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Determination of Attitudes and Intentions to Adopt Mobile Banking of Sharia Banking Customers in Greater Bandung: Technology Acceptance Model and Religiosity Approach

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KEYWORD

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ABSTRACT

This study identifies key variables, such as perceived usefulness, ease of use, trust, and security, that influence attitudes toward mobile banking and their impact on adoption intentions. TAM has been widely used in previous studies, but few have examined how religiosity can moderate the relationship between these factors in the context of Islamic banking. By considering the Islamic values that underlie financial decision-making by Islamic customers, this study is expected to provide a more holistic understanding of technology adoption in Islamic banking. A survey was conducted with 209 respondents in Greater Bandung, and the data were analyzed using SEM-PLS. The results showed that perceived usefulness and ease of use significantly influenced attitudes toward mobile banking, while trust, security, and religiosity did not. However, religiosity proved to have a highly significant effect on adoption intentions, while attitude had no effect. These findings confirm that the adoption of Islamic mobile banking is more influenced by religiosity than by users' attitudes toward technology.

1. INTRODUCTION

The development of digital technology has transformed the landscape of the banking industry, particularly through the adoption of mobile banking (Shaikh & Karjaluoto, 2015). Mobile banking refers to the use of handheld devices to conduct financial transactions and access a variety of financial and non-financial information (Karjaluoto et al., 2021). This technology offers greater convenience, accessibility, and flexibility to users, empowering them to manage their finances efficiently and revolutionizing the way customers handle their financial transactions (Muñoz-Leiva et al., 2017). With technological advancements and the emergence of smartphones,

banks can now interact with customers through text messages that include information about financial transactions, payroll deposits, fund transfers, and various other services (Kamboj et al., 2021; Sierra-García et al., 2019).

In Indonesia, Islamic banking, as part of the national financial system, has also adopted mobile banking to improve services and competitiveness. The expansion of the customer base and the provision of comprehensive financial solutions by various financial institutions through the integration of mobile banking services have established a close relationship between the growth of mobile banking and its level of acceptance among customers (Islam et al., 2024). However, although the number of mobile banking users is increasing annually, significant challenges remain, particularly related to security and trust. In its report, Jumio (Jumio, 2024) stated that the number of financial frauds committed via mobile devices reached 61% in 2023, up from 47% in 2022. This increase indicates that security and trust are key concerns in mobile banking adoption.

In the context of Islamic banking, where the principles of fairness, transparency, and trust are fundamental (Huda et al., 2022), factors such as perceived usefulness, ease of use, trust, and security play a crucial role in shaping customer attitudes toward mobile banking. Therefore, this study aims to examine whether perceptions of mobile banking usage influence the attitudes of Islamic bank customers. Furthermore, it examines whether these attitudes can influence the intention to use mobile banking

In an effort to understand the factors influencing the acceptance of mobile banking in Islamic banking, this study uses an approach based on the Technology Acceptance Model (TAM). TAM is designed to predict the use and acceptance of technology, where perceived usefulness and ease of use are the main factors determining technology adoption (Davis, 1989). However, this model has limitations in providing a comprehensive understanding of user behavior, especially in a broader context (Gupta et al., 2022), such as Islamic banking.

To address these limitations, this study added a religiosity variable to the model. Religiosity in the context of Islamic banking can strengthen the relationship between attitudes toward mobile banking and intention to adopt it, as Islamic banking customers tend to consider Islamic values in their financial decisions. Thus, this study not only measures perceptions of usefulness, ease of use, trust, and security but also examines how religiosity influences these relationships.

2. LITERATURE REVIEW

Technology acceptance model for Mobile Banking in Islamic Banking

The technology acceptance model (TAM) has been widely used to understand factors influencing technology adoption, including mobile banking. Venkatesh & Davis (2000) developed TAM2 by integrating instrumental cognitive processes and social influence to explain perceived usefulness and intention to use a system. In the context of mobile banking, factors such as ease of use and perceived usefulness have been shown to influence intention to use digital services.

(Kim et al., 2009) developed TAM for mobile banking by adding initial trust as a key determinant influencing mobile banking usage intention. They found that perceived usefulness, personal predisposition to trust, and structural assurance influence the formation of initial trust, which increases perceived usefulness and mobile banking adoption intention.

Research (Safeena et al., 2013) shows that TAM can be extended with contextual factors such as subjective norms and perceived behavioral control, which capture the unique social and transactional environmental dimensions of mobile banking. This model integration helps explain mobile banking adoption behavior more comprehensively.

Albashrawi & Motiwalla (2019) extended TAM by incorporating privacy and personalization variables to understand continued mobile banking usage. Their research showed that perceived usefulness and perceived ease of use significantly influence satisfaction, which then drives continued usage.

Avornyo et al. (2019) integrated traditional TAM elements with additional variables from the Expectation-Confirmation Model (ECM), such as satisfaction, and psychological factors like perceived enjoyment and perceived innovativeness. They emphasized that user experience and satisfaction play a crucial role in the continued use of mobile banking.

The novelty of this research lies in the integration of religiosity as another determining factor in the TAM model in the context of Islamic banking. Previous studies have added variables such as trust, subjective norms, or psychological factors, but have not specifically considered how religiosity may influence the relationship between perceived usefulness, ease of use, trust, and security on mobile banking usage intentions. Therefore, this research contributes to enriching the understanding of the factors influencing mobile banking adoption in Islamic banking with a more holistic approach, considering aspects of Islamic values in financial decision-making.

Religiosity in the Adoption of Sharia Mobile Banking

Religiosity is a significant factor influencing consumer behavior in the context of Islamic banking. Unlike conventional banking, Islamic banking customers tend to consider religious values in their financial decision-making. Therefore, integrating religiosity variables into the Technology Acceptance Model (TAM) provides a more comprehensive understanding of mobile banking adoption intentions.

Recent research by Khomsatun et al. (2024) integrated the TAM with the Religiosity Intention Model to examine the adoption of Islamic mobile banking. The results showed that religiosity strengthens the relationship between perceived usefulness, security, and trust on attitudes and intentions to use mobile banking. This confirms that religious values play a mediating role in strengthening the trust and loyalty of Islamic customers (Khomsatun et al., 2024). In a different context, Kutval (2025) examined mobile banking participation in Turkey by combining TAM and religiosity. This study found that religiosity not only influences attitudes toward technology but also increases perceived ease of use and trust. These factors play a significant role in reducing Muslim users' hesitation to adopt digital services (Kutval, 2025).

Furthermore, (Haryanto, 2024) emphasized that modifying TAM by incorporating religious aspects can better explain the dynamics of technology acceptance in an Islamic context. He argued that religious-based applications cannot be fully understood solely through utilitarian factors such as convenience or usefulness, but must also consider the spiritual values and religious identity of the user (Haryanto, 2024).

Thus, the literature shows that religiosity has a dual function in the adoption of Islamic mobile banking: first, as a motivational factor that strengthens positive attitudes toward technology use, and second, as a guarantor of service conformity with Islamic values. Integrating religiosity into the TAM model is expected to provide a more comprehensive picture of the determinants of attitudes and intentions to adopt mobile banking among Islamic banking customers.

3. METHODOLOGY

Research Approach

This study uses an associative quantitative approach to test the causal relationship

between variables (Sugiyono, 2018). This method was chosen because it is appropriate to the nature of numerical data, which allows for statistical analysis to identify patterns of relationships between independent and dependent variables.

The primary data source for the study came from a questionnaire designed with a 5-point Likert Scale. This measurement scale contains the following response gradations: (1) Strongly Disagree, (2) Disagree, (3) Neutral, (4) Agree, and (5) Strongly Agree. This instrument design allows for the quantification of respondents' perceptions of the key variables in the study.

Research Object, Population, and Sample

This research was conducted in the Greater Bandung area, which includes Bandung City, Cimahi City, Bandung Regency, and West Bandung Regency. There is no definitive information on the number of respondents. They are Islamic bank customers who use mobile banking applications. Sampling will be conducted using the incidental sampling method (Sugiyono, 2018), meaning that the sample will be randomly selected and willing to be respondents, as long as they meet the criteria for being Islamic bank customers and using mobile banking. A minimum of 60 respondents will be sampled proportionally in each city, so the total number is expected to be at least 240 respondents. This proportion ensures balanced geographic representation and the uncertain population of Islamic banking customers in Greater Bandung.

Research Model

The relationship between each variable in this study can be described as follows:

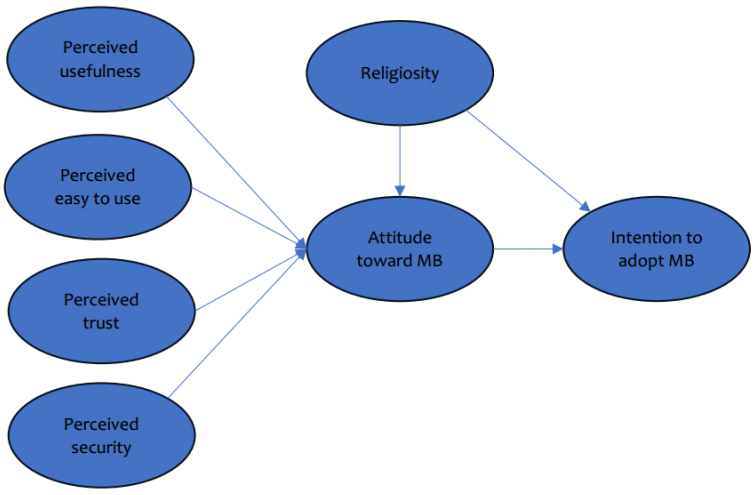

Figure 1. Research Model

This study relates independent variables including: Perceived usefulness, Perceived ease of use, Perceived trust, Perceived security; mediating variable: Attitude toward mobile banking; dependent variable: Intention to adopt MB; and moderating variable: Religiosity. Data analysis was conducted through hypothesis testing using a previously designed structural equation model (SEM). The analysis tool used was the WarPLS program (Ghozali & Latan, 2014).

4. RESULT AND DISCUSSIONS

Respondent Demographics

The respondents in this study were 209 Islamic banking customers in the Greater Bandung area, out of 240 questionnaires distributed. Demographic data is presented to provide an overview of the respondents' characteristics and thus assist researchers in understanding the profile of Islamic mobile banking users. Characteristics observed included gender, age, highest level of education, and occupation.

Table 1. Respondent Demographics

Characteristics	Category	Frequency (People)	Percentage (%)
Gender	Man	102	48,80
	Woman	107	51,20
Age	< 25 Year	59	28,23
	25 – 35 Year	81	38,76
	36 – 45 Year	42	20,10
	> 45 Year	27	12,92
Education	High school/equivalent	44	21,05
	Diploma	33	15,79
	S1	101	48,33
	S2/S3	31	14,83
Work	Students	64	30,62
	Private employees	74	35,41
	Civil Servants/State Civil Apparatus	29	13,88
	Businessman	24	11,48
	Other	18	8,61
Total Respondents		209	100

Based on the table above, the majority of respondents were female (51.20%), although the difference was not significant compared to males (48.80%). In terms of age, the largest group

was 25–35 years old (38.76%), followed by respondents under 25 years old (28.23%). This indicates that Islamic mobile banking is widely adopted by the younger generation.

In terms of education, the majority of respondents had a bachelor's degree (48.33%), so it can be assumed that Islamic mobile banking users generally come from groups with relatively high levels of education. In terms of occupation, the largest number of respondents were private sector employees (35.41%) and students (30.62%), which aligns with the characteristics of digital banking service users. This distribution indicates that the adoption of Islamic mobile banking is particularly attractive to young, highly educated, and technology-savvy groups.

Evaluation of Measurement Model

The evaluation of model feasibility provides a strong indication that the model used in this study is highly appropriate and robust, as confirmed by several key metrics, which are presented in the table below.

The evaluation of the measurement model (outer model) aims to assess the validity and reliability of the latent constructs used in the study. In the Partial Least Squares – Structural Equation Modeling (PLS-SEM) approach, testing is conducted using several indicators, namely convergent validity, composite reliability, and internal consistency reliability. Convergent validity can be seen from the outer loading value (ideally > 0.70) and the Average Variance Extracted (AVE) which is expected to be more than 0.50. Meanwhile, construct reliability is indicated by Composite Reliability (CR) and Cronbach's Alpha, where both must be above 0.70 to indicate good consistency.

Table 2. Measurement Model Evaluation

Code	Measurement / Questions	Loading	AVE	CR	Cronbach's Alpha
Perceived usefulness					
PU1	Using MB will be beneficial	0,783	0,533	0,820	0,711
PU2	Using MB would be more comfortable for me	0,765			
PU3	Using MB will increase my efficiency	0,679			
PU4	Using MB will help me pay faster	0,687			
Perceived easy to use					
PE1	Using MB is as easy as using cash payments	0,685	0,518	0,811	0,690
PE2	Easy to understand how to use MB	0,757			
PE3	Using MB will be easy	0,691			
PE4	Learning to use MB will be easy	0,743			
Perceived trust					
PT1	I can trust this MB app	0,844	0,596	0,814	0,677
PT2	I believe the information presented on this MB application	0,817			

Code	Measurement / Questions	Loading	AVE	CR	Cronbach's Alpha
PT3	I believe MB has adequate features to protect my privacy	0,638			
Perceived security					
PS1	I believe that when using MB services for transactions, my personal payment information remains safe	0,715	0,541	0.779	0,679
PS2	MB security is not a concern for me	0,769			
PS3	If I use MB, I won't worry about someone stealing my credit card number or other data	0,721			
Attitude toward mobile banking					
AM1	Using MB services is a good decision	0,675	0,575	0,783	0,631
AM2	Using MB services is a positive step	0,742			
AM3	The use of MB services should be further promoted in Indonesia	0,690			
AM4	Using MB service is required	0,646			
Intention to adopt MB					
IA1	I intend to use MB in every transaction	0,730	0,503	0,802	0,670
IA2	I would recommend using MB to my friends.	0,728			
IA3	I plan to use MB regularly	0,698			
IA4	I will always try to use MB	0,678			
Religiosity					
RE4	I always avoid sin	0,646	0,570	0,779	0,629
RE5	I follow the commandments of Islam in all matters of life	0,635			
RE6	I distance myself from illicit income	0,693			
RE7	I regularly read the Quran	0,763			

Based on the Measurement Model Evaluation Table, all constructs used in this study have met the validity and reliability criteria with several notes:

1. Perceived Usefulness (PU) shows a loading value between 0.679–0.783, with an AVE of 0.533, CR = 0.820, and Cronbach's Alpha = 0.711. Although there are indicators with loadings < 0.70 (PU3 and PU4), the AVE value of > 0.50 and good reliability indicate that this construct remains acceptable.
2. Perceived Ease of Use (PE) has a loading ranging from 0.685–0.757 with AVE = 0.518, CR = 0.811, and Cronbach's Alpha = 0.690. Overall, this construct is considered reliable and valid, although there is one indicator (PE1 = 0.685) which is relatively low but still within the tolerance limit.
3. Perceived Trust (PT) obtained a relatively high loading (0.638–0.844) with AVE = 0.596, CR = 0.814, and Cronbach's Alpha = 0.677. This indicates that trust in mobile banking is perceived to be quite strong, although there is one indicator (PT3 = 0.638) that is slightly below the ideal threshold.

4. Perceived Security (PS) has a loading of 0.715–0.769, AVE = 0.541, CR = 0.779, and Cronbach's Alpha = 0.679. These values meet the validity and reliability criteria, so the security construct can be declared valid.
5. ttitude Toward Mobile Banking (AM) shows a loading between 0.646–0.742 with AVE = 0.575, CR = 0.783, and Cronbach's Alpha = 0.631. Although there are low indicators (AM4 = 0.646), overall the attitude construct still meets the minimum standards.
6. Intention to Adopt Mobile Banking (IA) has a loading of 0.678–0.730 with AVE = 0.503, CR = 0.802, and Cronbach's Alpha = 0.670. This value shows that respondents' intention to adopt mobile banking has good consistency and validity.
7. Religiosity (RE) obtained a loading of 0.635–0.763 with AVE = 0.570, CR = 0.779, and Cronbach's Alpha = 0.629. Although there is one indicator (RE5 = 0.635) that is relatively low, the construct of religiosity is still considered valid because AVE > 0.50 and reliability is quite adequate.

Overall, the evaluation results show that all constructs in this model have met the requirements of convergent validity and reliability, so it is suitable to proceed to the structural model evaluation stage (inner model).

Structural Model Evaluation

The evaluation of the structural model (inner model) aims to analyze the causal relationships between latent constructs that have been declared valid and reliable during the measurement model testing stage. This testing is conducted by observing the path coefficient (β) and the p-value obtained from bootstrapping. A relationship is considered significant if the p-value is <0.05 at the 5% significance level. The results of the structural model evaluation in this study are shown in the following Path Coefficient Table.

Path Coefficient Result

Path	Path Coefficient (β)	p-value	Information
PU => AM	0,228	0,007	Have a significant impact
PE => AM	0,284	0,001	Have a significant impact
PT => AM	0,112	0,067	No effect
PS => AM	0,133	0,076	No effect
RE => AM	-0,017	0,775	No effect

RE => IA 0,677 0,000 Have a significant impact

AM => IA -0,060 0,248 No effect

Based on the Path Coefficient Table, several important findings can be explained as follows:

1. Perceived Usefulness (PU) → Attitude toward Mobile Banking (AM) has a significant effect with a coefficient of β = 0.228 and p = 0.007. This means that the higher the usefulness perceived by respondents, the more positive their attitude toward Islamic mobile banking.
2. Perceived Ease of Use (PE) → Attitude toward Mobile Banking (AM) also had a significant effect (β = 0.284; p = 0.001). This indicates that ease of use plays an important role in shaping a positive attitude toward mobile banking.
3. Perceived Trust (PT) → Attitude toward Mobile Banking (AM) did not have a significant effect (β = 0.112; p = 0.067). This finding indicates that trust in mobile banking applications is not yet strong enough to directly influence user attitudes.
4. Perceived Security (PS) → Attitude toward Mobile Banking (AM) also had no significant effect (β = 0.133; p = 0.076). This suggests that the security aspect has not been a dominant factor in shaping attitudes toward mobile banking among respondents.
5. Religiosity (RE) → Attitude toward Mobile Banking (AM) showed insignificant results (β = -0.017; p = 0.775). Thus, the respondents' level of religiosity did not influence their attitudes toward Islamic mobile banking.
6. Religiosity (RE) → Intention to Adopt Mobile Banking (IA) has a very significant effect with a coefficient of β = 0.677 and p = 0.000. This is an important finding that confirms that religiosity has a dominant role in driving respondents' intention to adopt Islamic mobile banking, even though it does not affect their attitude.
7. Attitude toward Mobile Banking (AM) → Intention to Adopt Mobile Banking (IA) has no significant effect (β = -0.060; p = 0.248). This means that a positive attitude toward mobile banking does not necessarily contribute to an increased intention to use it continuously.

Discussion of Research Results

The results of this study provide several important findings related to the determinants of attitudes and intentions to adopt Islamic mobile banking in Greater Bandung using the Technology Acceptance Model (TAM) approach enriched with religiosity variables.

First, the findings show that Perceived Usefulness (PU) has a significant effect on Attitude toward Mobile Banking (AM) (β = 0.228; p = 0.007). This is in line with the basic TAM model, which states that the higher the perceived usefulness, the more likely a person is to form a positive attitude toward technology use (Davis, 1989; Venkatesh & Davis, 2000). In the context of Islamic mobile banking, respondents assessed that this digital service provides tangible benefits, such as time efficiency and ease of transactions in accordance with Islamic principles.

Second, Perceived Ease of Use (PE) was also shown to significantly influence attitudes (β = 0.284; p = 0.001). This result is consistent with previous research which confirmed that ease of use in mobile banking applications is a key factor in technology acceptance, especially among customers with varying digital literacy levels (Kim et al., 2009; Safeena et al., 2013). This means that a simple and user-friendly user experience will increase positive attitudes toward Islamic mobile banking.

However, contrary to expectations, Perceived Trust (PT) (β = 0.112; p = 0.067) and Perceived Security (PS) (β = 0.133; p = 0.076) did not significantly influence user attitudes. This finding indicates that trust and security are not yet primary considerations in shaping respondents' attitudes toward Islamic mobile banking. One possible reason for this is the underlying assumption that Islamic banks inherently adhere to the principles of fairness, trustworthiness, and transparency, thus security and trust factors are considered inherent in the service (Huda et al., 2022). Thus, respondents' primary focus is on convenience and practical benefits rather than risks or security guarantees.

Furthermore, the Religiosity (RE) variable did not significantly influence attitudes toward mobile banking (β = -0.017; p = 0.775), but had a very strong influence on Intention to Adopt Mobile Banking (IA) (β = 0.677; p = 0.000). This finding confirms that respondents' level of religiosity does not change their perspective on mobile banking as a technology, but significantly determines their intention to use it. This result is consistent with research by Khomsatun et al., 2024 and Kutval, 2025, which shows that religiosity functions more as an internal motivational driver in Sharia-based financial decision-making than as a determinant of attitudes toward technology.

Interestingly, Attitude toward Mobile Banking (AM) did not significantly influence Intention to Adopt (IA) (β = -0.060; p = 0.248). This indicates an intention-behavior gap, where positive attitudes do not always correlate with adoption intentions. In this context, religiosity plays a

more dominant role than attitude, as the decision to adopt Islamic mobile banking is based more on its conformity with Islamic values than on a rational evaluation of benefits or ease of use.

5. CONCLUSION

This research aims to analyze the determination of attitudes and intentions for adopting mobile banking among sharia banking customers in Bandung Raya using a modified Technology Acceptance Model (TAM) that incorporates religiosity variables. The analysis results from 209 respondents using the PLS-SEM method show that the measurement model has met the validity and reliability criteria. The Average Variance Extracted (AVE) value for each construct is greater than 0.50, and the Composite Reliability (CR) is greater than 0.70, indicating that all indicators can effectively reflect the latent constructs.

The results of the structural model evaluation reveal that perceived usefulness and perceived ease of use have a significant effect on attitudes toward mobile banking. These findings underscore the importance of benefits and ease of use as factors that shape positive attitudes of customers toward Islamic mobile banking. Conversely, perceived trust, perceived security, and religiosity do not significantly influence attitudes, indicating that aspects of trust, security, and religiosity have not yet become the main drivers of positive attitudes towards mobile banking.

Interestingly, religiosity has a significant influence on the intention to adopt mobile banking, which means that the higher the level of religiosity of customers, the greater their tendency to adopt such services. On the other hand, attitudes towards mobile banking do not have a significant effect on the intention to adopt, indicating that a positive attitude does not necessarily encourage sustainable use.

The finding that religiosity has a significant effect on adoption intentions, but does not affect attitudes towards mobile banking, shows a shift in the decision-making pattern of Islamic banking customers that is not entirely based on cognitive evaluation of technology. In this context, adoption decisions are driven more by the orientation of values and religious identity than by purely utilitarian perceptions. This is in line with the view of Haryanto (2024) who emphasizes that the adoption of religion-based applications cannot be optimally explained only through convenience and benefit factors, but must also consider the spiritual dimension and religious identity of the user. In addition, Suhartanto et al. (2019) show that loyalty and behavior

in the use of Islamic banking services are not only rational, but are also influenced by emotional factors and trust values. The consistency of this pattern is also reflected in the research of Asih et al. (2025) in the context of the Islamic capital market, which shows that economic decision-making behavior in the Islamic financial system is not solely influenced by technical and financial factors, but is also shaped by the behavioral characteristics and value context inherent in market participants. Therefore, the results of this study indicate that the development of sharia mobile banking services needs to integrate a technological approach with a communication strategy of sharia values in order to increase the intention of sustainable adoption. In addition, these findings are also in line with research in the Journal of Islamic Economics and Business which confirms that synergy between value approaches and economic service systems is able to create sustainable social and economic value, so that the integration of sharia values in the development of digital services becomes a strategic factor in strengthening user adoption and trust (Chandra et al., 2025).

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