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Attitude Does Not Moderate Influence Perceived Ease of Use, Perceived Usefulness, and Perceived Risk on The Adoption of Fintech Technology

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ABSTRACT

This study aims to examine the effects of Perceived Ease of Use, Perceived Usefulness, and Perceived Risk on the adoption of Byond by BSI fintech technology, with Attitude serving as a moderating variable. This study employed an explanatory research design. The sample consisted of 91 student entrepreneurs from STIE Malangkucecwara, and a saturated sampling technique was used. Data were collected through questionnaires and observations. The data were analyzed using Partial Least Squares Structural Equation Modeling (PLS-SEM), where X1 represents Perceived Ease of Use, X2 represents Perceived Usefulness, X3 represents Perceived Risk, Z represents Attitude, and Y represents the adoption of fintech technology. The findings indicate that Perceived Ease of Use, Perceived Usefulness, and Perceived Risk have positive and significant effects on Byond's adoption of BSI fintech technology. However, attitude was not found to moderate the relationships between Perceived Ease of Use, Perceived Usefulness, Perceived Risk, and the adoption of Byond by BSI fintech technology.

INTRODUCTION

The rapid growth of Indonesia's digital economy, driven by rising internet penetration and smartphone usage, has significantly transformed how people manage their finances, including within the Islamic banking industry [1]. In response to this development, Bank Syariah Indonesia (BSI) introduced Byond by BSI, a super application that integrates various Islamic financial services into a single digital platform. The application not only facilitates basic banking transactions but also offers innovative features such as automatic savings (autosaving), digital gold investment, retail sukuk, and financial planning for Hajj and Umrah.

Empirical studies on fintech adoption have reported inconsistent findings, indicating a research gap. Regarding perceived ease of use, studies by [2] and [3] found that this variable has a positive and significant effect on application adoption. In contrast, [4] reported that perceived ease of use does not significantly influence user adoption decisions. Similar inconsistencies are found in studies examining perceived usefulness. Research conducted by [5] and [6] concluded that perceived usefulness positively and significantly affects fintech adoption. However, the findings of [7] suggest that perceived usefulness does not significantly influence users' intention to adopt the application.

The findings related to perceived risk are also inconclusive. Studies by [8] and [9] reported that perceived risk has a positive and significant effect on application adoption. On the

other hand, another study [9] found that perceived risk has a significant negative effect on user adoption decisions.

The novelty of this study lies in extending the Technology Acceptance Model (TAM) by incorporating user attitude as a moderating variable in the context of digital Islamic banking in Indonesia. This approach is particularly relevant because the adoption of Islamic banking applications remains relatively lower than that of conventional digital banking services. By examining whether user attitudes toward digital financial services and Islamic financial management moderate the relationships among perceived ease of use, perceived usefulness, perceived risk, and BSI's adoption of Byond, this study provides a more comprehensive understanding of users' technology acceptance. Furthermore, the findings contribute to the development of the TAM in the field of Islamic fintech and offer practical insights for Bank Syariah Indonesia in designing application features that better match user preferences and needs, thereby encouraging the sustainable adoption of Byond by BSI.

METHODS

This study employed an explanatory research design. The sample consisted of 91 students from STIE Malangkucecwara who own businesses. A saturated sampling technique was applied, in which all members of the target population were included as research respondents. Data were collected using a structured questionnaire. The data were analyzed using the PLS-SEM approach with SmartPLS version 4.1.1.6. In this study, X1 represents Perceived Ease of Use, X2 represents Perceived Usefulness, Z represents Attitude, and Y represents the Adoption of Fintech Technology. PLS-SEM was selected because it is well suited for predictive analysis and hypothesis testing, particularly in explanatory research involving relatively small sample sizes [11]. Moreover, this method does not require strict assumptions of normal data distribution, making it more flexible for analyzing non-normally distributed data. The analysis was conducted in two stages: evaluation of the measurement model (outer model) and evaluation of the structural model (inner model), followed by hypothesis testing using the bootstrapping procedure.

Table 1. Variable Indicators

No	Variables	Definition	Indicator
1.	Perceived Ease of Use (X1)	Perceived ease of use refers to the extent to which users believe that using the Byond by BSI application can be done without requiring mental effort, which is excessive [3]	1. Easy to be studied 2. Easy to be operated 3. Make it easier for users in doing what desired 4. No it takes a lot of effort to interact
2.	Perceived Usefulness (X2)	Perceived usefulness refers to the extent to which users believe that using the Byond by BSI application will improve effectiveness and performance. them in managing finances every day [3]	1. Increase effectiveness. 2. Directly useful for individuals. 3. Increase productivity. 4. Relevance to user needs.
3.	Perceived Risk (X3)	Perceived risk is a subjective assessment that is done by the individual of the possibility of an event occurring and the level of concern it causes due to possible consequences of the incident [12]	1. Security transaction 2. Risk loss of funds 3. Losses due to transactions 4. Error system 5. Risks of using general
4.	Attitude (Z)	Attitude in study: This refers to the personal assessment of the extent to which the application is considered fun , easy to use, useful , and in harmony with	1. Feel positive about using the app 2. Believe Benefits of applications for personal financial life

No	Variables	Definition	Indicator
		religious users , specifically the principle of Sharia [5].	3. Feel comfortable and in using the features main application 4. In accordance with sharia principles
5.	Adoption of Fintech Technology (Y)	Application adoption refers to an individual's actual actions in consistently integrating and using the application [1]	1. Activate existing features 2. Using it in a way routine in daily transactions 3. Recommend to others 4. Maintaining use despite alternatives

Concept model study is as follows: Figure 1.

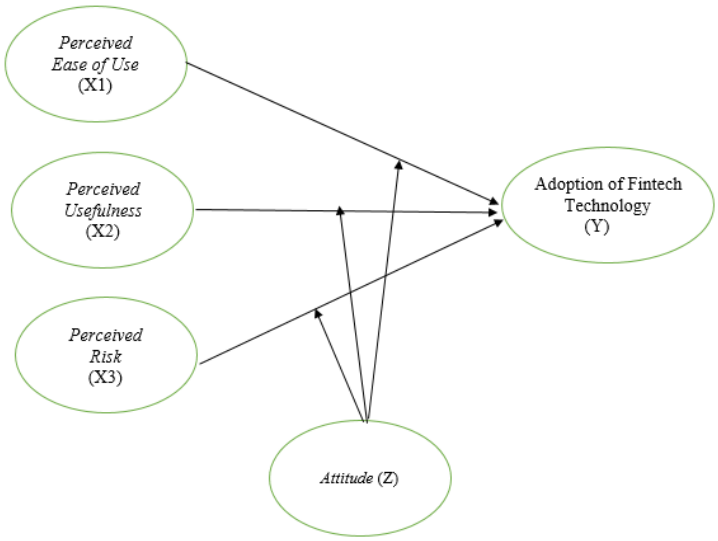

Figure 1. Concept Model Study

Based on the literature review, the research hypotheses are as follows:
H1: Perceived Ease of Use has a significant positive effect on Adoption of Fintech Technology.
H2: Perceived Usefulness has a significant positive effect on Adoption of Fintech Technology.
H3: Perceived Risk has a significant positive effect on Adoption of Fintech Technology.
H4: Attitude has a moderate influence on Perceived Ease of Use towards Adoption of Fintech Technology.
H5: Attitude moderates the influence of Perceived Usefulness on Adoption of Fintech Technology.
H6: Attitude moderates the influence of Perceived Risk on Adoption of Fintech Technology

RESULTS AND DISCUSSION

Outer Model Test

a) Statistical Test Descriptive

Table 2. Statistics Descriptive

Information Indicator	N	Minimum	Maximum	Average	Standard Deviation
Perceived Ease of Use 1 (X1.1)	91	2	5	4,396	0.693
Perceived Ease of Use 2 (X1.2)	91	2	5	4,242	0.716

Information Indicator	N	Minimum	Maximum	Average	Standard Deviation
Perceived Ease of Use 3 (X1.3)	91	2	5	4,242	0.701
Perceived Ease of Use 4 (X1.4)	91	2	5	4,396	0.677
Perceived Usefulness 1 (X2.1)	91	3	5	4,604	0.511
Perceived Usefulness 2 (X2.2)	91	3	5	4,604	0.511
Perceived Usefulness 3 (X2.3)	91	3	5	4,407	0.593
Perceived Usefulness 4 (X2.4)	91	3	5	4,604	0.552
Perceived Risk 1 (X3.1)	91	3	5	4,066	0.676
Perceived Risk 2 (X3.2)	91	2	5	4.143	0.750
Perceived Risk 3 (X3.3)	91	3	5	4.165	0.715
Perceived Risk 4 (X3.4)	91	2	5	4,187	0.694
Perceived Risk 5 (X3.5)	91	3	5	4,242	0.652
Adoption of Fintech Technology 1 (Y)	91	3	5	4,615	0.509
Adoption of Fintech Technology 2 (Y)	91	3	5	4,615	0.530
Adoption of Fintech Technology 3 (Y)	91	3	5	4,582	0.556
Adoption of Fintech Technology 4 (Y)	91	3	5	4,615	0.509
Attitude 1(Z)	91	2	5	4,341	0.745
Attitude 2 (Z)	91	2	5	4,330	0.742
Attitude 3 (Z)	91	3	5	4,418	0.594
Attitude 4 (Z)	91	2	5	4,308	0.751

The low standard deviation (less than 1.00) indicates that the data from the 91 respondents have a very small degree of variation. In other words, the perceptions or answers given by the respondents tend to be uniform, equal, and homogeneous.

b) Validity Test Convergent

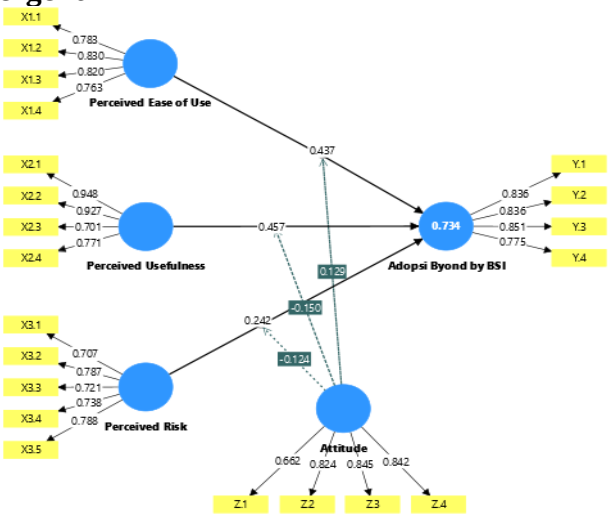

Figure 2. Outer Model

Based on Figure 2, all indicators have factor loading values above 0.5. Then the indicators for all variables can be considered valid.

c) Discriminant Validity

Table 3. Average Variance Extracted (AVE) Result Values

Variables	Average Variance Extracted (AVE)
Perceived Ease of Use	0.681
Perceived Usefulness	0.635
Perceived Risk	0.639
Adoption of Fintech Technology	0.561
Attitude	0.711

Based on Table 3, all variables in this study meet the minimum Average Variance Extracted (AVE) threshold of 0.50. Therefore, all constructs satisfy the criterion for convergent validity.

d) *Composite Reliability*

Table 4. Cronbach's Alpha and Composite Reliability Results

Variables	Cronbach's Alpha	Composite Reliability (rho_a)
Perceived Ease of Use	0.857	0.861
Perceived Usefulness	0.800	0.816
Perceived Risk	0.805	0.813
Adoption of Fintech Technology	0.885	0.885
Attitude	0.813	0.842

Based on the test results presented in Table 4, all variables in this study achieved Composite Reliability values above the recommended threshold of 0.70. In addition, the Cronbach's Alpha values for all variables exceeded the minimum acceptable value of 0.60. These findings indicate that all measurement constructs satisfy the reliability criteria and demonstrate good internal consistency.

***Inner Model* Test**

a) Coefficient Determination (R^2)

Table 5. R-Square Test Results

Variables	R-square	R-square adjusted
Adoption of Fintech Technology	0.734	0.712

As shown in Table 5, the coefficient of determination (R^2) indicates that Perceived Ease of Use, Perceived Usefulness, and Perceived Risk jointly explain 73.4% of the variance in the adoption of the Byond by BSI application. The remaining 26.6% is explained by other factors that were not included in this study. Therefore, the independent variables have strong explanatory power in predicting the dependent variable.

b) *Effect Size* (F^2)

Table 6. F-Square Test Results

	Adoption of Fintech Technology
Perceived Ease of Use	0.302
Perceived Usefulness	0.198
Perceived Risk	0.247
Attitude x Perceived Ease of Use	0.017
Attitude x Perceived Usefulness	0.018
Attitude x Perceived Risk	0.055

Based on the results presented in Table 6, Perceived Ease of Use has a moderate effect on the Adoption of Fintech Technology, with an effect size (f^2) of 0.302. Perceived Usefulness

also demonstrates a moderate effect, with an f^2 value of 0.198, while Perceived Risk has a moderate effect with an f^2 value of 0.247. Meanwhile, Attitude, as a moderating variable in the relationships between Perceived Ease of Use, Perceived Usefulness, Perceived Risk, and the Adoption of Fintech Technology, exhibits only small effect sizes, with f^2 values of 0.035, 0.038, and 0.055, respectively.

Testing Hypothesis

Table 7. Path Coefficient Results

	Original sample (O)	Sample mean (M)	Standard deviation (STDEV)	T statistics (|O/STDEV|)	P values	Conclusion
(X1) -> (Y)	0.437	0.440	0.090	4,875	0.000	**Accepted**
(X2) -> (Y)	0.457	0.456	0.111	4.117	0.000	**Accepted**
(X3) -> (Y)	0.242	0.246	0.064	3,798	0.000	**Accepted**
(Z) x (X1) -> (Y)	0.129	0.097	0.115	1,121	0.262	**Rejected**
(Z) x (X2) -> (Y)	-0.150	-0.116	0.143	1,049	0.294	**Rejected**
(Z) x (X3) -> (Y)	-0.124	-0.129	0.070	1,781	0.075	**Rejected**

Based on Table 7, the results of the hypothesis testing are as follows:

The Influence of Perceived Ease of Use (X1) on the Adoption of Fintech Technology (Y)

Based on the results presented in Table 7, the significance value is 0.001, which is lower than the significance level of 0.05, and the T-statistic value is greater than the critical T-value (3.185 > 1.96). These results indicate that Perceived Ease of Use has a positive and significant effect on the adoption of BSI fintech technology's Byond. The findings support the TAM, which suggests that perceived ease of use is a primary factor influencing an individual's acceptance and use of a technology [3] [13]. When users perceive the Byond by BSI application as easy to learn, simple to operate, and requiring minimal effort, they are more likely to adopt it.

In the context of digital Islamic banking, ease of use is particularly important because users span diverse age groups and have varying levels of digital literacy. A user-friendly interface, intuitive navigation, and a straightforward transaction process provide a positive user experience, encouraging customers to use the application continuously without being hindered by system complexity. Therefore, a higher level of perceived ease of use is associated with a higher level of adoption of the Byond by BSI application.

The Influence of Perceived Usefulness (X2) on Adoption of Fintech Technology (Y)

Based on the results presented in Table 7, the significance value is 0.000, which is below the 0.05 significance threshold, and the T-statistic exceeds the critical T-value (4.197 > 1.96). These findings indicate that Perceived Usefulness has a positive and significant effect on the adoption of Byond by BSI fintech technology. The results are consistent with the TAM, which identifies perceived usefulness as one of the key determinants of technology acceptance. Users are more likely to adopt an application when they believe that it enhances their effectiveness, improves productivity, and provides tangible benefits in managing their daily financial activities [5] [14].

The Byond by BSI application offers a variety of features, including digital transactions, automatic savings, Islamic investment services, and financial planning for Hajj and Umrah. These features provide users with practical benefits, such as greater time efficiency, easier access to financial services, and increased flexibility in managing their finances. Consequently, user perceptions that the application delivers meaningful and relevant benefits become an important factor driving the adoption of Byond by BSI and other digital Islamic banking services.

The Influence of Perceived Risk (X3) on Adoption of Fintech Technology (Y)

Based on the results presented in Table 7, the significance value is 0.000, which is below the 0.05 significance level, and the T-statistic exceeds the critical T-value (4.197 > 1.96). These results indicate that Perceived Risk has a positive and significant effect on the adoption of Byond by BSI fintech technology. This finding is noteworthy because, from a theoretical perspective, perceived risk is generally regarded as a factor that discourages the adoption of new technologies. However, the results of this study show that students continued to adopt the Byond by BSI application despite being aware of potential risks. One possible explanation is that users have confidence in the application's security mechanisms and trust BSI's ability to protect their financial transactions and personal information. This finding is consistent with the studies conducted by [8] [14], but it differs from the findings reported by [15]. It also supports the extended TAM, which recognizes perceived risk as an important factor influencing the adoption of digital financial services [7] [16].

The positive relationship may also be attributed to user perceptions that Byond by BSI provides a secure digital banking environment through robust security features, protection of customer data, and compliance with Islamic principles and banking regulations. Confidence in transaction security and personal data protection encourages users to use the application's services, including digital investment and Hajj and Umrah financial planning features.

Moderation Attitude (Z) on the Influence of Perceived Ease of Use (X1) on Adoption of Fintech Technology (Y)

Based on the results presented in Table 7, the significance value is 0.200, which is greater than the 0.05 significance level, and the T-statistic is lower than the critical T-value (1.280 < 1.96). These results indicate that Attitude does not significantly moderate the relationship between Perceived Ease of Use and BSI fintech technology adoption. The findings suggest that although the moderating effect of Attitude is positive, its magnitude is weak and statistically insignificant. This indicates that the influence of Perceived Ease of Use on the adoption of the Byond by BSI application occurs primarily through a direct relationship rather than being strengthened or weakened by user attitudes.

One possible explanation is that when an application is designed to be easy to learn and operate, users can immediately experience its practical benefits without relying heavily on their personal attitudes toward technology. In other words, a high level of usability can directly encourage users to adopt the application regardless of differences in individual attitudes. These findings suggest that the usability of the Byond by BSI application plays a more dominant role in influencing adoption behavior than user attitudes toward the technology.

Moderation Attitude (Z) towards Influence Perceived Usefulness (X2*)* on Adoption of Fintech Technology (Y)

Based on the results presented in Table 7, the significance value is 0.584, which is greater than the 0.05 significance level, and the T-statistic is lower than the critical T-value (0.548 < 1.96). These results indicate that Attitude does not significantly moderate the relationship between Perceived Usefulness and the adoption of Byond by BSI fintech technology. Although the moderating coefficient is negative, its magnitude is small and statistically insignificant. This finding suggests that the effect of Perceived Usefulness on the adoption of the Byond by BSI application is largely independent of user attitudes. In other words, users' perceptions of the application's usefulness play a greater role in adoption decisions than their subjective attitudes toward the technology.

Users who perceive tangible benefits from the application, such as convenient financial transactions and more efficient financial management, are likely to adopt and continue using the application regardless of their individual attitudes. This indicates that the functional value offered by Byond by BSI is sufficiently strong to encourage adoption, reducing the importance of Attitude as a moderating variable. Therefore, enhancing the application's features,

functionality, and overall utility remains a key strategy for promoting the adoption of digital Islamic banking services.

Moderation Attitude (Z) towards Influence Perceived Risk (X3) Against Adoption of Fintech Technology (Y)

Based on the results presented in Table 7, the significance value is 0.584, which is greater than the 0.05 significance level, and the T-statistic is lower than the critical T-value (0.548 < 1.96). These results indicate that Attitude does not significantly moderate the relationship between Perceived Risk and BSI fintech technology adoption. Although the moderating coefficient is negative, its magnitude is small and statistically insignificant. This finding suggests that the influence of Perceived Risk on the adoption of the Byond by BSI application is primarily direct rather than being conditioned by users' attitudes toward the technology.

Users who perceive a low level of risk, particularly regarding data privacy and transaction security, are more likely to adopt the Byond by BSI application, regardless of differences in their attitudes toward digital technology. Conversely, users who perceive higher levels of risk may remain hesitant to adopt the application even if they have relatively positive attitudes toward digital financial services. These findings indicate that security and trust play a more influential role than users' attitudes in shaping the adoption of digital Islamic banking applications. Therefore, efforts to reduce perceived risk through stronger security measures, greater transparency, and effective communication are likely to be more effective in promoting adoption than focusing solely on fostering positive user attitudes.

CONCLUSIONS

This study aimed to examine the factors influencing the adoption of the Byond by BSI application based on the TAM, focusing on Perceived Ease of Use, Perceived Usefulness, and Perceived Risk, with Attitude serving as a moderating variable. The results indicate that Perceived Ease of Use has a positive and significant effect on the adoption of fintech technology, indicating that the easier the Byond by BSI application is perceived to use, the more likely students are to adopt it. Furthermore, Perceived Usefulness has a positive and significant effect on the adoption of fintech technology, suggesting that the greater the perceived benefits of the Byond by BSI application, the more likely students are to adopt it.

Perceived Risk has a positive and significant effect on the adoption of fintech technology, demonstrating that lower perceived risk and greater confidence in the security of the Byond by BSI application encourage its continued use. However, Attitude does not significantly moderate the relationship between Perceived Ease of Use and the Adoption of Fintech Technology. This finding suggests that the influence of perceived ease of use on application adoption is primarily direct and is not substantially strengthened or weakened by user attitudes toward the technology.

Moreover, Attitude does not significantly moderate the relationship between Perceived Usefulness and the adoption of fintech technology, showing that the perceived benefits of the Byond by BSI application remain the primary driver of adoption regardless of users' attitudes. Finally, Attitude does not significantly moderate the relationship between Perceived Risk and the adoption of fintech technology, implying that users' perceptions of security and trust have a greater influence on adoption than their attitudes toward the technology.

Based on the findings of this study, future research is recommended to incorporate additional variables, such as trust, service quality, system security, and promotion, as well as mediating or moderating variables and integrated technology adoption models to provide a more comprehensive understanding of digital banking adoption. Future studies should also expand the research population beyond university students to improve the representativeness and generalizability of the findings. In addition, Bank Syariah Indonesia is encouraged to enhance the Byond by BSI application by improving its ease of use, system stability, data

security, and user-oriented features to further support the adoption of digital Islamic banking services.

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