





“Parsing religiosity and intention to use Islamic mobile banking in Indonesia”

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PARSING RELIGIOSITY AND INTENTION TO USE ISLAMIC MOBILE BANKING IN INDONESIA

Abstract

Although mobile banking is one of the online banking services that makes it easy for consumers to conduct financial transactions, research on Islamic mobile banking in developing countries with a Muslim majority is still relatively insignificant. Not all Muslim consumers are interested in or intend to use conventional mobile banking services. Therefore, the aim of this study is to integrate the TAM theory and the construct of religiosity to examine consumer intentions to use Islamic mobile banking services. Data were collected through a survey questionnaire of 482 Muslim consumers in Indonesia using convenience sampling techniques. The collected data were then analyzed using structural equation modeling (SEM-AMOS). The results of this study showed that perceived ease of use cannot influence the perceived usefulness and attitudes of variables towards Islamic mobile banking. While perceived usefulness has been proven to influence attitudes toward Islamic mobile banking and may be the largest contributor to increased intentions to use Islamic mobile banking. On the other hand, this study reveals that the influence of religiosity can positively and significantly foster consumer sensibility and intention to use Islamic mobile banking.

Keywords

Islamic bank, mobile banking, attitude, religiosity,
Muslim consumer

JEL Classification

M10, M31, O30

INTRODUCTION

The development of information and communication technology is growing very rapidly, such as the Internet and wireless technologies, which has revolutionized human life in both business and non-business sectors. One of the business sectors that has changed drastically due to technological advances is the banking business sector (Johar & Suhartanto, 2019); this is to improve the ability of banks to provide comfort, service quality, and speed of service to customers. In addition, the purpose of adopting banking technologies is to create competitive advantage and attract new customers (Raza et al., 2018). This innovation is able to present a standardization of banking products and services in the form of innovation in the financial sector, known as mobile banking or M-banking (Mohammadi, 2015). Mobile banking is an innovative method of accessing banking services and products such as checking balances, bill payments, money transfers, account management, and other financial transaction activities through mobile phones anytime and anywhere (Muzurura & Chigora, 2019).

The evolution of mobile banking does not only occur in the conventional banking industry but also in Islamic banking. In countries with a Muslim majority population, they have a tendency to choose banking that is in accordance with Islamic law (Lee & Ullah, 2011; Mbawuni & Nimako, 2018) such as in Indonesia (Nurhayati & Hendar, 2019). Generally, conventional and sharia mobile banking services have the

same characteristics, but in different contexts. For example, lottery payments, speculative elements and gambling managed through mobile banking are strictly prohibited under Islamic law. Islamic banking plays a very important role in accelerating economic growth or improving people's welfare (Khan & Bhatti, 2008). During its development, banking products are not only used by Muslims but also by many non-Muslims who have used them (Ringim, 2014), such as Islamic mobile banking.

Islamic banks provide Islamic mobile banking services to customers to facilitate financial transactions based on sharia principles that can be accessed via smartphones, such as mobile laptops, mobile devices, PDAs, tablets (e.g. iPad), and others (Goh & Sun, 2014; Raza et al., 2018). In the context of Islamic banking, previous research has shown that one of the important factors that directs customers to choose Islamic banks is religiosity (Echchabi & Aziz, 2012; Johar & Suhartanto, 2019). Consequently, religiosity is a major consideration for consumers to increase their intention to use Islamic mobile banking. Several previous studies conducted by Mohammadi (2015), Leon (2019), Singh and Sinha (2020) revealed that consumers' intention to adopt mobile banking can be measured using the Technology Acceptance Model (TAM). Furthermore, the aim of this study was to identify the antecedents of consumer intentions to adopt Islamic mobile banking by using the integration of the acceptance model theory and religiosity.

Furthermore, there have been many studies on mobile banking services in conventional banks by previous researchers (Baptista & Oliveira, 2015; Hong, 2019; Goularte & Zilber, 2020), while there is still very little research on mobile banking in the context of Islamic banks, especially in developing countries with a majority of Muslim population such as in Indonesia (Johar & Suhartanto, 2019). Although Islamic mobile banking services in Indonesia have very high potential, in terms of consumer acceptance it is still low to use the service (Johar & Suhartanto, 2019). Therefore, it is necessary to do further research to be able to increase the intention of consumers to use Islamic mobile banking in an empirical model.

1. LITERATURE REVIEW AND HYPOTHESES DEVELOPMENT

1.1. Technology Acceptance Model (TAM)

The Technology Acceptance Model (TAM) was first introduced by Davis in 1989, which states that usefulness and ease of use are vital factors in technology adoption. According to Rathore (2016) and Alaeddin et al. (2018), TAM is a model often used by researchers and applied to test the behavioral intention of consumers on the adoption of internet technology such as the implementation of mobile banking. Furthermore, various theoretical approaches have been developed to study the implementation of mobile banking, including the Innovation Diffusion Theory (IDT) (Rogers, 1995), technology acceptance models (TAM) (Davis, 1989) and their expansion, unified theory of acceptance and use of technology (UTAUT)

(Venkatesh et al., 2003), and UTAUT2 (Venkatesh et al., 2012). In addition, researchers have previously examined the factors that influence the use of M-banking using various TAM models as grand theories, such as the use of extended TAM (Al-husein & Sadi, 2015); using the integration of Theory of Planned Behavior (TPB) and TAM (Lee, 2009); using a modified TAM (Alaeddin et al., 2018); conducted TAM and UTAUT integrase models (Baabdullah et al., 2019); tested the integration of the UTAUT and Religiosity models (Johar & Suhartanto, 2019). This study integrates TAM with Religiosity to test consumer intentions to use Islamic mobile banking services.

1.2. Intention to use Islamic mobile banking

Behavioral intention is understood as “...in terms of trying to perform a given behavior rather than in relation to actual performance.” (Ajzen, 1991). Intention to use technology is a principle concept in TAM (Davis, 1989). Behavioral intention

is used as a predictor that is considered as a vital variable in measuring consumers' willingness to use new technologies (Raza et al., 2018). This means that the greater the individual's intention towards something, the higher the behavior will be performed. Recently, the topic of consumer behavioral intention research on Islamic mobile banking has become an interesting study for previous researchers (Raza et al., 2018; Baabdullah et al., 2019). However, there are still few studies that test consumers' intention to adopt Islamic mobile banking by placing religiosity (Johar & Suhartanto, 2019).

1.3. Perceived ease of use

Perceived ease of use is defined by Davis (1989) as "the extent to which a person believes that using a particular system will be free of effort". This means that consumers believe that a system that is easy to learn or use will be able to provide practical benefits for them. In mobile banking, many factors can increase complexity, such as navigation problems, small screen sizes, and problems with transaction. If mobile banking services are easy to learn and use, this has a positive influence on their use by customers (Singh & Srivastava, 2018). Ease of use is related to getting benefits, customers can easily run technology services such as information seeking, ordering, and using customer support (ALraja & Aref, 2015). The perceived ease of use of mobile banking services by consumers will affect how consumers perceive the benefits they received (Mohammadi, 2015). Therefore, mobile banking technology must be simple and easily understood by customers to increase revenue (Mortimer et al., 2015; Singh & Srivastava, 2018).

Previous studies have noted that perceived ease of use is proven to be able to influence the ease of use (Mohammadi, 2015) and the attitude of using mobile banking (Schierz et al., 2010; Singh & Srivastava, 2018). In this study, it is assumed that perceived ease of use is a predictor that encourages consumers to use Islamic mobile banking services in their financial transactions. Therefore, the following hypotheses are put forward:

H1: Perceived ease of use has a positive effect on the perceived usefulness of Islamic mobile banking.

H2: Perceived ease of use has a positive effect on consumer attitudes towards Islamic mobile banking.

1.4. Perceived usefulness

Perceived usefulness is defined as the degree to which a person believes that using a particular system will improve his or her performance (Davis, 1989). Perceived usefulness refers to the user's expectation to get many benefits, or benefits of a system used (Shin, 2009) can be accepted by consumers such as saving money, time, and a variety of product or service choices (ALraja & Aref, 2015). In the online payment context, when an application is considered to have high usability, consumers will tend to prefer it over other payment methods (Mei & Aun, 2019). However, not all technologies are considered useful for consumers because the usability can vary between consumers (Murthy & Mani, 2013).

Prior studies have used perceived usefulness as an important factor in the adoption of mobile banking (Oliveira et al., 2016; Singh & Sinha, 2020). In addition, Mohammadi (2015) and Singh and Sinha (2020) noted that perceived usefulness can have a positive influence on attitudes toward mobile banking that can foster consumer intentions to use mobile phone services in their financial transactions. In this study, perceived usefulness is assumed as a variable that can encourage consumers to foster a positive attitude and be able to increase consumer intentions to use Islamic mobile banking services. Hence, the following hypotheses are formulated:

H3: Perceived usefulness has a positive effect on consumer attitudes towards Islamic mobile banking.

H4: Perceived usefulness has a positive effect on consumer intentions to use Islamic mobile banking.

1.5. Attitude towards Islamic mobile banking

According to Ajzen (2015), attitudes are positive and negative feelings of consumers that explain the intention to behave in a certain way.

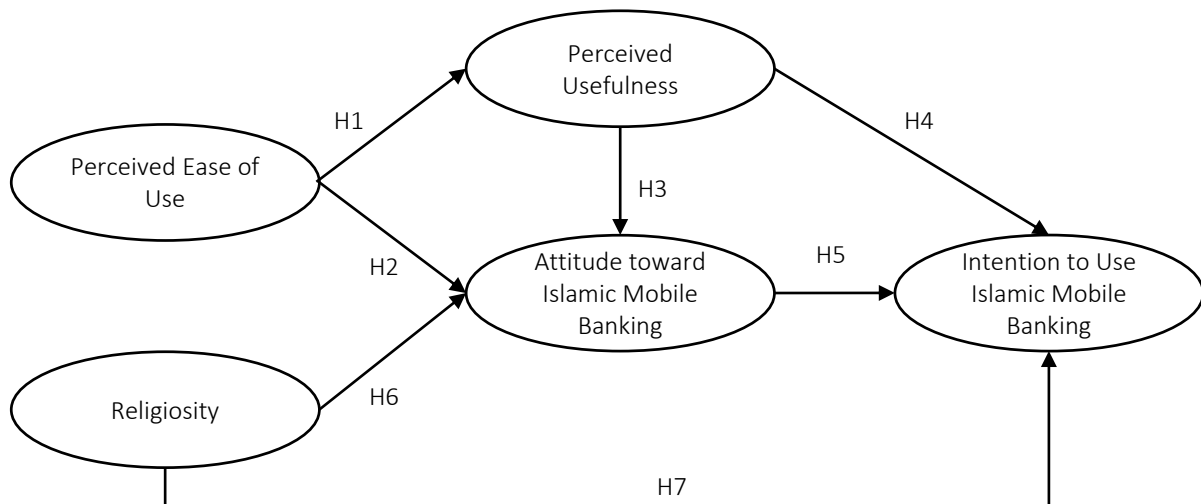


Figure 1. Conceptual research framework

Meanwhile, Venkatesh et al. (2012) noted that attitudes toward behavior are positive or negative feelings of individuals about performing target behavior. Attitude plays a very important role in consumers' intention to use technology (Davis, 1989). Consumers will tend to do positive evaluations to adopt mobile banking when they have a positive attitude towards success; conversely, when positive consumer attitudes lead to failure, they will evaluate the failure of adoption of mobile banking as a whole (Chaouali et al., 2017). Consumer attitudes are important antecedents to increase consumer intentions (Ajzen, 2015; Chawla & Joshi, 2019). Consumers' positive attitudes towards mobile banking may reinforce their intention to adopt mobile banking, which is consistent with previous research (Lin, 2011; Mohammadi, 2015; Al-husein & Sadi, 2015; Chaouali et al., 2017; Hong, 2019). Thus, the hypothesis is formulated:

H5: Attitudes towards Islamic mobile banking has a positive effect on consumer intentions to use Islamic mobile banking.

1.6. Religiosity

Religiosity is the belief and the level of individual commitment to religion and adherence to accepted principles (Fam et al., 2004; Bakar et al., 2013). Differences in the level of individual religiosity intrinsically can guide individuals in the selection and specific needs (Newaz et al., 2016). Muslim consumers are generally described as consumers who have a high level of religiosity (Abou-Youssef

et al., 2015; Souiden & Rani, 2015), which is their main motivation when selecting Islamic banks (Karoui & Khemakhem, 2019). Several previous studies have linked the effect of religiosity on Islamic banking (Echchabi & Aziz, 2012; Newaz et al., 2016; Usman et al., 2017; Possumah et al., 2018; Suhartanto, 2019). They argued that religiosity plays a very important role for Muslims in forming attitudes and determining their choices in Islamic banks, including products and services. However, there is still little research linking the effect of religiosity on the adoption of Islamic mobile banking services (Johar & Suhartanto, 2019). Hence, the hypotheses proposed are:

H6: Religiosity has a positive effect on the attitude towards Islamic mobile banking.

H7: Religiosity has a positive effect on consumers' intention to use Islamic mobile banking.

Thus, based on the literature review above, this study has proposed seven hypotheses for examining the intention to use Islamic mobile banking services.

2. METHODOLOGY

This study uses a quantitative approach, in which data is collected from structured questionnaires distributed through surveys to individuals who have experience with banking services in Indonesia. The questionnaire consisted of

five parts to measure the first four parts of the latent construction studies using measurements taken from previous studies and measured on a seven-point Likert scale, disagree given score 1 and totally agree given score 7. There is a recommendation by Hair et al. (1998) on the required sample size level of 15-20 observations for each studied variable. Sample size of this study has five constructs (4 items for perceived ease of use, 4 items for perceived usefulness, 3 items for attitudes toward Islamic mobile banking, 5 items for religiosity, and 4 items for intention to use Islamic mobile banking, totaling 20 items), resulting in the ideal sample size of 400 (20 x 20) respondents. In total, 550 participants were involved in sample data collection using convenience sampling, but only 482 were used in this study; 68 questionnaires were deleted because of missing value or incompleteness. Data were analyzed by structural equation modeling (SEM) with AMOS to test the entire model and research hypothesis.

In this study, the measurement of all items of a variable is adopted from a previous study. Perceived ease of use was adopted from Lin (2011), Alaeddin et al. (2018), and Chawla and Joshi (2019). Perceived usefulness was measured by items from Goh and Sun (2014), Mohammadi (2015), Singh and Srivastava (2018), and Hong (2019). Attitudes were derived from Mohammadi (2015), Chaouali et al. (2017), and Hong (2019). Religiosity scale was measured according to El-Menouar (2014), Newaz et al. (2016), and the dependent variable – Intention to use Islamic mobile banking – was adapted from Alkhaldi and Kharma (2019), Singh and Sinha (2020).

The profile of the respondents is dominated by male respondents, 62.7% are men and 37.3 are women. Most of the respondents were in the age group of 18-24 (32%) and 25-34 (40.5%). Most respondents have a bachelor's degree (55%) and senior high school (22%). Furthermore, the majority of respondents have the profession of an entrepreneur (40%) and individuals (30%). The highest level of income of respondents is 44%, which is between 2,500,000 and 5,000,000.

3. RESULT

3.1. Measurement model: reliability and validity

All the constructs have been used to determine whether consumers intend to use Islamic mobile banking. These constructs are Perceived ease of use (PEOU), Perceived usefulness (PU), Attitude towards Islamic mobile banking (ATT), and Religiosity (RLG). All these variables are tested for reliability, convergent validity and discriminant validity to perform an exploratory analysis. To test reliability, the minimum acceptable standard value is higher than the alpha coefficient, which is above 0.7 (Hair et al., 2010). Table 3 shows that Cronbach's alpha coefficient values on all the instruments are above 0.7 (Perceived ease of use = 0.813, Perceived usefulness = 0.825, Attitude towards Islamic mobile banking = 0.912, Religiosity = 0.824, and Intention to use Islamic Mobile Banking = 0.816), showing a good reliability.

Based on Table 1 and according to Hair et al. (2010), factor loadings, composite reliability (CR)

Table 1. Validity and reliability

No.	Constructs and items	Factor loading	AVE	CR	Cronbach's Alpha
Perceived Ease of Use (PEOU)					
1	I find it easy to get Islamic mobile banking do what I want to do	0.819	0.755	0.884	0.813
2	I believe learning to use Islamic mobile banking is easy	0.807			
3	My interaction with the Islamic mobile banking apps is understandable	0.856			
4	Overall, I think Islamic mobile banking is very easy to use	0.831			
Perceived Usefulness (PU)					
1	I believe Islamic mobile phone banking services will be useful for me	0.798	0.829	0.861	0.825
2	Using Islamic mobile banking would enable me to pay more quickly	0.813			
3	I believe Islamic mobile banking will increase work performance	0.878			
4	Overall, mobile banking is useful in bank transactions	0.835			

Table 1 (cont.). Validity and reliability

No.	Constructs and items	Factor loading	AVE	CR	Cronbach's Alpha
Attitude toward Islamic Mobile Banking (ATT)					
1	I feel good about using Islamic mobile banking	0.905	0.814	0.879	0.912
2	I feel positive about using Islamic mobile banking	0.899			
3	I feel favorable about using Islamic mobile banking	0.912			
Religiosity (RLG)					
1	Belief	0.930	0.809	0.855	0.824
2	Practice	0.922			
3	Knowledge	0.863			
4	Experience	0.916			
5	Consequence	0.828			
Intention to use Islamic Mobile Banking (INT)					
1	I intend to use Islamic mobile banking in the future	0.892	0.711	0.827	0.816
2	I will always try to use Islamic mobile banking	0.932			
3	I would use Islamic mobile banking services for transactions	0.929			
4	I believe that adopting Islamic mobile banking services is worthy for me	0.879			

Table 2. The square root of AVE and correlation coefficients

Constructs	PEOU	PU	ATT	INT	RLG
PEOU	0.832	–	–	–	–
PU	0.661	0.831	–	–	–
ATT	0.672	0.518	0.905	–	–
INT	0.455	0.334	0.610	0.934	–
RLG	0.422	0.388	0.569	0.467	0.887

Note: Diagonal values are square roots of Average variance extracted. PEOU = Perceived ease of use, PU = Perceived usefulness, ATT = Attitude toward Islamic mobile banking, INT = Intention to use Islamic mobile banking, and RLG = Religiosity.

and average variance extracted (AVE) are used to assess convergence validity. The recommended values for loadings are set higher than 0.5, AVE should be higher than 0.5, and CR should be more than 0.7. The findings indicated that all factor loadings are larger than 0.7, almost all AVEs exceed 0.5, and all CR are above 0.7, indicating the convergent validity for each construct (perceived ease of use, perceived usefulness, attitude toward Islamic mobile banking, religiosity, and intention to use Islamic mobile banking), thereby providing evidence the instruments had a good convergent validity (Hair et al., 2010). Meanwhile, to examine the discriminant validity of the construct (Table 2), the square roots of the AVEs were higher than its correlation coefficient estimated by other factors. Thus, it shows good discriminant validity (Hair et al., 2010).

3.2. Hypotheses testing

The measurement model in SEM is used to analyze and evaluate whether the data is in accord-

ance with the theoretical model. Previously, the goodness of fit was assessed to test the hypothesis proposed in this study. Based on Table 3, it can be seen that all the values are above the accepted level and confirm past findings. This means that the measurement and structural models show fit to the model.

The results of hypothesis testing are reported and depicted in Table 4. In this study, seven hypotheses are tested, five hypotheses were accepted and two hypotheses were rejected.

The test of hypothesis *H1* proposed that Perceived ease of use (PEOU) has a positive effect on Perceived usefulness (PU). As shown in Table 4, the effect of perceived ease of use on Perceived usefulness was found to be negligible with the path coefficient of 0.029 (Sig. level 0.240). Hence, hypothesis *H1* is rejected. Hypothesis *H2* expected that the Perceived ease of use (PEOU) has a positive effect on Attitude towards Islamic mobile banking (ATT).

Table 3. Fit indices of the structural model of Islamic mobile banking

Fit indices	Measurement model	Structural model	Cut-off
x ² /df	1.509	1.517	< 5
GFI (Goodness of Fit Index)	0.932	0.919	> 0.90
AGFI (Adjusted Goodness of Fit Index)	0.891	0.856	> 0.80
NFI (Normed Fit Index)	0.912	0.902	> 0.90
NNFI (Non-Normed Fit Index)	0.933	0.924	> 0.90
CFI (Comparative Fit Index)	0.966	0.957	> 0.90
RMSEA (Root Mean Square Error of Approximation)	0.045	0.042	< 0.08

Table 4. Structural model hypothesis testing results

Hypothesis	Path		Path coefficients	t-value	P value	Decision
H1	PEOU	→ PU	0.029	1.215	0.240	Rejected
H2	PEOU	→ ATT	0.054	1.443	0.311	Rejected
H3	PU	→ ATT	0.344	6.728	0.000	Accepted
H4	PU	→ INT	0.458	8.455	0.000	Accepted
H5	ATT	→ INT	0.327	6.299	0.000	Accepted
H6	RLG	→ ATT	0.198	2.726	0.019	Accepted
H7	RLG	→ INT	0.282	5.443	0.000	Accepted

Note: PEOU = Perceived ease of use, PU = Perceived usefulness, ATT = Attitude toward Islamic mobile banking, INT = Intention to use Islamic mobile banking, RLG = Religiosity.

As shown in Table 4, the effect of Perceived ease of use on Attitude towards Islamic mobile banking revealed to be insignificant with the path coefficient of 0.054 (Sig. level 0.311). Therefore, hypothesis *H2* is rejected too. Hypothesis *H3* predicted that Perceived usefulness (PU) has a positive effect on Attitude towards Islamic mobile banking (AT). Table 4 indicates that the effect that Perceived usefulness has on Attitude towards Islamic mobile banking was found to be significantly positive with the coefficient equal to 0.344 (Sig. level 0.000). Thus, hypothesis *H3* is supported. Hypothesis *H4* suggests that Perceived usefulness (PU) positively affects Intention to Islamic mobile banking (INT). As shown in Table 4, the relationship between Perceived usefulness and Intention to Islamic mobile banking was found to be significantly positive with the path coefficient equal to 0.458 (Sig. 0.000). Hence, hypothesis *H4* is supported too.

Hypothesis *H5* predicts that Attitude towards Islamic mobile banking (ATT) positively affects Intention to Islamic mobile banking (INT). As seen in Table 4, the relationship between Attitude towards Islamic mobile banking and Intention to Islamic mobile banking was found to be significantly positive with the path coefficient being 0.327 (Sig. level 0.000). Consequently, hypothesis *H5* is supported. Next, hypothesis *H6* expected that Religiosity (RLG) has a positive effect on Intention

to use Islamic mobile banking (INT). The result indicates that the effect of Religiosity on Intention to use Islamic mobile banking was found to be significantly positive with the path coefficient equal to 0.198 (Sig. level 0.019). Therefore, hypothesis *H6* is supported. Finally, hypothesis *H7* proposed that Religiosity (RLG) has a positive effect on Islamic mobile banking (INT). As shown in Table 6, the effect of Religiosity on Islamic mobile banking was significantly positive with the path coefficient of 0.282 (Sig. level 0.000). Accordingly, hypothesis *H7* is supported.

4. DISCUSSION

This paper investigates consumer intention to use Islamic mobile banking in Indonesia using the integrated TAM theory and the construct of religiosity. The results of the hypothesis testing showed that of all the hypotheses put forward, five hypotheses were accepted, and two were rejected. These findings confirm that the perceived ease of use is not able to influence consumers in perceiving usefulness and increasing consumer positive attitudes towards Islamic mobile banking. Thus, Muslim consumers believe that the perceived ease of use of Islamic mobile banking is not an important factor that can affect them to get benefits provided from these services. Consumers also assume

that their attitude towards Islamic mobile banking has nothing to do with the perceived ease of use of Islamic mobile banking services. The results of this study differ from previous studies, which stated that perceived ease of use is the main key to increasing perceived usefulness and attitudes towards mobile banking consumers in general (Shin, 2009; Oliveira et al., 2016; Singh & Sinha, 2020). However, Mohammadi (2015) confirms that perceived ease of use can only increase perceived usefulness, but cannot influence attitudes towards Islamic mobile banking.

Moreover, this study revealed a positive and significant relationship of perceived usefulness and consumer attitude on Islamic mobile banking. The study supports the findings of Schierz et al. (2010), Alaeddin et al. (2018), and Singh and Sinha (2020). Hence, it can be interpreted that Muslim consumers consider that the perceived usefulness of Islamic mobile banking can help with their financial transactions through the services of vendors. It has been proven that this perceived usefulness factor can lead consumers to view Islamic mobile banking positively. Consumers believe that the use of Islamic mobile banking can provide more good benefits than their uselessness. Furthermore, the results of this study also confirm that perceived usefulness positively and significantly influences consumers' intention to use Islamic mobile banking. This study is in line with previous research (Mohammadi, 2015; Akhter et al., 2020; Ventre & Kolbe, 2020). Perceived usefulness has not only been proven

as a predictor of attitudes towards Islamic mobile banking, but is also the most dominant variable influencing consumers' intention to adopt Islamic mobile banking. This means that Muslim consumers intend to use Islamic mobile banking services as they think that the services provided have many benefits in their financial affairs.

Testing the attitude towards Islamic mobile banking is proven to be able to positively and significantly affect the intention to use Islamic mobile banking. These results support several previous studies conducted by Mohammadi (2015), Newaz et al. (2016), and Chaouali et al. (2017). The attitude of Muslim consumers becomes very vital in growing the intention to use Islamic mobile banking. This means that the better the attitude of consumers towards Islamic mobile banking, the higher their intention to use Islamic mobile banking. In addition, this study also revealed that religiosity can positively and significantly influence attitudes towards Islamic mobile banking and intention to use Islamic mobile banking. The results of this study are in line with previous research, which states that religiosity is an antecedent of consumer attitudes to use Islamic mobile banking services (Mohammadi, 2015; Newaz et al., 2016) and is a predictor of intention to use Islamic mobile banking (Newaz et al., 2016; Johar & Suhartanto, 2019). This means that the attitude and intention of Muslim consumers to use Islamic mobile banking is influenced by their level of religiosity.

CONCLUSION

As explained earlier, this study was conducted to examine the main factors that can increase consumer intentions to use Islamic mobile banking in Indonesia by integrating the Technology Acceptance Model (TAM) and the construct of religiosity. It can be concluded that out of the seven hypotheses proposed in this study, there were five hypotheses that were accepted and two hypotheses were rejected. This study found that perceived ease of use cannot affect perceived usefulness or attitudes towards Islamic mobile banking. It is the perceived usefulness that plays an important role in the relationship between attitudes towards Islamic mobile banking and intention to use Islamic mobile banking. It has been proven that religiosity is a factor that can determine attitudes towards Islamic mobile banking and intention to use Islamic mobile banking. Customers with higher religiosity scores tended to use Islamic mobile banking applications compared to those with a lower level of religiosity. This makes consumers' religiosity a key factor that Islamic banking should consider as a service provider.

AUTHOR CONTRIBUTIONS

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Formal analysis: Sulis Riptiono.

Funding acquisition: Sulis Riptiono, Ade Irma Anggraeni.

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Writing – original draft: Sulis Riptiono.

Writing – reviewing & editing: Sulis Riptiono, Ade Irma Anggraeni.

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