

# Win the Customer's Heart: Understanding the Role of Religiosity in Pursuing Customer's Intention to Use Islamic Bank's Mobile Banking

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## Abstract

Religiosity has increasingly attracted scholarly attention in the Islamic banking sector, particularly regarding its influence on business strategies, customer behaviour, and the digitalization of financial services. As Islamic banks expand their mobile banking offerings, understanding the behavioural factors that shape customers' adoption intentions becomes essential, especially in religiously sensitive markets. This study analyzes the influences of religiosity on customers' intention to use Islamic bank mobile banking by integrating product awareness, subjective norms, and attitude within the Theory of Planned Behaviour. By integrating religiosity into the behavioral framework, this study seeks to offer a more comprehensive understanding of technology acceptance within Islamic finance contexts. An empirical approach was utilized, gathering primary data from 294 customers of Islamic banks in Indonesia using structured questionnaires. The analysis applied Confirmatory Factor Analysis alongside Structural Equation Modeling to ensure the constructs' validity and to test the hypothesized relationships among the variables. The results indicate that religiosity, product awareness, and subjective norms have positive and significant effects on customers' intentions to adopt Islamic mobile banking. These findings demonstrate that religious values and social pressures continue to influence technology-related decisions, even as financial services become increasingly digital. The study suggests that Islamic banks should integrate religious considerations into digital marketing strategies, strengthen customer awareness of Shariah-compliant features, and leverage social influence to encourage adoption. Such efforts may support broader financial inclusion by improving access to ethical, Shariah-compliant financial services via digital channels, thereby reinforcing the strategic role of Islamic mobile banking in financial ecosystems.

**Keywords:** Attitude, Intention, Product Awareness, Religiosity, Subjective Norm.

## Introduction

The retail banking landscape is characterized by intense competition from established banks and from increasingly agile non-bank financial institutions, including fintech companies, leasing firms, and cooperatives. To remain competitive and relevant, banks must leverage their resources effectively to deliver innovative and robust products and services. Digital technology has become a critical driver of differentiation across industries, and most banks are embracing it by developing digital banking offerings to gain a competitive advantage (1). Beyond customer interaction, digital technology streamlines internal processes, enhances leadership, and fosters customer intimacy (2). This digital transformation has become critical for globalization, nurturing the flow of ideas, diverse cultures, and environmental activism. Organizations are driven to innovate by

the resulting competitive pressure, which ensures sustainability and relevance in the digital age (3). Fueled by the digital revolution, banking has undergone a significant shift (4). Banks now operate across digital channels, such as mobile banking, to cater to evolving customer behavior. Mobile banking provides users with the flexibility to access services anytime and anywhere (3). Furthermore, it creates additional income for financial institutions through the collection of transaction-based fees (5). This digital flagship also serves as a critical customer engagement tool for Islamic banks, which must balance technological and religious considerations (6). Although Indonesia has the largest Muslim population worldwide, its Islamic banking sector struggles to penetrate the market and contribute significantly to economic development (7).

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(Received 29<sup>th</sup> October 2025; Accepted 06<sup>th</sup> January 2026; Published 28<sup>th</sup> January 2026)

Despite rising adoption, Islamic banking's market share in Indonesia remains low due to structural and competitiveness issues (8). However, this progress is hindered by three key challenges regarding Islamic mobile banking: (i) matching the technological advancement of conventional banks, (ii) ensuring compliance with Sharia principles and regulations, and (iii) catering to customers' religiosity-driven needs (9).

The impact of mobile banking on consumer behavior has been profound. A positive influence of mobile banking on financial engagement has been demonstrated, specifically through increased account activity and improved financial management practices (10, 11). Mobile banking is a digital banking channel powered by mobile internet technology that enables bank customers to undertake diverse banking transactions on their mobile devices (12). As a modern banking method, mobile banking allows individuals to perform financial activities using their smartphones and mobile apps (5). Users can utilize the bank's application to conduct tasks such as balance checks, fund transfers, bill payments, investment management, portfolio oversight, and loan or financing services (13). Despite the growing popularity of Islamic financial services and mobile technology, a gap remains in understanding the primary drivers of Islamic mobile banking adoption among Muslim consumers.

Although mobile banking usage has become widespread, Islamic banks in Indonesia continue to face challenges in encouraging customers to use Islamic mobile banking. While religiosity is commonly recognized for shaping Islamic financial behavior, empirical findings regarding its impact on customers' adoption intentions remain mixed. Moreover, existing studies have largely overlooked the processes through which religiosity influences adoption, particularly via product awareness, subjective norms, and attitudes. Accordingly, there is a need for an integrated behavioral framework that incorporates religiosity within the Theory of Planned Behavior (TPB) to explain the acceptance of Islamic mobile banking better. The influence of religiosity on product awareness and subjective norms is examined, alongside its role in shaping customer attitudes and intentions toward Islamic mobile banking. A random survey was conducted among retail customers of Islamic banks in Indonesia. The TPB was employed as the primary

approach, integrated with religiosity, to identify factors affecting adoption intentions. The impact of religiosity on the adoption of new products within the Islamic and halal industries has been analyzed in various studies (9, 13–17). Although a positive correlation between religiosity and consumer behavior is generally reported, its specific relationship with Islamic mobile banking adoption remains inconclusive (18). The religiosity-intention model is enhanced by integrating product awareness, subjective norms, and attitudes, while the interrelationships between these factors are further explored (19–21).

### **Theory of Planned Behavior (TPB)**

The Theory of Planned Behavior (TPB) has been widely used as a conceptual model for predicting people's intentions to engage in specific behaviors in particular contexts (22). Behavior is posited to be primarily guided by behavioral intention, which is shaped by attitudes, subjective norms, and perceived behavioral control, within a framework derived from the Theory of Reasoned Action (23). Although intention is the primary determinant of behavior, perceived behavioral control can directly influence actions when individuals encounter external constraints or enabling conditions (22). TPB further outlines three core belief components that shape behavior: behavioral beliefs related to expected outcomes, normative beliefs associated with perceived social pressures, and control beliefs reflecting individuals' perceived ability (24). The combined effect of these beliefs is reflected in attitudes, perceived behavioral control, and subjective norms, which together drive intention and behavior.

TPB offers a robust theoretical basis for explaining behavioral intentions in technology adoption contexts by linking cognitive, social, and control factors to intended actions. While the framework has been extensively utilized in studies on digital banking and fintech, its explanatory capacity in Islamic banking is limited when religiosity is either excluded or treated as an external factor. In faith-based markets, behavioral intentions are influenced not only by functional evaluations and social pressures but also by religious values that guide moral judgment and decision-making. The TPB is extended in this study by incorporating religiosity as an upstream antecedent that affects attitudes, subjective norms, and product awareness, thereby enhancing the model's

capacity to explain adoption behavior in religiously sensitive financial contexts.

### **Religiosity**

Religiosity denotes the degree of an individual's devotion, commitment, and adherence to religious beliefs and practices, reflecting internalized values and moral obligations that guide daily behavior and decision-making (21). Religiosity has been consistently recognized as a key social and psychological factor influencing individual behavior, particularly in consumption and financial decision-making (18). It manifests through engagement in religious activities, adherence to moral principles, and beliefs, indicating the strength of attachment to religious teachings (13). The commitment to comply with the divine rule could affect social communication and decision-making in selecting and consuming products and services (25). Religiosity is conceptualized across four dimensions: believing (cognitive commitment to religious doctrines), bonding (emotional connection with the divine), behaving (practical adherence to religious practices), and belonging (sense of affiliation with religious communities) (26). These dimensions collectively shape cognition, emotion, and behavior.

In the context of Islamic finance, religiosity is especially important because financial decisions are governed by principles of permissibility (halal), ethics, and Shariah compliance. Highly religious individuals tend to evaluate products and services through moral and religious lenses, which affects how they perceive, interpret, and respond to financial innovations. Conceptually, religiosity is expected to influence behavioral intentions indirectly by affecting product awareness, subjective norms, and attitudes, rather than exerting a uniform direct effect. This perspective helps explain the inconsistent findings in prior research on the religiosity-intention link, which often overlook these mediating pathways. Despite extensive literature on religiosity in Islamic consumption and halal industries, empirical evidence on its role in Islamic mobile banking adoption remains limited and fragmented. This gap is addressed in this study by positioning religiosity as a foundational construct that shapes the key mechanisms of the TPB, rather than solely as a direct predictor of intention.

### **Product Awareness**

Product awareness represents the extent of consumers' knowledge and recognition of a product's features, benefits, and value propositions (27). In the context of halal products and Islamic finance, awareness is especially important because consumers need assurance that offerings comply with religious principles (28). Sufficient knowledge of halal attributes has been shown to foster positive attitudes and strengthen purchase intentions among Muslim consumers (28, 29). As global demand for halal products rises, providing transparent and accessible information becomes critical for guiding consumer decisions and supporting market growth (7). Although product awareness has been extensively studied in the context of halal consumption, its role as a mediator in Islamic mobile banking adoption remains underexplored.

In Islamic banking, awareness is closely linked to perceptions of Shariah compliance, as customers seek confirmation that digital banking services adhere to Islamic principles. Religiosity is expected to enhance product awareness by motivating individuals to actively seek information about the permissibility and ethical characteristics of financial services. This study positions product awareness as a key behavioral pathway through which religiosity affects adoption intentions, addressing a research gap in previous studies that primarily focused on halal consumption but not on Islamic digital banking.

### **Subjective Norm**

Subjective norms represent how individuals perceive social influence from important reference groups—including family, friends, and peers—in shaping decisions to engage in or refrain from a particular behavior (23). These norms reflect perceived expectations from significant others and have been widely shown to affect consumer decisions, technology acceptance, and usage intentions (30, 31). Such influence stems from individuals' motivation to gain social approval and align with collective values. In religious societies, subjective norms are frequently shaped by shared ethical principles and religious teachings, which reinforce socially desirable behaviors (32). Despite being a central construct in the TPB, limited research has explored how religiosity intensifies normative influences in digital banking settings. In collectivist and faith-based contexts, social

expectations are often reinforced by shared religious values and moral obligations. Religiosity, therefore, enhances normative pressures by defining what is socially and religiously acceptable within families, peer networks, and religious communities. A contribution to the literature is made in this study by empirically demonstrating the link between religiosity and subjective norms in the context of Islamic mobile banking adoption. It is suggested that more religious individuals are more likely to internalize and adhere to norms promoted by their social and religious reference groups.

### **Customer Attitude**

Customer attitude represents an individual's overall assessment of a product or service, indicating favorable or unfavorable tendencies. It integrates cognitive beliefs and affective responses, capturing how consumers perceive and emotionally respond to a service (33). Attitudes, encompassing beliefs, emotions, and evaluations, play a critical role in guiding consumer behavior. Positive attitudes can enhance purchase intentions, loyalty, and word-of-mouth recommendations, while negative attitudes may reduce adoption likelihood and harm brand perception (31). Firms can shape customer attitudes through product quality, service performance, and brand credibility. Within the Islamic banking context, attitudes toward mobile banking are influenced not only by functional benefits, such as convenience and ease of use, but also by perceptions of Shariah compliance, ethical alignment, and religious appropriateness. Religiosity is expected to shape attitudes by framing mobile banking as either compatible or incompatible with Islamic principles. The shaping of subjective norms by religiosity in Islamic mobile banking adoption is demonstrated in this research, showing that social and religious expectations are more readily conformed to by individuals with higher religiosity.

### **Customer Intention**

Customer intention reflects an individual's readiness to adopt a particular behavior and represents a critical predictor of actual behavior (34, 35). It represents the immediate antecedent of actual usage behavior. Intention is affected by attitude, perceived behavioral control, and subjective norms, according to the TPB (36). Positive attitudes strengthen intention, while

social approval and perceived capability further enhance the likelihood of adoption (31, 37). An integrated intention model that incorporates religiosity-driven attitudes, subjective norms, and awareness is empirically tested in this study, offering a more holistic explanation of Islamic mobile banking adoption. Consistent with TPB, intention toward using Islamic mobile banking is affected by attitudes, subjective norms, and awareness-driven evaluations.

### **Religiosity toward Product Awareness**

Religiosity is associated with increased product awareness and higher levels of halal product consumption. According to social identity theory, when individuals strongly identify with their religion, they seek a sense of belonging within their religious community. Individuals with higher religiosity tend to choose halal products, independent of price, availability, or convenience (7, 28, 29). This increased consumption of halal products can be attributed to several factors. First, religiosity heightens the perceived importance of halal products. Second, religiosity strengthens trust in halal certification labels and organizations, increasing confidence in the authenticity of halal products. Third, it motivates individuals to choose halal options intentionally, even if less accessible or more costly, as following halal principles is considered a religious duty and expression of faith. Greater awareness of halal products and their availability is demonstrated by individuals with higher levels of religiosity (7, 28, 29). First, religiosity fosters a strong belief in following halal principles, guiding informed purchases. Second, religious education and community resources help identify halal products. Third, social norms in Muslim communities encourage halal consumption. This combination of religiosity and product awareness increases the likelihood of purchasing halal products, even considering price, availability, and convenience, as religiosity motivates adherence while awareness enables informed choices.

H1: Religiosity positively affects product awareness.

### **Religiosity Toward The Subjective Norm**

Religiosity and subjective norms are closely connected and shape individual behavior. According to TPB, subjective norms determine behavioral intention, and religiosity can indirectly

influence behavior by shaping these norms. Religiosity shapes personal values and perceptions of right and wrong, while subjective norm reflects perceived social expectations around behavior. Religiosity played a significant role over time in shaping norms (both social and subjective), influencing personal behavior, and laying the foundation for social structures, ethics, and laws (38). Subjective norms refer to social references individuals use to do or not do certain behaviors. As religiosity plays a significant part in human values, it can affect the subjective norm, in this case, behavioral standards or criteria (32).

Subjective norms represent a person's perception of social influence on whether to engage in a particular behavior. This matter is affected by the normative belief that assesses social pressures on the individual's behavior (39). The interplay between religiosity and the subjective norm is evident in studies examining halal product consumption patterns. Halal products are found to be prioritized by highly religious consumers regardless of cost or accessibility constraints (7, 28, 29).

H2: Religiosity positively affects subjective norm

### **Product Awareness Towards Customer Attitude Towards Islamic Bank Mobile Banking and Customer Intention to Use Islamic Bank Mobile Banking**

In a religiously diverse marketplace like Indonesia, navigating halal options is challenging. Logos and certifications offer guidance, but their absence leaves many Muslim consumers in the dark. Proper product awareness for them comes from personal understanding and application of halal principles, empowering their buying choices (20). In the context of consumer behavior, understanding the relationships among product awareness, customer attitude, and customer intention is crucial for businesses serving the growing Muslim consumer market. Product awareness encompasses an individual's knowledge and understanding of halal principles, as well as the availability of halal products. Customer attitudes toward halal products are fundamentally shaped by product awareness, with higher awareness levels consistently linked to more favorable evaluations (27, 39). These positive attitudes, serving as an overall product assessment, directly enhance purchase intentions among consumers (40). This positive attitude stems from believing that halal

products align with their religious values and lifestyle choices.

H3. Product awareness positively affects customer attitude towards Islamic bank mobile banking

H4. Product awareness positively affects customer intention to use the Islamic bank's mobile banking

### **Subjective Norm Towards Customer**

### **Attitude And Customer Intention to Use Islamic Bank Mobile Banking**

Subjective norms, or perceived social expectations, significantly influence both customer attitudes and purchase intentions. This concept is central to the TPB that highlights the influence of social pressure on individual decision-making (23). Subjective norms exert a substantial impact on the formation of customer attitudes (41). When individuals perceive that those they respect and identify with approve of a particular behavior, they are more likely to develop a favorable attitude toward that behavior (35). Customer attitude, in turn, directly impacts customer intention, the likelihood of an individual engaging in a specific behavior. Positive attitudes towards a product or service lead to stronger purchase intentions, as individuals are more motivated to enact their favorable evaluations (31). Consumer attitudes stem from specific beliefs and product knowledge. These evaluations emerge from information-gathering that facilitates confident behavior (39).

H5. Subjective norms positively affect customer attitudes toward Islamic bank mobile banking

H6. Subjective norms positively affect customers' intention to use Islamic bank mobile banking.

### **Customer Attitude Towards Customer Intention to Use Islamic Bank Mobile Banking**

Customer attitude involves evaluating a service through psychological lenses such as utility, ease, and overall appeal. Attitudes are constructed and developed in the human mind through experience and can be evolved, modified, or replaced as new knowledge is gained (35). Customer attitude is located in the customer's mind and is considered a positive or negative psychological perspective toward particular objects (33). Customer intention is defined as a customer's willingness to engage in a specific behavior (34). A direct and positive influence of attitude on intention is consistently demonstrated by research, making it a crucial determinant of behavioral intent (31). Individuals

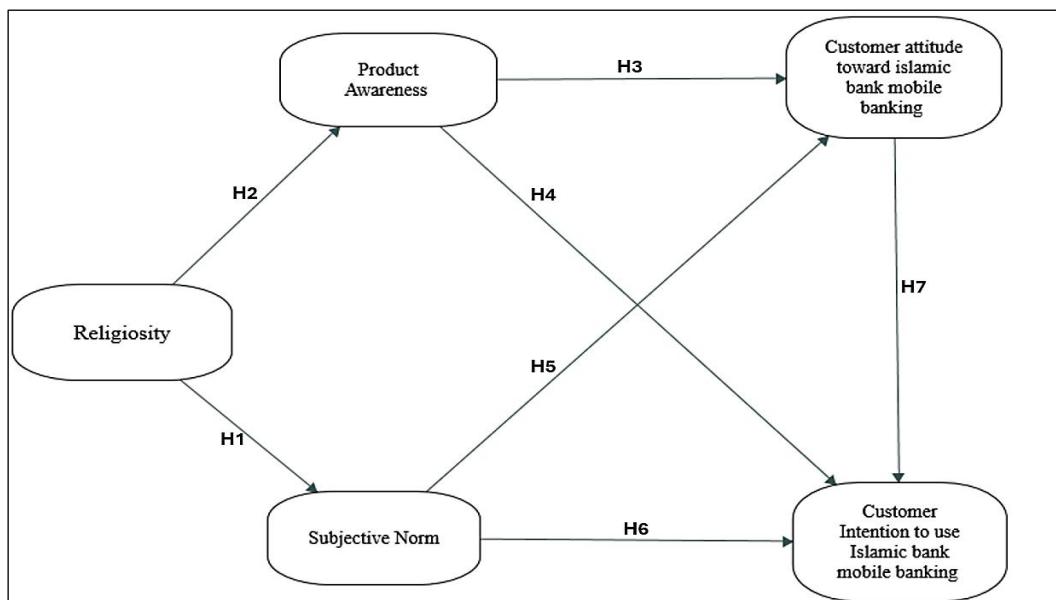
form intentions based on their attitudes, subjective norms, and perceived social expectations. Purchase intention is significantly higher among consumers holding positive attitudes (35). Such intent arises when products align with their needs, preferences, and values.

H7. Customer attitude positively affects customer intention to use Islamic bank mobile banking.

### Research Model

The research model, illustrated in Figure 1, is built upon two established theoretical frameworks. The

TPB is employed to analyze how Religiosity, product awareness, and subjective norms influence customer attitudes and the intention to use Islamic bank mobile banking. By integrating Religiosity, this model examines the interrelationships between Religiosity, product awareness, subjective norms, customer attitude, and customer intention to use Islamic bank mobile banking.



**Figure 1:** Research Model

### Methodology

Using a quantitative survey approach, this study examines how religiosity influences customers' intention to use Islamic bank mobile banking within the Theory of Planned Behavior (TPB) framework among retail customers in Indonesia (22, 42). A purposive sampling technique was employed, targeting customers who hold accounts at Islamic banks and have experience using mobile banking services. This approach is considered appropriate when a comprehensive sampling frame is unavailable and when respondent relevance is crucial for theory testing (43-45). Data were collected through online and offline self-administered surveys using a questionnaire developed in Bahasa Indonesia and adapted from validated prior studies on Islamic banking and technology adoption (42, 46).

Prior to the main survey, the instrument was pilot-tested with ten mobile banking users to ensure clarity and content validity (47). A total of 294

valid responses were obtained, exceeding the minimum sample size recommended for Structural Equation Modeling (SEM), which is suitable for analyzing complex relationships among multiple latent constructs while accounting for measurement error (44, 48). Data were analyzed using SEM with IBM SPSS AMOS 26 following a two-stage procedure. In the first stage, Confirmatory Factor Analysis (CFA) was conducted to assess construct reliability and validity, including factor loadings, composite reliability (CR), average variance extracted (AVE), and discriminant validity using the square root of AVE criterion (48). In the second stage, the structural model was evaluated, with overall model fit assessed using multiple goodness-of-fit indices, namely normed chi-square ( $\chi^2/\text{df}$ ), Comparative Fit Index (CFI), Tucker-Lewis Index (TLI), Root Mean Square Error of Approximation (RMSEA), and Standardized Root Mean Square Residual (SRMR) (49). Hypotheses were tested

through standardized path coefficients and significance levels. This analytical approach ensures methodological rigor, internal consistency, and robust testing of the TPB framework in explaining Islamic mobile banking adoption behavior (22, 48).

## Results

The data were collected from mobile banking users of Islamic banks residing in several major cities in Indonesia (Jakarta, Bandung, Surabaya, Semarang, Yogyakarta, Malang, Medan, Makassar, and Banda Aceh), reflecting the Pareto distribution of Islamic banks' customers. Given that identifying the entire target population was unattainable, a purposive sampling approach was adopted as the only viable alternative. Google Forms was leveraged to create the online survey. A link to the form was distributed to the selected bank customers' mobile numbers. The questionnaire was completed

voluntarily by qualified participants. Questionnaires were sent to at least 400 individuals who met the research criteria, with 294 responses being received. Since 38 indicators were used, the minimum sample size is five times the number of survey indicators (44).

Based on respondents' responses, as shown in Table 1 below, 55.4% are male, and 44.6% are female. The respondents' ages varied from 17 to more than 50 years old, where 24.5% between 17 and 25 years old. Most respondents are Muslim (99.5%) and hold bachelor's degrees (67.3%). Most of them worked for private companies (53.1%) and lived mainly in Jogjakarta (23.5%), Jakarta (24.8%), East Java (10.9%), and West Java (21.1%). Almost half of the respondents declared a monthly salary of less than IDR 5 million (42.5%). Most respondents (69.8%) had been with Islamic banks for over two years and used Android smartphones (75.2%).

**Table 1:** Profile of the Respondents

Variable	No. of Respondents	Operationalization	Frequency	Percentage
Sex of the respondent	294	Female	131	44.6%
		Male	163	55.4%
Age of the respondent	294	17 yo to 25 yo	72	24.5%
		>25 yo to 30 yo	65	22.1%
		>30 yo-35 yo	41	13.9%
		>35 yo to 40 yo	36	12.2%
		>40 yo to 45 yo	31	10.5%
		>45 yo to 50 yo	29	9.9%
		>50 yo	20	6.8%
Moslem	294	Yes	293	100.0%
		No	1	0.5%
Education level	294	Junior High School	0	0.0%
		Senior High School	26	8.8%
		Vocational degree	20	6.8%
		Bachelor degree	198	67.3%
		Master's degree	49	16.7%
		Doctoral degree	1	0.3%
		Student	1	0.3%
Employment	294	University student	56	19.0%
		Civil worker/Police/Military	5	1.7%
		SOE employee	41	13.9%
		Private company employee	156	53.1%
		Professional (medical doctor, lawyer, etc.)	5	1.7%
		Entrepreneur	17	5.8%
		Housewife	13	4.4%
Location - province	294	Aceh	1	0.3%
		North Sumatera	1	0.3%
		West Sumatera	1	0.3%
		South Sumatera	2	0.7%
		Riau	1	0.3%

		Bangka Belitung	1	0.3%
		Lampung	2	0.7%
		Banten	33	11.2%
		West Java	62	21.1%
		Jakarta	73	24.8%
		Central Java	11	3.7%
		East Java	32	10.9%
		Jogjakarta	69	23.5%
		NTB	1	0.3%
		East Kalimantan	2	0.7%
		South Sulawesi	2	0.7%
Monthly income	294	Less than IDR 5 Mio	125	42.5%
		IDR 5 Mio to IDR 10 Mio	95	32.3%
		>IDR 10 mio to IDR 15 Mio	31	10.5%
		>IDR 15 Mio	43	14.6%
Been a customer since	294	Less than two years	57	30,2%
		Two years or more	218	69,8%
Personal communication device	294	Android-based smartphone	221	75.2%
		IOS-based smartphone	71	24.1%
		Others	2	0.7%

## Measurement Model Testing

CFA was performed to evaluate indicator validity (loadings  $> 0.5$ ; AVE  $> 0.5$ ) and construct reliability (CR  $> 0.7$ ) (48). Individual Confirmatory Factor Analysis were conducted for each construct using AMOS (50). Additionally, the calculation of AVE and CR was performed based on established formulas (44). Table 2 presents the CFA findings

for exogenous and endogenous constructs.

The results in Table 2 indicate that some construct indicators are invalid, as their loadings are below 0.5. These indicators were eliminated from the SEM model, after which the measurement model was re-estimated to confirm the validity of the remaining indicators and the reliability of all constructs.

**Table 2:** The Loading Factor, CR, and AVE Values for Each Construct in the Study

Variable	Indicator	loading factor ( $\lambda$ )	Validity	e	AVE	CR	Remarks
Religiosity	REL5	0.617	Valid	0.323			
	REL4	0.697	Valid	0.258			
	REL3	0.867	Valid	0.072			
	REL2	0.877	Valid	0.054			
	REL1	0.861	Valid	0.065	0.619	0.931	reliable
	REL6	0.449	Not Valid	0.438			
	REL7	0.279	Not Valid	1.039			
	REL8	0.665	Valid	0.219			
Product Awareness	REL9	0.696	Valid	0.205			
	PA1	0.759	Valid	0.272			
	PA2	0.821	Valid	0.177			
	PA3	0.913	Valid	0.071			
	PA4	0.916	Valid	0.066			
	PA5	0.849	Valid	0.129	0.801	0.973	reliable
	PA6	0.803	Valid	0.22			
	PA7	0.875	Valid	0.11			
	PA8	0.778	Valid	0.267			
	PA9	0.793	Valid	0.246			

Subjective Norm	SN6	advice from friends to use the Islamic bank's mobile banking	0.851	Valid	0.174	0.674	0.946	reliable
	SN5	many friends use Islamic bank mobile banking	0.821	Valid	0.158			
	SN4	advice from relatives to use the Islamic bank's mobile banking	0.847	Valid	0.128			
	SN3	relatives use Islamic bank mobile banking	0.893	Valid	0.112			
	SN2	advice from a close person to use the Islamic bank's mobile banking	0.862	Valid	0.142			
	SN1	witnessing many people using an Islamic bank's mobile banking	0.774	Valid	0.294			
Attitude	ATT4	motivated to ensure a halal label on the product	0.724	Valid	0.29	0.576	0.921	reliable
	ATT5	having the plan to do Umrah	0.736	Valid	0.403			
	ATT6	having a plan to do Hajj	0.806	Valid	0.361			
	ATT7	choose to wear modest clothing	0.829	Valid	0.326			
	ATT8	avoiding alcoholic beverages	0.816	Valid	0.37			
	ATT9	using sharia financial services	0.783	Valid	0.387			
Intention	INT1	feel obliged to use the Islamic bank's mobile banking	0.632	Valid	0.639	0.794	0.975	reliable
	INT2	interest in using Islamic bank mobile banking	0.822	Valid	0.269			
	INT3	curiosity to try Islamic bank mobile banking	0.896	Valid	0.116			
	INT4	mobile banking has interesting features	0.883	Valid	0.147			
	INT5	Islamic bank mobile banking services meet the needs	0.86	Valid	0.16			
	INT6	Islamic Bank's mobile banking service is worth a try	0.889	Valid	0.099			
Intention	INT7	interest in using it as the main means of transaction	0.912	Valid	0.106	0.794	0.975	reliable
	INT8	intend to use the Islamic Bank's mobile banking services shortly	0.913	Valid	0.096			
	INT9	intend to use Islamic bank mobile banking as the main means of transaction	0.882	Valid	0.16			
	INT10	intend to make Islamic bank mobile banking the main means of financial transaction	0.897	Valid	0.136			

**Table 3:** The Results of the Measurement Model Test After Invalid Indicators Were Dropped

Construct	Indicator	Loading factor ( $\lambda$ )	Validity	e	AVE	CR	Remarks	
Religiosity	REL1	believe that religion is the ultimate truth	0.88	valid	0.059	0.802	0.96	reliable
	REL2	believe that religion is a guide to life	0.89	valid	0.050			
	REL3	fulfill religious obligations	0.85	valid	0.081			
	REL4	perform the sunnah according to religious teachings	0.66	valid	0.281			
	REL8	show good deeds to all, inspired by religious teachings	0.66	valid	0.222			
	REL9	use halal-certified products	0.70	valid	0.203			
Product awareness	PA1	offers a comprehensive range of services	0.75	valid	0.283	0.797	0.972	reliable
	PA2	offers Islamic features such as qibla direction and prayer schedule	0.83	valid	0.172			
	PA3	provides financial information	0.92	valid	0.065			
	PA4	offers interbank transfer services.	0.92	valid	0.064			
	PA5	offers bill payment services	0.85	valid	0.128			
	PA6	offers online account opening services	0.80	valid	0.219			
Subjective norm	PA7	offers zakat, infaq, sadaqah, and wakaf payment services	0.89	valid	0.102	0.776	0.96	reliable
	PA8	provides adequate transaction security features	0.76	valid	0.281			
	PA9	transaction menus are easy to use	0.76	valid	0.279			
	Sn1	witnessing many people using an Islamic bank's mobile banking	0.77	valid	0.338			
	Sn2	advice from a close person to use the Islamic bank's mobile banking	0.88	valid	0.169			

	relatives use Islamic bank mobile banking	0.90	valid	0.172			
	advice from relatives to use the Islamic bank's mobile banking	0.83	valid	0.141			
	many friends use Islamic bank mobile banking	0.80	valid	0.101			
	advice from friends to use the Islamic bank's mobile banking	0.86	valid	0.122			
Attitude	motivated to ensure a halal label on the product	0.65	valid	0.347			
	having the plan to do Umrah	0.71	valid	0.432			
	having a plan to do Hajj	0.81	valid	0.349	0.652	0.917	reliable
	choose to wear modest clothing	0.89	valid	0.221			
	avoiding alcoholic beverages	0.88	valid	0.247			
	using sharia financial services	0.77	valid	0.407			
Intention	feel obliged to use the Islamic bank's mobile banking	0.62	valid	0.642			
	interest in using Islamic bank mobile banking	0.81	valid	0.270			
	Curious to try Islamic bank mobile banking	0.89	valid	0.117			
	mobile banking has interesting features	0.88	valid	0.147			
	Islamic bank mobile banking services meet the needs	0.85	valid	0.160			
	Islamic Bank's mobile banking service is worth a try	0.88	valid	0.099	0.791	0.974	reliable
	interest in using it as the main means of transaction	0.91	valid	0.106			
	intend to use the Islamic Bank's mobile banking services shortly	0.91	valid	0.096			
	intend to use Islamic bank mobile banking as the main means of transaction	0.88	valid	0.160			
	intend to make Islamic bank mobile banking the main means of financial transaction	0.89	valid	0.135			
	Int10		Valid				

The results in Table 3 confirm that all constructs meet the recommended thresholds for loadings, CR, and AVE after the invalid indicators were removed. All loading values exceed 0.7, CR values are above 0.7, and AVE values are greater than 0.5, indicating strong validity and reliability. In addition, a CFA test was conducted to assess the overall fit of the measurement model, and the results demonstrated an excellent model fit. Overall, the reliability and validity of the measurement instruments employed in this study are confirmed by the measurement model tests. Since the constructs met all criteria, the analysis was proceeded with the structural model test.

### Goodness of Fit Test in SEM

Goodness-of-fit (GoF) in SEM comprises various metrics assessing how well the model explains the observed data (45). While absolute measures like Chi-square ( $\chi^2$ ) indicate overall discrepancy, incremental measures like CFI and TLI compare the model to a null model. Parsimonious measures like RMSEA and SRMR adjust for model complexity.

Combining multiple Goodness of Fit (GOF) measures to avoid relying solely on single metrics, considering sample size and normality limitations. Ultimately, GOF is a guide, not a rigid rule, and should be interpreted in the context of the research question and model complexity.

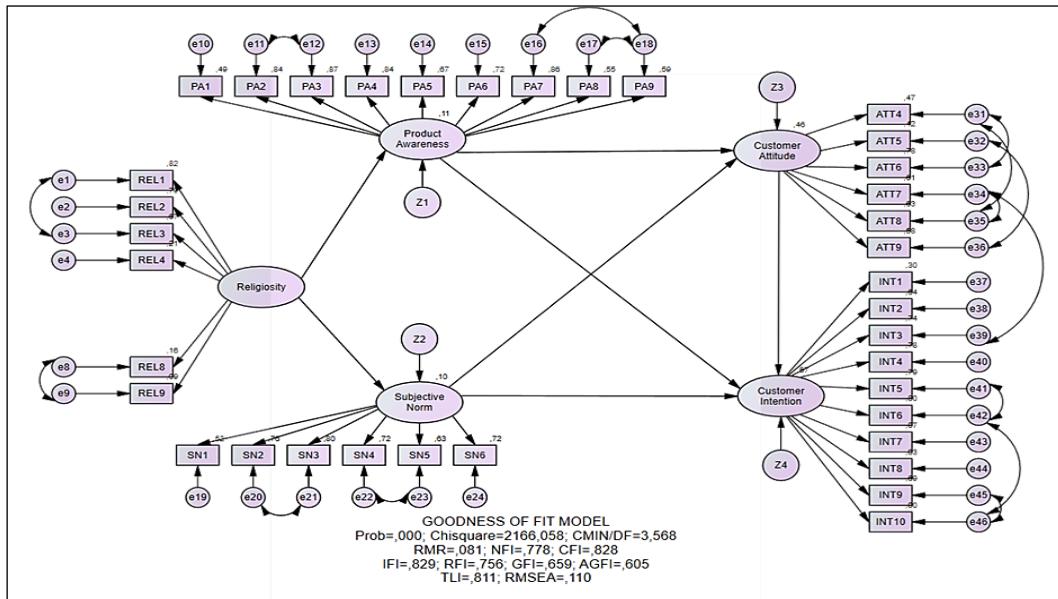
Based on our analysis, as presented in Table 4, the GOF indices (CFI: 0.828, Incremental Fit Index (IFI): 0.829, TLI: 0.811, Root Mean Square Residual (RMR): 0.081) indicate that the proposed model explains and fits the data well. However, even though other GOF indices such as Minimum Discrepancy divided by Degrees of Freedom (CMIN/DF) is 3.568, Normed Fit Index (NFI) is 0.778, RMSEA is 0.110, Relative Fit Index (RFI) is 0.756, Adjusted Goodness-of-Fit Index (AGFI) is 0.605, and Goodness-of-Fit-Index (GFI) is 0.659 are below generally acceptable references, we proceed the analysis since some of GOF indices cutoffs are somewhat arbitrary and may be modified based on the complexity of the model and the sample size (49, 51-53).

**Table 4:** Model Fit Test

Item	CMIN/DF	RMR	NFI	CFI	IFI	RFI	GFI	AGFI	TLI	RMSEA
Result Exceptional References*	3.568	0.081	0.778	0.828	0.829	0.756	0.659	0.605	0.811	0.11
General Reference**	> 3.000	-	<0.800	>0.800	>0.800	<0.800	<0.800	<0.800	>0.800	>0.08
		0.05 -								

\*: Refer to (49, 51-53)

\*\*: Refer to (45)

**Figure 2:** Goodness of Fit (GOF) Model Summary

The acceptability of GOF index values below their general reference points for structural equation models depends on several factors. These factors include (i) Research aims, where the primary goal in exploratory research is to discover potential relationships rather than conclusively test specific hypotheses; lower GOF values may be acceptable. (ii) Data quality, where lower GOF index values may be considered acceptable when dealing with data of lower quality, such as data with missing values or significant non-normality. (iii) Model complexity, where complex models with many variables and relationships may yield lower GOF index values that are still considered acceptable due to the increased difficulty of achieving a higher fit in such scenarios.

### Hypothesis Test

Table 5 below shows the result of the hypothesis test. Religiosity exerts a statistically significant, favorable influence on product awareness. This finding is supported by a p-value < 0.001 and a path coefficient of 0.366. It is suggested by these results that heightened awareness of products and services aligned with spiritual values is exhibited by individuals with stronger religious beliefs.

Furthermore, a more extraordinary cognizance of market offerings that resonate with religious values is associated with increased religiosity. Hypothesis 1 (H1) is strongly supported by this finding, highlighting the intricate connection between faith and product awareness. These results are aligned with previous research regarding the positive impact of religiosity on product awareness (20).

Analysis reveals a significant positive effect between religiosity and the influence of social norms. This finding is evidenced by a p-value < 0.001 and a path coefficient of 0.349. These results suggest that deeply religious individuals are more susceptible to social expectations within their communities. Increased religiosity is associated with heightened sensitivity to social norms. This finding strongly supports hypothesis 2 (H2), highlighting the intricate interplay between faith and social influence. Notably, a resonance is found between these findings and prior results where a similar positive effect of religiosity on subjective norms was demonstrated (21).

Contrary to expectations, product awareness did not exhibit a statistically significant direct effect on

Attitude. The p-value of 0.855 exceeds the 0.05 threshold, indicating non-significance. Furthermore, the standardized regression weight associated with this path was close to zero, supporting the null hypothesis. No significant effect was found between individuals' awareness of a product or service and their overall attitude toward it. This unexpected finding warrants further investigation and may indicate the influence of other mediating variables on the relationship between product awareness and attitude. H3 is, therefore, not supported in this study.

This study reveals a statistically significant positive effect of product awareness on intention to use. The relationship is supported by a p-value of 0.013, surpassing the 0.05 significance level, and a path coefficient of 0.270. This implies that increased product awareness increases the likelihood of purchase or use intention among individuals. In simpler terms, individuals who are more aware of a product or service are more likely to consider purchasing or using it. The current data, therefore, support hypothesis 4 (H4). The positive influence of product awareness on customer intention is demonstrated by these hypothesis-testing results, which align with established findings (20).

The analysis provides compelling evidence that subjective norms foster favorable attitudes toward the product/service. This is supported by a robust,

significant positive effect (p-value < 0.001, path coefficient 0.527). Therefore, H5 finds strong support, highlighting the influential role of social expectations in shaping product evaluations. A positive association between subjective norms and customer attitude is demonstrated by the present investigation, aligning with previous findings (54). Our study reveals a significant positive effect of subjective norms on the use of Intention (p-value = 0.006 < 0.05; path coefficient = 0.325). This finding implies that individuals who experience greater social influence surrounding the product/service are more likely to be inclined to use it. In simpler terms, increased social pressure to use a product or service makes individuals more likely to consider it. Therefore, Hypothesis 6 (H6) is strongly supported by the current data, which is aligned with established research (41).

The result shows a statistically significant positive effect of attitude on use intention. This finding is evidenced by a p-value < 0.001, which falls below the conventional 0.05 threshold for significance, and by a positive path coefficient of 0.480. These results suggest that individuals with more positive attitudes towards the product or service are inclined to purchase or use it. In simpler terms, favorable evaluations directly translate to a higher propensity to consider buying or using the product/service. Therefore, Hypothesis 7 (H7) is supported by the current data, and its relevance to previous findings is maintained (41).

**Table 5:** Summary of Hypothesis Testing Results

Hypothesis	Path	P value	Path Coefficient	Conclusion
H1	Religiosity $\rightarrow$ Product Awareness	<0.001	0.366***	Supported
H2	Religiosity $\rightarrow$ Subjective Norm	<0.001	0.349***	Supported
H3	Product Awareness $\rightarrow$ Customer Attitude	0.855	0.026	Not Supported
H4	Product Awareness $\rightarrow$ Customer Intention	0.013	0.270**	Supported
H5	Subjective Norm $\rightarrow$ Customer Attitude	<0.001	0.527***	Supported
H6	Subjective Norm $\rightarrow$ Customer Intention	0.006	0.325***	Supported
H7	Customer Attitude $\rightarrow$ Customer Intention	<0.001	0.480***	Supported

## Discussion

By employing an augmented TPB approach, this study presents an in-depth analysis of the role religiosity plays in influencing customer adoption of Islamic mobile banking. In this framework, behavioral intention is shaped by attitude, subjective norms, and perceived behavioral control, while religiosity is incorporated as an antecedent influencing both attitude and

subjective norms (22). Consistent with prior research in Islamic finance and halal consumption, higher levels of religiosity were found to enhance product awareness and strengthen social pressure to use Shariah-compliant financial services (55, 56). Stronger subjective norms were subsequently associated with more favorable attitudes, which in turn increased the intention to adopt Islamic mobile banking, in line with established TPB-based technology adoption studies (46).

Although product awareness represents an essential initial stage in the consumer decision-making process, a positive attitude is not automatically guaranteed. It is suggested that favorable evaluations may not be generated by awareness alone without a sufficient understanding of functional benefits and value alignment (57). Moreover, negative attitudes may even be triggered by heightened awareness when products are linked to unfavorable experiences or perceptions, as documented in consumer behavior literature (58). The necessity for Islamic banks to complement awareness-building strategies with clear communication of value propositions and service quality is highlighted by this finding. From a managerial perspective, product features and communication strategies should be aligned with spiritual and ethical values by firms targeting religious consumers to enhance attitudinal outcomes. In addition, the importance of social influence in shaping adoption decisions is underscored by the strong role of subjective norms. This can be explained by Social Identity Theory, in which it is posited that group norms are conformed to by individuals to maintain social belonging and identity (59).

## Conclusion

This study contributes to a deeper understanding of Islamic mobile banking adoption by emphasizing the central role of religiosity in shaping customer awareness, social influence, and behavioral intentions. Integrating religiosity into the TPB framework extends existing technology adoption models to suit religiously oriented markets better. The findings underscore that religiosity is not merely a background characteristic but a central explanatory factor influencing technology-related decision-making in Islamic finance.

From a managerial perspective, this study provides practical guidance for Islamic banks in developing digital strategies. Specifically, banks are encouraged to implement segment-specific digital approaches that align with religious beliefs, financial expectations, and technological preferences of diverse customer groups, including halal-conscious consumers, Shariah-compliant investors, and digitally savvy younger users. Enhancing Shariah-compliant features alongside improvements in UI/UX design is essential to

strengthening customer engagement. Strategic digital campaigns during major religious events, such as Ramadan, Eid, and Hajj, can significantly boost product awareness and customer engagement. Moreover, collaborating with trusted religious leaders and influencers enhances message credibility and marketing outreach.

Although this study offers meaningful insights, several limitations should be considered. The use of a cross-sectional data constrains the capacity to infer causal relationships among religiosity, behavioral determinants, and the intention to use Islamic mobile banking. Moreover, the empirical analysis is confined to Islamic bank customers in Indonesia, which may limit the applicability of the results to other national or institutional contexts with different regulatory environments and levels of digital development. Since participants completed the surveys independently, there is a possibility of response and social desirability bias, particularly in measuring religiosity-related constructs. Future studies may address these limitations by adopting longitudinal or experimental research designs, utilizing multiple data sources, and extending the analysis to cross-country settings. Further research could also incorporate additional technological, psychological, or contextual variables to enrich the understanding of Islamic mobile banking adoption across diverse Islamic finance ecosystems.

## Abbreviations

AGFI: Adjusted Goodness of Fit Index, CFI: Comparative Fit Index, GFI: Goodness of Fit Index, GOF: Goodness of Fit, IFI: Incremental Fit Index, RMSE: Root Mean Square Error, RMR: Root Mean Square Residual, SEM: Structural Equation Modeling, SRMR: Standardized Root Mean Square Residual, TLI: Tucker-Lewis Index.

## Acknowledgment

We express our sincere gratitude to Universitas Muhammadiyah Yogyakarta for allowing us to conduct this research on the role of religiosity in the intention to use Islamic bank mobile banking. The opportunity to complete our research at this esteemed institution has been instrumental in our development as scholars, and we are grateful for the support and guidance we received throughout the process.

## Author Contributions

All authors contributed equally to the study's conceptualization, data analysis, and manuscript preparation.

## Conflict of Interest

The authors declare the absence of any financial or non-financial conflicts that might have influenced the findings of this research.

## Declaration of Artificial Intelligence (AI) Assistance

The author declares that artificial intelligence tools were used solely for language refinement, grammar correction, and improving readability. The conceptualization, methodology, data analysis, results interpretation, and conclusions were entirely developed by the author. No AI tool was used to generate original ideas, research content, or analytical results.

## Ethics Approval

Ethical approval was not applicable.

## Funding

The authors declare that this study was carried out without financial sponsorship from any organization, either for-profit or not-for-profit, covering research, authorship, and publication.

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**How to Cite:** Wijayanto, Fatmawati I, Nuryakin. Win the Customer's Heart: Understanding the Role of Religiosity in Pursuing Customer's Intention to Use Islamic Bank's Mobile Banking. *Int Res J Multidiscip Scope.* 2026;7(1):1076-1091. DOI: 10.47857/irjms.2026.v07i01.08875