ABSTRAK

Luthvia Risya Pratama, 2026. Analisis Penerimaan dan Penggunaan *Mobile* Maslahah dengan Pendekatan UTAUT Model (Studi Kasus pada Nasabah Bank BJB Syariah di Tasikmalaya)

Transformasi digital perbankan syariah mendorong hadirnya layanan berbasis teknologi seperti aplikasi *Mobile* Maslahah pada Bank BJB Syariah. Di Tasikmalaya, jumlah pengguna aplikasi ini meningkat, namun pemanfaatannya belum optimal akibat kendala teknis seperti login lambat, kegagalan transaksi, keterbatasan fitur, dan ketidakstabilan sistem. Selain itu, sebagian nasabah menggunakan aplikasi karena pengaruh sosial, bukan semata-mata karena persepsi manfaat dan kemudahan. Kondisi ini menunjukkan bahwa penerimaan dan penggunaan *Mobile* Maslahah dipengaruhi oleh berbagai faktor. Penelitian ini bertujuan menganalisis pengaruh *Performance Expectancy*, *Effort Expectancy*, *Social Influence*, dan *Facilitating Conditions* terhadap *Use Behaviour* melalui *Behavioral Intention*.

Penelitian ini menggunakan metode kuantitatif deskriptif dengan pendekatan *Unified Theory of Acceptance and Use of Technology* (UTAUT). Data dikumpulkan melalui kuesioner kepada 200 nasabah pengguna *Mobile* Maslahah di Tasikmalaya. Analisis data dilakukan menggunakan *Structural Equation Modelling–Partial Least Square* (SEM-PLS) dengan *software* SmartPLS 4.0.

Hasil penelitian menunjukkan bahwa *Performance Expectancy, Effort Expectancy,* dan *Social Influence* berpengaruh signifikan terhadap *Behavioral Intention*. *Social Influence* berpengaruh signifikan terhadap *Use Behavior*, sedangkan *Performance Expectancy, Effort Expectancy*, dan *Facilitating Conditions* tidak berpengaruh langsung terhadap *Use Behavior*. *Behavioral Intention* terbukti mampu memediasi pengaruh *Performance Expectancy, Effort Expectancy,* dan *Social Influence* terhadap *Use Behavior*.

Penelitian ini diharapkan menjadi preferensi bagi pengguna *Mobile* Maslahah serta menjadi referensi bagi berbagai pihak dalam meningkatkan adopsi teknologi *Mobile Banking*, khususnya aplikasi *Mobile* Maslahah sebagai sarana transaksi keuangan.

Kata Kunci: UTAUT, *Performance Expectancy, Effort Expectancy, Social Influence, Facilitating Conditions, Behavioral Intention, Use Behavior, Mobile* Maslahah

ABSTRACT

Luthvia Risya Pratama, 2026. ***Analysis of the Acceptance and Use of Mobile Maslahah with the UTAUT Model Approach (Case Study of Bank BJB Syariah Customers in Tasikmalaya)***

The digital transformation of Islamic banking has led to the emergence of technology-based services such as the Mobile Maslahah application at Bank BJB Syariah. In Tasikmalaya, the number of users of this application has increased, but its utilization is not yet optimal due to technical constraints such as slow login, transaction failures, feature limitations, and system instability. In addition, some customers use the application because of social influence, not solely because of their perception of its benefits and convenience. This condition shows that the acceptance and use of Mobile Maslahah app is influenced by various factors. This study aims to analyze the influence of Performance Expectancy, Effort Expectancy, Social Influence, and Facilitating Conditions on Use Behavior through Behavioral Intention.

This study uses a descriptive quantitative method with a Unified Theory of Acceptance and Use of Technology (UTAUT) approach. Data were collected through questionnaires administered to 200 Mobile Maslahah customers in Tasikmalaya. Data analysis was performed using Structural Equation Modeling–Partial Least Square (SEM-PLS) with SmartPLS 4.0 software.

The results showed that Performance Expectancy, Effort Expectancy, and Social Influence had a significant effect on Behavioral Intention. Social Influence has a significant effect on Use Behavior, while Performance Expectancy, Effort Expectancy, and Facilitating Conditions do not have a direct effect on Use Behavior. Behavioral Intention is proven to be able to mediate the influence of Performance Expectancy, Effort Expectancy, and Social Influence on Use Behavior.

This study is expected to serve as a guide for Mobile Maslahah users and as a reference for various stakeholders in increasing the adoption of mobile banking technology, particularly the Mobile Maslahah app as a tool for financial transactions.

Keywords: UTAUT, Performance Expectancy, Effort Expectancy, Social Influence, Facilitating Conditions, Behavioral Intention, Use Behavior, Mobile Maslahah