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DETERMINANTS OF THE USE OF DIGITAL SERVICE AT ISLAMIC BANKS: THE ROLE OF TECHNOLOGY AND TRANSACTION COSTS

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Abstract

Technological developments in the banking sector have encouraged Islamic banks to provide various digital services to facilitate customer transactions. However, the availability of these services is not always accompanied by an increase in usage. This study aims to analyze the effect of technology implementation and transaction costs on customer decisions in using Islamic bank digital services in Mataram City. The study uses a quantitative approach with an associative survey method. Data were obtained from 100 respondents who were active users of Islamic bank digital services and were selected using random sampling techniques. Data collection was conducted through a closed questionnaire with a five-point Likert scale, then analyzed using descriptive statistics and multiple linear regression with the help of SPSS. The results showed that technology implementation and transaction costs were in the high category. However, these two variables did not have a significant effect on the use of Islamic bank digital services. These findings indicate that customers are likely influenced by factors other than the variables studied.

Keywords: digital technology, Islamic banking services, transaction costs

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Introduction

Customers' decisions to use digital Islamic banking services are the result of careful consideration of various aspects related to the application of technology in banking systems based on Islamic principles. This decision not only illustrates the level of public acceptance of technological developments in the financial sector but also reflects a moral commitment to adhere to Islamic values that emphasize the importance of justice, transparency, and the prohibition of usury, gharar, and maisir. Various factors, such as ease of access, transaction security, service efficiency, and trust in the institution's compliance with sharia principles, are elements that influence this decision (Harahap et al., 2023). Furthermore, an individual's level of religiosity reinforces the belief that the use of Sharia-based digital services not only provides economic benefits but also brings spiritual and moral values in accordance with Islamic teachings (Shaikh et al., 2023). Therefore, the decision to use Islamic banking digital services can be seen as a form of synergy between rationality in the use of technology and spiritual awareness that supports the strengthening of the Islamic financial system in the digital era.

The application of technology in Islamic banking systems is a form of strategic innovation that serves to improve the efficiency, accuracy, and speed of customer service while adhering to Islamic principles. Through the use of various digital platforms such as mobile banking, internet banking, and Sharia-based digital wallets, financial institutions can expand their service coverage while making it easier for the public to access Sharia financial products, especially amid the rapidly growing digital economy (Supriyono et al., 2024). This digitization process also has a positive impact on increasing transaction transparency and strengthening internal control mechanisms through a more orderly, accurate, and integrated data recording system (Rahma, 2024). In addition, the application of technology also plays a role in encouraging the improvement of Sharia financial literacy and inclusion, as it is now easier for the public to obtain information and carry out financial activities in accordance with halal provisions through digital media (Ichsan et al., 2024). Thus, technological innovation in sharia banking not only speeds up services but also strengthens public confidence in the stability and sustainability of the sharia financial system in the modern era.

Transaction costs in Islamic banking include all expenses incurred as a result of economic exchange activities, including administrative costs, time, information, and potential risks that may arise during the transaction process. In Islamic economics, the concept of transaction costs is not only viewed from the perspective of economic efficiency, but must also be based on the values of justice ('adl) and transparency, to avoid elements of gharar, maysir, and riba that can cause uncertainty and harm to one of the parties involved Mulazid, 2024). The use of digital technology plays an important role in reducing transaction costs through the application of automated systems and integrated services, thereby accelerating the payment process, increasing customer convenience, and maintaining compliance with Sharia principles (Yazid, 2023). In addition, transaction cost efficiency is also an indicator of the professionalism and competitiveness of Islamic financial institutions in facing the increasingly competitive and technology-based dynamics of the global financial market (Hadi et al., 2024). Thus, the ability of Islamic financial institutions to manage transaction costs effectively not only affects operational performance but also strengthens

public trust in the Islamic financial system, which emphasizes benefit and sustainability (Sugihyanto, 2023).

Several previous studies have examined the influence of technology and transaction costs on decisions to use Islamic bank digital services. Various studies show that digital transformation in Islamic banking has a real impact on improving service performance and efficiency. According to Jansen Arsjah (2023) digitalization not only functions as technological innovation but also serves as a means of strengthening Islamic values through the application of the principles of transparency and accountability in every financial activity. A survey conducted on 350 Islamic bank customer respondents shows that 78% of respondents consider digital services to be more efficient and in line with Islamic financial principles.

In line with this, Priyono (2019) emphasizes that digitalization not only functions as technological innovation but also serves as a means of strengthening Islamic values through the application of the principles of transparency and accountability in every financial activity. A survey conducted on 350 Islamic bank customer respondents shows that 78% of respondents consider digital services to be more efficient and in line with Islamic financial principles. In line with this, Paramitha (2025) states that the use of digital technology allows Islamic banks to expand their service reach by 42% more than before digitalization, without neglecting sharia provisions as the main foundation. On the other hand, Hidayat's (2023) Research shows that perceptions of the security and reliability of digital systems have a significant impact on service usage decisions, with 68% of customers stating that security is a major consideration when choosing Islamic digital banking services. Nasution (2023) findings reinforce this by showing that the application of digital technology can increase the competitiveness of Islamic banks by up to 25% compared to the pre-digitalization period, especially in facing the dynamics of a global financial system that is increasingly technology-oriented. Research examining the simultaneous relationship between technology and transaction costs on the decision to use digital services at Islamic banks shows consistent results. Wijayanti (2024) argues that transaction cost efficiency is a major factor for 74% of customers who switch to Islamic bank digital services because they are considered more economical than conventional banking systems, with average cost savings reaching 15-20% per transaction. In line with this, Yazid (2023) found that a 10% reduction in transaction costs contributed to an 8.7% increase in customer loyalty and a 12.5% increase in satisfaction with sharia-based services. Aripin et al. (2022) also explained that low transaction costs reflect the success of Islamic financial institutions in managing digital systems efficiently, with 82% of respondents stating that ease of access and low costs were the main reasons for choosing Islamic digital services. Furthermore, the results of Siswanto (2025) research confirm that the optimization of digital technology can reduce operational transaction costs by up to 18.3% and increase service efficiency by 22.6%, without neglecting the principles of fairness and transparency that form the basis of the Islamic financial system.

Research examining the simultaneous relationship between technology implementation and transaction costs on the decision to use digital services at Islamic banks shows consistent results. Rohmaningtyas (2024) explains that innovation in technology plays an important role in reducing operational costs and increasing service speed, thereby encouraging customers to make more digital

transactions. Similarly, Yuliandanil (2024) emphasizes that the integration of digital systems in line with the principle of cost efficiency can strengthen public trust in Islamic banking institutions. Meanwhile, Hafizi (2021) found that the integration of technological convenience and low transaction costs has a significant positive influence on customers' decisions to use Islamic bank digital services, as it offers added value in the form of convenience, security, and compliance with Islamic principles. Thus, these various research results confirm that the application of technology and transaction cost efficiency are two mutually supportive aspects that play a strategic role in shaping customer behavior towards Islamic banking digital services.

Based on a review of previous studies, there still appears to be a scientific gap, indicating that the relationship between technology, transaction costs, and decisions to use digital services at Islamic banks has not been comprehensively studied in a single integrated analytical model. Most previous studies tend to only highlight the influence of technology on improving service effectiveness, or discuss transaction costs separately without linking them to the dynamic interaction between the two in influencing customer decision behavior. In the context of Islamic economics, the synergy between technology and transaction cost efficiency is important in building trust, increasing satisfaction, and ensuring the sustainability of digital service usage in line with sharia values. Therefore, the novelty of this study lies in its attempt to integrate these two variables, technology and transaction costs, as factors that interact simultaneously in influencing customer decisions regarding Islamic bank digital services, with an emphasis on efficiency, fairness, and compliance with Islamic principles. This study aims to empirically examine the extent to which these two variables influence the decision to use Islamic banking digital services. The results are expected to contribute theoretically to the development of the concept of Sharia-based consumer behavior in the digital era, as well as provide practical benefits for Islamic financial institutions in formulating strategies to improve performance and competitiveness in accordance with Islamic economic principles.

Methodology

This study uses a quantitative approach with an associative survey method to examine the influence of technology and transaction costs on customer decisions in using Islamic bank digital services. The research population includes Islamic bank customers in Mataram City who have used digital services, such as mobile banking, internet banking, and finance applications based on Islamic principles.

The sampling technique used was non-probability sampling with a snowball sampling approach. This technique was chosen because data collection was conducted online, allowing initial respondents who had completed the questionnaire to recommend or share the questionnaire with other customers who also use Islamic bank digital services. The questionnaire was distributed via WhatsApp and other digital media, enabling a chain-like data collection process. The respondents in this study were active customers who had used Islamic bank digital services and were willing to participate by filling out the questionnaire. A total of 100 respondents were successfully gathered.

The research instrument was a closed-ended questionnaire designed using a five-point Likert scale with a score range from 1 (strongly disagree) to 5 (strongly agree). The questionnaire contained three main variables, namely technology, transaction costs, and the use of digital Islamic banking services, each of which was measured through several statement indicators. Before the data was analyzed further, the research instrument was first tested for validity using Pearson's correlation and reliability using Cronbach's Alpha coefficient to ensure that each statement item was able to measure the research variables accurately and consistently.

The collected data were then analyzed using SPSS software. The analysis stages included descriptive statistics to provide an overview of the data characteristics and multiple linear regression analysis to test the relationship between the independent and dependent variables. The testing was conducted using the F test to see the simultaneous effect, the t test to assess the effect of each variable partially, and the coefficient of determination (R^2) to determine the extent to which technology and transaction costs can explain the variation in decisions to use Islamic bank digital services. Through these stages of analysis, it is hoped that an overview of the factors that influence customers in utilizing digital services in Islamic banking can be obtained. The data collection procedures and stages are systematically visualized in Figure 1.

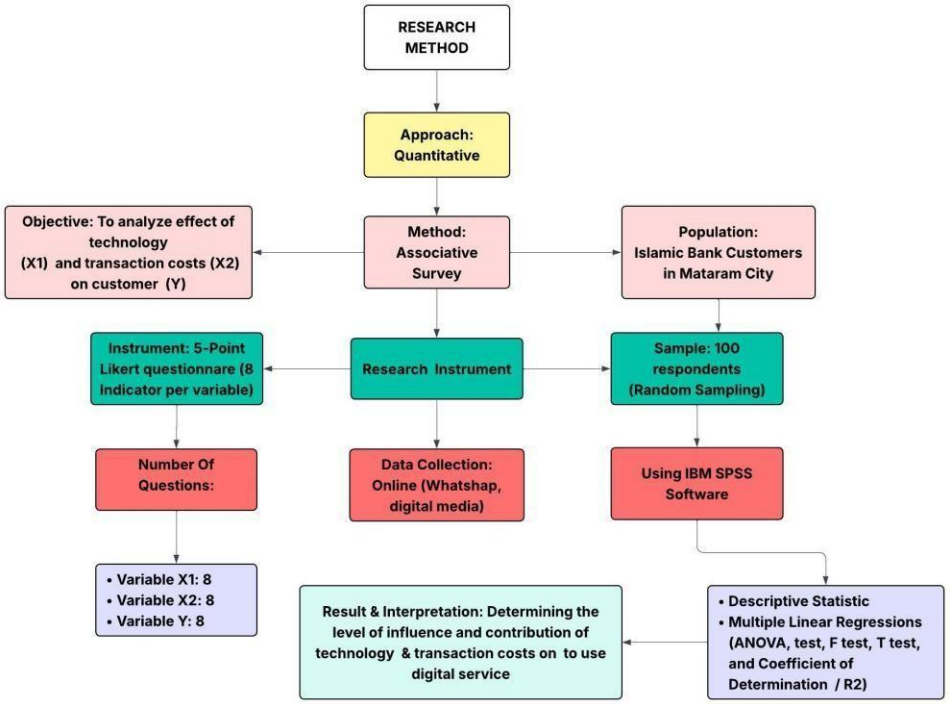


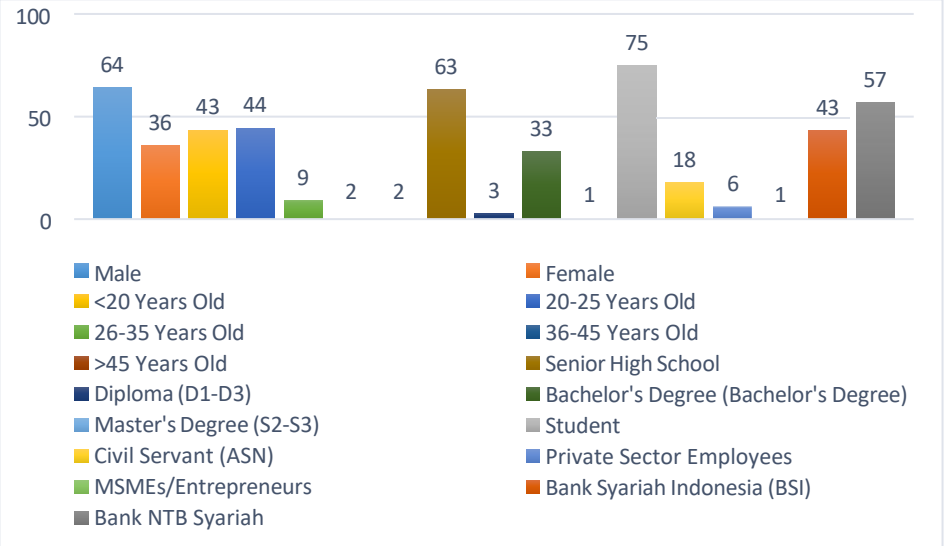
Figure 1. Data Collection Procedures and Stages

Figure 1 illustrates the complete flow of the research method used to analyze digital technology (X1) which has (8 items), namely Digital service availability, Ease of use, Transaction speed, Operational efficiency, System security, User trust in security, Service transparency, System accountability. (X_2) has (8 items), namely Service cost efficiency, Cost affordability, Operational cost savings, Cost benefit

value, Influence of cost on loyalty, Influence of cost on satisfaction, Perception of cost fairness, Cost suitability with service quality. (Y) has (8 items), namely ease of use, trust in the system, sharia value suitability, freedom from usury, user satisfaction, user loyalty, recommendation intent, and primary choice preference. This study uses a quantitative approach with an associative survey method, involving a population of Islamic bank customers in Mataram City and taking 100 respondents through random sampling techniques. The research instrument was a 5-point Likert scale questionnaire covering eight indicators for each variable, which was distributed online via WhatsApp and other digital media. All collected data were then processed using IBM SPSS through descriptive statistical analysis and multiple linear regression, including ANOVA, t-test, F-test, and coefficient of determination. Overall, the chart confirms that this study aims to assess the extent to which the application of technology and transaction costs influence and contribute to customers' decisions to use digital services in Islamic banking.Result and Discussion

Respondent Description

Based on the results regarding the influence of technology and transaction costs on the decision to use Islamic bank digital services, this study was conducted with a population of all Islamic bank customers in Mataram City who have used digital facilities such as mobile banking, internet banking, and various financial applications based on Islamic principles. The sample selection used a random sampling method with the condition that the respondents were active customers who had used digital services and were willing to participate in filling out the questionnaire. A total of 100 respondents were involved as research samples. Data was collected through a closed questionnaire based on a five-point Likert scale, which was distributed online via WhatsApp and other digital media using a chain distribution method to expand the reach of respondents. The research instrument covered three main variables, namely the technology variable (X1), transaction costs (X2), and the decision to use Islamic bank digital services (Y). The results of the respondent distribution can be seen in Figure 2.



Source: *Processed data, 2025*

Figure 2. Distribution of Respondents

Table 1. Descriptive Statistics Test

	N	Minimum	Maximum	Mean	Std. Deviation	Variance
X1	100	76	96	83.51	5.760	33.182
X2	100	74	95	79.82	6.021	36.250
Y	100	75	95	80.23	5.525	30.522
Valid N (listwise)	100					

Source: *Output from IBM SPSS Statistics 25 (2025)*

Table 1 shows that variable X1 has a minimum value of 76 and a maximum value of 96, with a mean of 83.51 and a standard deviation of 5.760. These values indicate that the distribution of data X1 is at a moderate level of variation with a variance value of 33.182. For variable X2, the minimum value is 74 and the maximum is 95, with an average of 79.82 and a standard deviation of 6.021, indicating data variation of 36.250. Furthermore, variable Y has values ranging from 75 to 95, with an average of 80.23 and a standard deviation of 5.525, as well as a variance of 30.522. Overall, the three variables show a relatively consistent distribution of values and do not have significant differences in range, so the data can be considered stable and suitable for further analysis. The results of the Model Summary Test can be seen in Table 2.

Table 2. Model Summary Test

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.166[a]	2,7%	.007	5.504

a. Predictors: (Constant), X2, X1

b. Dependent Variable: Y

Source: *Output from IBM SPSS Statistics 25 (2025)*

Table 2 shows that the R-squared value of 0.027 indicates that the two predictor variables can only explain 2.7% of the variation in variable Y, while the remaining 97.3% is influenced by other factors not included in the model. The Adjusted R Square value of 0.007 reinforces the finding that the model's predictive power is very low. Meanwhile, the Standard Error of the Estimate of 5.504 indicates a significant difference between the predicted Y value and the actual Y value. Overall, this regression model has limited explanatory power and is not yet able to provide optimal predictions for the Y variable. The results of the ANOVA test can be seen in Table 3.

Table 3. ANOVA test

Model		Sum of Squares	df	Mean Square	F	Sig.
	Regression	82.979	2	41.490	1.369	.259[b]
	Residual	2938.731	97	30.296		

Total	3021.710	99			

a. Dependent Variable: Y
b. Predictors: (Constant), X2, X1

Source: *Output from IBM SPSS Statistics 25 (2025)*

Table 3 shows that the F value is 1.369 with a significance level of 0.259. Since the significance value is above 0.05, it can be concluded that the regression model does not show a significant simultaneous effect on the dependent variable Y. This means that variables X1 and X2 together are not yet able to provide a meaningful explanation for changes in the value of Y. This is also reflected in the Sum of Squares value in the regression of 82.979, which is relatively small when compared to the Sum of Squares residual of 2,938.731, so that its contribution to the total variation (3021.710) is very limited. Overall, these findings indicate that the regression model used is not yet effective in explaining the relationship between the independent variables and the dependent variable. The results of the Coefficients Test can be seen in Table 4.

Table 4. Test Coefficients

Model	Unstandardized Coefficients		Standardized Coefficients		Sig.
	B	Std. Error	Beta		
(Constant)	63.179	10.325		.119	.000
X	.108	.090	.121	.208	.230
X2	.100	.092	.109	.089	.279

a. Dependent Variable: Y

Source: *Output from IBM SPSS Statistics 25 (2025)*

Table 4 shows that the constant (intercept) value of 63.179 with a significance level of 0.000 indicates that when variables X1 and X2 are at zero, Y is estimated to be equal to that number. Variable X1 has a regression coefficient of 0.108 with a t-value of 1.208 and a significance level of 0.230. Since the significance level exceeds 0.05, it can be concluded that X1 does not have a significant effect on Y. Similarly, variable X2 shows a regression coefficient of 0.100 with a t-value of 1.089 and a significance of 0.279, so that X2 also does not have a significant effect on Y. The low standardized Beta values for both independent variables also indicate that their contribution in explaining changes in Y is very small. Overall, these findings confirm that neither X1 nor X2 plays a significant role in influencing the Y variable in the regression model used.

Discussion

Based on the results of descriptive analysis, it appears that respondents rate the application of technology in Islamic banking digital services quite highly. The average score for technology variables in the high category indicates that most customers find the application easy to use, access to services relatively fast, and the

system fairly stable when conducting transactions. This condition shows that the digitization efforts carried out by Islamic banks have basically been able to support customer transaction needs in a more practical and efficient manner. Respondents' assessments of transaction costs also show a positive trend. The average score for the transaction cost variable is in the good category, which means that administrative costs, transfer costs, and other service costs are still considered reasonable and relatively affordable. Given these conditions, it is understandable that for most customers, cost is not a major obstacle in utilizing Islamic bank digital services.

However, the results of multiple linear regression analysis show that the variables of technology and transaction costs do not have a significant effect on the use of Islamic bank digital services. Safitri (2024). The significance value obtained is above the predetermined limit, so that the relationship between the independent and dependent variables in this research model, Sebayang (2024) cannot be stated as statistically significant. These findings indicate that the existence of good technology and relatively affordable costs does not necessarily directly encourage customers to decide to use digital services Usman, 2022). In this context, technology and costs are likely to be considered part of modern banking service standards, Ayu (2025), so that they are no longer the main factors in determining usage decisions. In addition, the relatively low coefficient of determination indicates that the research model's ability to explain the variation in decisions to use digital services is still limited.

These findings suggest that customers' use of Islamic banking digital services may also be influenced by factors other than those analyzed in this study. Factors such as the level of trust in the system, perceptions of transaction security, service quality, and user experience in operating the application may be important considerations in the decision-making process. From a theoretical perspective, the results of this study indicate that the relationship between technology, transaction costs, and the use of digital services is not always direct, but can be influenced by other more dominant variables. Meanwhile, from a managerial perspective, these findings imply that the development of Islamic banking digital services should not only focus on improving technology and setting affordable costs, but also on efforts to enhance system security, service quality, ease of use of the application, and building customer trust so that the use of digital services can be optimized.

Conclusion

Based on the results of a study involving 100 respondents, descriptive analysis shows that the variables of technology and transaction costs obtained relatively high scores, at 83.51% and 79.82%, respectively. These findings indicate that, in general, customers consider the technology used in Islamic banking digital services to be quite good, as well as transaction costs, which are considered relatively reasonable and acceptable. However, the results of multiple linear regression analysis show that these two variables do not have a significant effect on the decision to use Islamic bank digital services. The significance values in the F test and t test are above the 0.05 limit, while the coefficient of determination (R^2) value is only 2.7%. This shows that the research model's ability to explain the variation in the decision to use digital services is still very limited.

From a theoretical perspective, these findings suggest that even though

customers consider the technology and transaction costs to be quite good; these two factors are not necessarily the main considerations in determining their decision to use digital services. In the practice of digital banking services, customer decisions are often influenced by other factors, such as the level of trust in the system, perceptions of transaction security, the quality of services provided, and user experience in operating the application. In addition, the low coefficient of determination also indicates that the research model used is not yet fully capable of describing the various factors that influence customer decisions.

These findings imply that the development of digital services in Islamic banks should not only focus on improving technology and cost efficiency. Other aspects, such as system security, ease of use of the application, quality of service, and efforts to build customer trust, also need attention. In addition, the naming and grouping of variables in the statistical analysis process need to be carefully examined so as not to raise doubts about the accuracy of the analysis results.

For further research, researchers may consider adding other variables that are thought to have a stronger influence on the decision to use digital services, such as user trust, information security, digital service quality, religious motivation, and system convenience. In addition, the use of a mixed methods approach may be considered in order to gain a deeper understanding of customer behavior and preferences in utilizing Islamic banking digital services. Expanding the scope of respondents, both in terms of region and the number of Islamic banking institutions involved, can also help produce broader findings with a higher level of generalization.

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