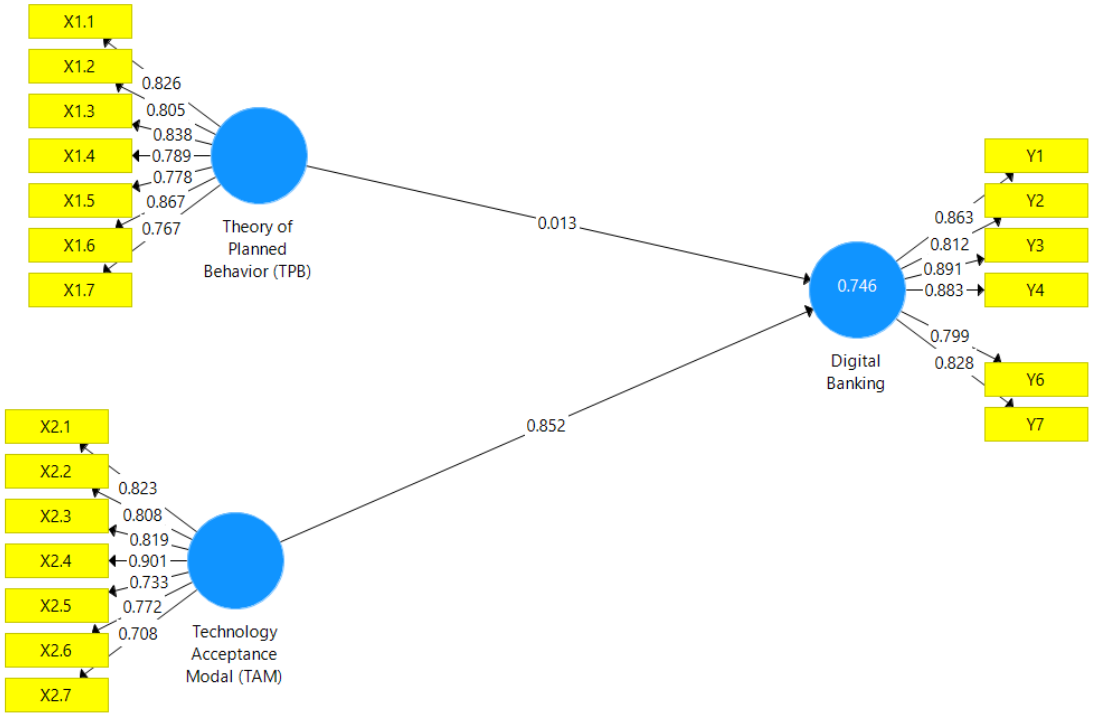
Source: Author's study, 2022

Based on Table 1, the profile of the research respondents explained that there were 20 male respondents or 36.4% and the number of female respondents was 35 or 63.6%. Characteristics of respondents based on age varied greatly from 20 to 25 years, totaling 7 people or 12.3%, 18 people aged 26-30 years being 32.7%, ages 31-40 years totaling 25 people being 45.8% and 41-50 years being 5 people the percentage is 9.2%. In addition to gender and age, an analysis of the respondents' occupations was also carried out. Respondents of this study were mostly private employees, which reached 20 people or 36.5%, civil servants as many as 18 people or 32.7%, entrepreneurs by 10 people with 18.5% percent, students/students by 7 students with a percentage of 2.3%.

2. Convergent Validity

Convergent validity can be measured using the correlation between indicator scores and loading factors. The latent variable is declared valid if the factor value of each indicator is greater than 0.70 (Sholihin, 2021). Picture. 1 shows that all indicator variables are research values, for the loading factor value > 0.70. Thus, the indicator is ensured that all research variables are declared valid.

Picture. 1. Latent variable



Source: 2022 data processing results

Table 2. Loading factor

Outer Loadings

	Digital Banking	Technology Acceptance Modal (TAM)	Theory of Planned Behavior (TPB)
X1.1			0,826
X1.2			0,805
X1.3			0,838
X1.4			0,789
X1.5			0,778
X1.6			0,867
X1.7			0,767
X2.1		0,823	
X2.2		0,808	
X2.3		0,819	
X2.4		0,901	
X2.5		0,733	
X2.6		0,772	
X2.7		0,708	
Y1	0,863		
Y2	0,812		
Y3	0,891		
Y4	0,883		
Y6	0,799		
Y7	0,828		

Source: 2022 data processing results

3. Construct Reliability and Validity

Table 3. Construct Reliability and Validity

Construct Reliability and Validity

	Cronbach's Alpha	rho_A	Composite Reliability	(AVE)
Digital Banking	0,921	0,923	0,938	0,717
Technology Acceptance Modal (TAM)	0,904	0,915	0,924	0,635
Theory of Planned Behavior (TPB)	0,913	0,915	0,931	0,657

Source: 2022 data processing results

A construct is said to be reliable by comparing the roots of the AVE to the correlation value between latent variables. The AVE root value must be greater than the correlation between latent variables. The value of Construct Reliability can be tested by using the Fornell-Larcker Criterion value.

The model is said to be good if the AVE square value of each construct is > from the correlation value between constructs and the others, which is more than 0.70 (Sholihin, 2021). Thus, the data in Table 3. is already reliable

Table 4. Desciminant Validity

Fornell-Larcker Criterion

	Digital Banking	(TAM)	(TPB)
Digital Banking	0,847		
Technology Acceptance Modal (TAM)	0,864	0,797	
Theory of Planned Behavior (TPB)	0,750	0,864	0,811

Source: 2022 data processing results

Discriminant Validity to measure how high the latent construct is compared to others. A large value of discriminant validity indicates that the construct can explain the problem to be measured. The AVE value or Average Variance Extracted is another indicator of the convergent validity test criteria. The standard that must be met is the AVE value > 0.50. Based on Table 4. Construct Discriminant Validity shows that the data is declared reliable because the whole data is worth > 0.7.

The table above shows that the value of the Digital Banking interest variable is 0.717 > 0.50, The Theory of Planned Behavior (TPB) variable is 0.657 > 0.50 and the Technology Acceptance Capital (TAM) variable is 0.635 > 0.50, Thus, all constructs have met the criteria of convergent validity.

Struktur Model R-Square

Table 5. R Square

	R Square	R Square Adjusted
Digital Banking	0,746	0,736

Source: 2022 data processing results

Based on the test results, the value of R-Squared (R2) is 0.746 or 74.6%. This means that public interest in using Digital Banking based on Theory of Planned Behavior (TPB) and Variable Technology Acceptance Capital (TAM) is 0.746 or 74.6%. While the remaining 25.4% is explained by other variables outside this research model. This R-Squared value is low because the R2 value is < 0.75.

Conclusion

This study shows that TPB and TAM influence the people of Medan to use Digital Banking. Digital Banking is expected to be able to provide comfort and trust for the people of Medan City as customers properly. The limitations of this study examine the interest of the people of Medan in using Digital Banking which only includes two variables that influence it.

Further research can explore how the behavior of the people of the city of Medan in investing using Digital Banking which is explored with a qualitative investigation. Finally, the academic and management implications based on the empirical results of this study are given as a reference to increase the interest of the people of Medan in using Digital Banking.

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