

TAM's Influence on Behavioral Intention to Use M-Din Mobile Banking Usage in West Java

Erick Ermawan¹, Ronny Samsul Bahri²

Master of Management Study Program, STIE Harapan Bangsa, Bandung, Indonesia
mm-24056@students.ithb.ac.id¹, ronny_bahri@binus.ac.id²

Informasi Artikel	Abstract
E-ISSN : 3026-6874 Vol:3 No: 7 July 2025 Page : 78-96 Keywords: Behavioral Intention; mobile banking; Perceived Ease of Use; Perceived Usefulness; Technology Acceptance Model	This study examines the influence of the Technology Acceptance Model (TAM), focusing on Perceived Ease of Use (PEOU) and Perceived Usefulness (PU), on users' Behavioral Intention (BI) to adopt and continue using M-Din, a Sharia-based mobile banking application at Bank Muamalat in West Java. Employing a quantitative survey of 100 active M-Din users, data were analyzed using Partial Least Squares Structural Equation Modeling (PLS-SEM). The results show that PEOU significantly affects PU, and both PEOU and PU significantly influence BI; additionally, PU partially mediates the effect of PEOU on BI. This research contributes to the digital banking literature by reaffirming TAM constructs within an Islamic finance context and offers practical recommendations for optimizing Sharia-compliant mobile banking strategies. Implications for enhancing user interface design and promoting key features to boost adoption are discussed.

Abstract

Penelitian ini mengkaji pengaruh Technology Acceptance Model (TAM), khususnya Perceived Ease of Use (PEOU) dan Perceived Usefulness (PU), terhadap Behavioral Intention (BI) pengguna dalam mengadopsi dan melanjutkan penggunaan M-Din, aplikasi mobile banking berbasis syariah di Bank Muamalat Regional Jawa Barat. Dengan pendekatan kuantitatif, survei melibatkan 100 pengguna aktif M-Din dan data dianalisis menggunakan Partial Least Squares Structural Equation Modeling (PLS-SEM). Hasil menunjukkan bahwa PEOU berpengaruh signifikan terhadap PU, dan kedua konstruk tersebut berkontribusi signifikan terhadap BI; PU juga memediasi sebagian pengaruh PEOU terhadap BI. Temuan ini memperkuat relevansi TAM dalam konteks perbankan digital syariah dan memberikan rekomendasi praktis untuk meningkatkan desain antarmuka dan promosi fitur utama demi meningkatkan tingkat adopsi.

Kata kunci: Behavioral Intention; mobile banking; Perceived Ease of Use; Perceived Usefulness; Technology Acceptance Model

INTRODUCTION

Digital banking in Indonesia has evolved substantially since the introduction of Internet Banking by Bank Indonesia in September 1998, which allowed customers to perform fund transfers, bill payments, and balance inquiries through bank web portals (Yu, Baji & Khong, 2015). The rapid proliferation of smartphones, with current penetration exceeding 70% of the adult population, has accelerated this transformation, shifting consumer preference toward mobile applications that offer 24/7 access to financial services (Baabdullah et al., 2019; Sangar & Rastari, 2015). This shift has driven a consistent annual growth rate of over 25% in mobile banking transactions, as users value the speed, convenience, and flexibility of managing their finances on personal devices. Financial institutions, in turn, benefit from reduced operational costs and minimized branch traffic, allowing them to reallocate resources toward service innovation and digital security enhancements (Sharma & Sharma, 2019).

Despite its clear advantages, digital transformation introduces significant challenges. Cybersecurity threats and fraud risks remain paramount concerns, where any vulnerability can erode user trust and incur substantial financial losses. Legacy IT infrastructures in many established banks often hinder seamless integration with modern mobile platforms, slowing down the deployment of new features and updates (Scardovi, 2017). Additionally, organizational readiness, encompassing staff competencies, change management, and digital culture, frequently lags behind technological capabilities, complicating customer onboarding and support (Vuong, Hieu & Trang, 2019). These

challenges underscore the importance of a holistic digital strategy that balances user experience, technical resilience, and internal capacity building.

Within the Sharia banking sector, Bank Muamalat has positioned itself as a digital pioneer by launching M-Din, its flagship mobile banking application tailored to Islamic finance principles. Since its debut, M-Din has garnered multiple awards, such as “Best Digital Finance for Ease of Non-Cash Transaction Features” from *Warta Ekonomi* (2023) and several Infobank & MRI Banking Service Excellence accolades, and achieved a cumulative transaction volume of 26.44 million in 2024, marking a 32% year-on-year increase. These milestones highlight M-Din’s critical role in meeting the digital needs of Sharia-oriented customers. However, empirical research focusing on user acceptance of pure TAM constructs within Sharia-compliant mobile banking, particularly at a regional level in West Java, remains scarce, leaving a gap in understanding the specific drivers of adoption and continued use in this context.

To address this gap, the present study applies the Technology Acceptance Model (TAM) formulated by Davis (1989), which asserts that Perceived Ease of Use (PEOU) and Perceived Usefulness (PU) are fundamental determinants of users’ Behavioral Intention (BI) toward technology adoption. Existing research in conventional banking contexts confirms that PEOU not only directly influences BI but also enhances PU, thereby strengthening ongoing usage intentions (Venkatesh & Davis, 2000; Alalwan et al., 2019). Yet, few studies have examined these relationships without introducing external variables such as trust or perceived risk, especially within Sharia-based services. This research aims to (1) examine the direct effects of PEOU and PU on BI among active M-Din users in West Java and (2) investigate the mediating role of PU in the PEOU→BI pathway, using a quantitative survey of 100 respondents and PLS-SEM analysis. By doing so, this study not only validates TAM’s applicability in Islamic mobile banking but also delivers practical recommendations for optimizing user interface design and feature promotion to enhance digital adoption in Sharia-compliant financial institutions.

LITERATURE REVIEW

The Technology Acceptance Model (TAM), first introduced by Davis (1989), remains one of the most influential frameworks for understanding user adoption of information systems. According to TAM, two core constructs, Perceived Ease of Use (PEOU) and Perceived Usefulness (PU), jointly determine an individual’s Behavioral Intention (BI) to embrace new technology. PEOU reflects the degree to which a user believes that operating a system requires little effort, while PU captures the extent to which the system is perceived to enhance job performance. Subsequent extensions of TAM (e.g., Venkatesh & Bala, 2008) have incorporated additional variables, but PEOU and PU remain the model’s central pillars, consistently predicting technology acceptance across various contexts.

Empirical studies in mobile banking have repeatedly confirmed the significance of these TAM constructs, though many also introduce external factors. For instance, Ahn and Back (2019), Febrian et al. (2022), and Gupta et al. (2020) demonstrated through structural equation modeling that PU, PEOU, perceived risk, and compatibility all significantly influence BI, accounting for roughly 63% of adoption variance. In contrast, research in Uganda by Chitungo and Munongo (2013), Cheah et al. (2011), and Hanafizadeh et al. (2014) found that PU and PEOU alone positively affect BI, underscoring TAM’s predictive power even in non-Sharia contexts. Studies by Nel and Boshoff (2023) and Long et al. (2016), however, revealed that self-efficacy and credibility sometimes overshadow PU and PEOU, suggesting that the relative importance of constructs can vary by setting. Research conducted in the post-COVID era (Lin et al., 2020; Alalwan et al., 2018) reaffirmed that both PU and PEOU remain strong predictors of BI in digital banking, highlighting TAM’s enduring relevance.

Within Indonesia, several scholars have applied TAM to investigate mobile banking adoption, often tailoring the model to local conditions. Setiawan, Wibowo, and Saputra (2023) employed PLS-SEM to show that PU directly influences BI in Surakarta, with user attitude mediating the relationship. Purwanto and Loisa (2020) similarly reported significant effects of PEOU and PU on BI among BRI Syariah customers in Malang, while Widanengsih (2021) observed that PEOU drives user attitude but

PU did not translate directly into BI for Livin' by Mandiri in Tegal. Izza Ashsifa (2020) and Aris Belianti et al. (2023) extended TAM with variables such as privacy, personalization, and attitude, confirming that additional psychological factors can refine the model's explanatory power. An internal report by Bank Muamalat (2024) and a study by Kurniawan et al. (2022) described descriptive increases in M-Din usage frequency but stopped short of testing causal TAM relationships, leaving room for further inquiry.

Despite this wealth of research, three notable gaps remain. First, most studies incorporate external variables, risk, compatibility, attitude, or spiritual motivation, making it difficult to isolate the pure effects of PEOU and PU. Second, empirical evidence on Sharia-compliant mobile banking is still limited to a handful of institutions and regions, with no focused investigation of Bank Muamalat's M-Din among West Java users. Third, the mediating role of PU in the link from PEOU to BI has yet to be examined in this specific context. Addressing these gaps, the present study analyzes the direct influences of PEOU and PU on BI and tests PU's mediating function within the PEOU→BI pathway, using a PLS-SEM approach on survey data from 100 active M-Din users. In doing so, it offers both theoretical clarity on pure TAM constructs and practical insights for optimizing Sharia-based mobile banking adoption.

Based on the hypothesis developed, we can construct a conceptual model that will be used in this research, as presented in Fig.1

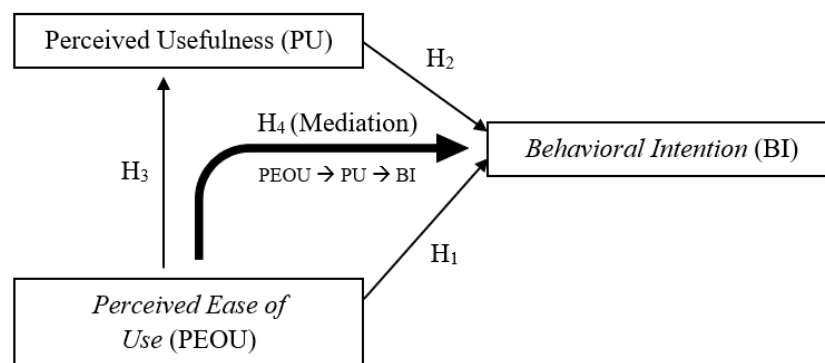


Fig. 1. Theoretical Framework of the Research

Based on the framework, the following hypotheses are proposed:

- H1: PEOU positively influences BI
- H2: PU positively influences BI
- H3: PEOU positively influences PU
- H4: PEOU influences BI through PU as a mediating variable

METHOD

This study employs a quantitative research design that integrates descriptive and causal (verification) approaches to examine how Perceived Ease of Use (PEOU) and Perceived Usefulness (PU) shape Behavioral Intention (BI) toward the M-Din mobile banking application. The descriptive component profiles respondent demographics and usage patterns, while the causal component rigorously tests the hypothesized relationships among constructs. By combining these perspectives, the research offers both a rich understanding of user characteristics and a robust assessment of theoretical propositions.

The sampling frame consists of approximately 89,000 active M-Din users registered with Bank Muamalat's West Java regional branch in 2024. A purposive sampling strategy was implemented to include participants who had used M-Din for at least six months, conducted a minimum of three transactions per month, and resided in West Java. Applying Slovin's formula with a 10 percent margin of error produced a target sample size of 100 respondents. Although larger samples can enhance statistical

power, this size aligns with best practices for Partial Least Squares Structural Equation Modeling (PLS-SEM), which reliably estimates complex models with small to moderate sample sizes (Hair et al., 2017).

Operationalization of PEOU, PU, and BI draws on validated items adapted from Davis (1989) and Venkatesh and Davis (2000), measured on a five-point Likert scale ranging from 1 (strongly disagree) to 5 (strongly agree). Sample items include “Navigating the M-Din interface requires minimal effort” (PEOU) and “M-Din enhances the speed of my financial transactions” (PU). Prior to full deployment, the questionnaire was pilot-tested with 15 active users, leading to minor wording refinements that improved clarity and contextual relevance.

Primary data collection occurred in December 2024 through an online survey link distributed via M-Din’s official notification channels, with two follow-up reminders sent at one-week intervals to maximize participation. Secondary data, such as total active user counts and transaction volumes, were retrieved from Bank Muamalat’s internal annual report, providing essential context and benchmarking for the empirical findings.

Data analysis was performed using PLS-SEM in SmartPLS 4, chosen for its capacity to handle non-normal data distributions, manage mediating constructs, and deliver stable results with moderate sample sizes. Analysis proceeded in two stages. First, the measurement model was assessed to confirm indicator reliability (outer loadings > 0.70), internal consistency (Cronbach’s alpha and composite reliability > 0.70), convergent validity (average variance extracted > 0.50), and discriminant validity (HTMT ratio < 0.90 and Fornell–Larcker criterion met). Second, the structural model was evaluated by estimating path coefficients via bootstrapping with 5,000 subsamples at a 5 percent significance level, and by examining explanatory power (R^2), predictive relevance (Q^2), effect sizes (f^2), and overall model fit (SRMR < 0.08).

Adhering to these rigorous procedures ensures the reliability and validity of the results, thereby offering robust insights into the determinants of technology acceptance in a Sharia-compliant mobile banking context.

RESULTS AND DISCUSSION

Table 1. Respondent Demographic Profile.

Characteristics	Frequency (Percentage)
Gender	
Male	157 (52,3%)
Female	143 (47,7%)
Age	
≤ 20 years	3 (1%)
21-30 years	74 (24,7%)
31-40 years	122 (40,7%)
41-50 years	87 (29%)
51-60 years	13 (4,3%)
> 60 years	1 (0,3%)
Length of time as a BMI customer	
≤ 1 years	27 (9%)
1-2 years	30 (10%)
2-3 years	28 (9,3%)
3-4 years	13 (4,3%)
> 4 years	202 (67,3%)
The purpose of becoming a BMI customer	
Transactions	285 (95%)
Savings	204 (68%)
Investments	93 (31%)

Payroll and Payroll	18 (6%)
Hajj Savings	2 (0,7%)
Financing	2 (0,7%)
Becoming a customer at another bank	
Not becoming a customer at another bank	56 (18,7%)
Bank BCA	86 (28,7%)
Bank BRI	58 (19,3%)
Bank Mandiri	57 (19%)
Bank BNI	32 (10,7%)
BTN	6 (2%)
CIMB Niaga	5 (1,7%)
BJB Syariah	3 (1%)
CIMB Niaga Syariah	3 (1%)
UOB	3 (1%)
BJB	3 (1%)
Aladin Syariah	2 (0,7%)
BCA Syariah	2 (0,7%)
Permata syariah	2 (0,7%)
Bank BTN	1 (0,3%)
Bank Nano Syariah	1 (0,3%)
BRI	1 (0,3%)
DBS	1 (0,3%)
Jago Syariah	1 (0,3%)
Kalbar	1 (0,3%)
Kb stars	1 (0,3%)
KebHana	1 (0,3%)
Mandiri Taspen	1 (0,3%)
Maybank Syariah	1 (0,3%)
Mega	1 (0,3%)
Mega syariah	1 (0,3%)
Nano Bank	1 (0,3%)
Permata	1 (0,3%)
Seabank	1 (0,3%)
SMBC	1 (0,3%)
SuperBank	1 (0,3%)

Data processing results, 2025

Based on Table 1, the majority of respondents were male (52.3%), while females accounted for 47.7%, indicating a relatively balanced gender distribution. In terms of age, most respondents were between 31–40 years old (40.7%) and 41–50 years old (29%), representing a financially mature and productive age group. A significant portion (67.3%) had been Bank Muamalat Indonesia (BMI) customers for more than four years, reflecting strong loyalty and familiarity with Islamic banking services. The primary reason for using BMI was daily transactions (95%), followed by saving (68%) and investment (31%), emphasizing the bank's core function as a financial service provider. Interestingly, many respondents also held accounts at other banks, particularly BCA (28.7%), BRI (19.3%), and Mandiri (19%), suggesting that M-Din users operate within a competitive and multibank environment, which may influence their perception and adoption of digital banking technology.

Table 2. Perceived Usefulness Overview of Efficiency Indicators.

No	Item	Respondents' Responses	Conclusion
----	------	------------------------	------------

		SS	S	C	TS	STS	Mean Score	Interpretation
1	Using M-Din helps me complete transactions (transfers/payments) faster than conventional methods.	233	56	10	0	1	4,73	Strongly agree
		77,7 %	18,7%	3,3%	0,0%	0,3%		
2	I save time by using M-Din to check my account balance or transactions.	255	40	3	1	1	4,82	Strongly agree
		85,0 %	13,3%	1,0%	0,3%	0,3%		
	X1.1 Efficiency						4,78	Strongly agree

Data processing results, 2025

The analysis of the efficiency indicator shows that most respondents had a highly positive perception of M-Din's ability to improve transaction speed and efficiency. The first item, "Using M-Din helps me complete transactions (transfers/payments) faster than conventional methods," received an average score of 4.73, with 77.7% of respondents strongly agreeing. This suggests that M-Din significantly facilitates quicker financial transactions. The second item, "I save time using M-Din to check my balance or account activity," achieved the highest average score among all PU items at 4.82, with 85% of respondents strongly agreeing. These findings indicate that M-Din's features are considered highly efficient, effectively replacing slower manual processes. Overall, the efficiency indicator recorded an average score of 4.78, reinforcing the conclusion that M-Din provides real benefits in terms of time savings and service speed.

Table 3. Perceived Usefulness Overview of Productivity Indicators.

No	Item	Respondents' Responses					Conclusion	
		SS	S	C	TS	STS	Mean Score	Interpretation
3	M-Din allows me to conduct financial transactions outside of bank operating hours.	243	46	8	2	1	4,76	Strongly agree
		81,0%	15,3%	2,7%	0,7%	0,3%		
4	I use M-Din more often because of its easy access from my smartphone.	238	53	8	0	1	4,76	Strongly agree
		79,3%	17,7%	2,7%	0,0%	0,3%		
	X1.2 Productivity						4,76	Strongly agree

Data processing results, 2025

The productivity indicator reflects how well the M-Din application supports users in enhancing the effectiveness and flexibility of their financial activities. Both items under this indicator received high average scores of 4.76, categorized as Strongly agree. The third item, "M-Din allows me to conduct financial transactions outside of regular banking hours," was strongly agreed upon by 81% of respondents, highlighting time flexibility as a key added value. Similarly, the fourth item, "I use M-Din more frequently because it is easily accessible via smartphone," received strong agreement from 79.3% of respondents. These results indicate that mobile accessibility significantly increases usage frequency and supports user productivity. Overall, the productivity indicator was rated very positively, confirming that M-Din not only saves time but also enhances flexibility and effectiveness in managing banking transactions anytime and anywhere.

Table 4. Overview of Perceived Usefulness from the Relative Benefit Indicator.

No	Item	Respondents' Responses					Conclusion	
		SS	S	C	TS	STS	Mean Score	Interpretation
5	M-Din offers greater benefits than using an ATM or visiting a bank branch.	249 83,0%	47 15,7%	1 0,3%	2 0,7%	1 0,3%	4,80	Strongly agree
6	The additional features in M-Din (such as digital account opening) have greatly helped my financial needs.	233 77,7%	58 19,3%	7 2,3%	1 0,3%	1 0,3%	4,74	Strongly agree
X1.3 Relative Benefits							4,77	Strongly agree

Data processing results, 2025

The Relative Advantage indicator measures how users perceive the benefits of M-Din compared to other banking methods like ATMs or branch visits. Both items under this indicator scored highly, 4.80 and 4.74, indicating a strong positive perception. The item stating that "M-Din provides greater benefits than using ATMs or visiting bank branches" received 83% strong agreement, suggesting M-Din is seen as more practical and valuable. The second item, about M-Din's additional features such as digital account opening, received 77.7% strong agreement. These results show that M-Din's features are relevant and beneficial for users' financial needs. With an average score of 4.77, the Relative Advantage indicator confirms that users view M-Din as clearly superior to traditional banking options.

Table 5. Overview of Overall Perceived Usefulness.

Indikator	Jumlah Item	Mean Score	Interpretation
X1.1 Efficiency	2	4,78	Strongly agree
X1.2 Productivity	2	4,76	Strongly agree
X1.3 Relative Benefits	2	4,77	Strongly agree
X1. Perceived Usefulness (PU)	6	4,77	Strongly agree

Data processing results, 2025

Based on the results in Table 5, the overall average score for Perceived Usefulness is 4.77, indicating a very strong positive perception among respondents. All three underlying indicators, efficiency (4.78), productivity (4.76), and relative advantage (4.77), also received high ratings with "Strongly agree" interpretations. These findings suggest that M-Din is perceived to enhance time efficiency, offer transaction flexibility, and deliver greater benefits than other banking channels. This strong positive perception forms a critical foundation for shaping users' Behavioral Intention toward continued use of M-Din.

Table 6. Overview of Perceived Ease of Use from the User Interface Ease Indicator.

No	Item	Respondents' Responses					Conclusion	
		SS	S	C	TS	STS	Mean Score	Interpretation
1	The M-Din app's menus and features are easy to find and understand.	242 80,7%	50 16,7%	6 2,0%	1 0,3%	1 0,3%	4,77	Strongly agree
2		227	66	5	1	1	4,72	

The M-Din app's layout is uncluttered and easy to understand.	75,7%	22,0%	1,7%	0,3%	0,3%	Strongly agree
X2.1 Kemudahan Antarmuka Pengguna (User Interface)	4,75					Strongly agree

Data processing results, 2025

The User Interface Ease indicator reflects how users perceive the layout and navigation of the M-Din application. The first item, "Menus and features in M-Din are easy to find and understand," received an average score of 4.77, with 80.7% of respondents strongly agreeing. This suggests that M-Din's interface is intuitive and user-friendly. The second item, "M-Din's layout is clear and not confusing," scored 4.72, with 75.7% strong agreement. Both items indicate that users experience little difficulty when navigating the app. Overall, this indicator achieved an average score of 4.75, confirming that M-Din provides a positive and accessible user experience.

Table 7. Overview of Perceived Ease of Use from the Learning Process Ease Indicator.

No	Item	Respondents' Responses					Conclusion	
		SS	S	C	TS	STS	Mean Score	Interpretation
3	The M-Din app user guide is easy to access and understand.	235 78,3%	55 18,3%	8 2,7%	0 0,0%	2 0,7%	4,74	Strongly agree
4	I was able to master the features of M-Din in a short time.	230 76,7%	60 20,0%	9 3,0%	0 0,0%	1 0,3%	4,73	Strongly agree
X2.2 Kemudahan Proses Pembelajaran (Learning Ease)							4,73	Strongly agree

Data processing results, 2025

The Ease of Learning indicator measures how easily users can understand and operate the M-Din application. The first item, "User guides in M-Din are easy to access and understand," received an average score of 4.74, with 78.3% strongly agreeing. The second item, "I can quickly learn how to use M-Din's features," scored 4.73, with 76.7% strong agreement. These results show that users can adapt to the application quickly without requiring complex instruction. With an overall score of 4.73, this indicator suggests that M-Din is easy to learn, even for new users, which contributes to user comfort and long-term adoption.

Table 8. Overview of Perceived Ease of Use from the Transaction Efficiency Indicator.

No	Item	Respondents' Responses					Conclusion	
		SS	S	C	TS	STS	Mean Score	Interpretation
5	One transaction on M-Din is completed in less than 7 minutes.	242 80,7%	51 17,0%	5 1,7%	1 0,3%	1 0,3%	4,77	Strongly agree
6	The M-Din app rarely experiences technical issues when I make transactions.	186 62,0%	87 29,0%	23 7,7%	3 1,0%	1 0,3%	4,51	Strongly agree
X2.3 Efisiensi Transaksi (Transaction Efficiency)							4,64	Strongly agree

Data processing results, 2025

The Transaction Efficiency indicator assesses respondents' perceptions of how smoothly and quickly transactions are completed using M-Din. The first item, "A single transaction on M-Din is completed in less than seven minutes," received an average score of 4.77, with 80.7% of respondents strongly agreeing. This highlights transaction speed as a key strength of the application. The second item, "M-Din rarely experiences technical issues during transactions," scored 4.51, with 62% strongly agreeing and 29% agreeing. While still categorized as Strongly agree, this slightly lower score suggests that some users have encountered minor technical issues. Overall, the indicator received an average score of 4.64, indicating that users generally perceive M-Din transactions as fast, smooth, and mostly trouble-free.

Table 9. Overview of Overall Perceived Ease of Use.

Indikator	Jumlah Item	Mean Score	Interpretation
X2.1 Kemudahan Antarmuka Pengguna (<i>User Interface</i>)	2	4,75	Strongly agree
X2.2 Kemudahan Proses Pembelajaran (<i>Learning Ease</i>)	2	4,73	Strongly agree
X2.3 Efisiensi Transaksi (<i>Transaction Efficiency</i>)	2	4,64	Strongly agree
X2. Perceived Ease of Use (PEOU)	6	4,71	Strongly agree

Data processing results, 2025

Based on Table 4.9, the overall average score for PEOU is 4.71, categorized as Strongly agree. This suggests that users have a highly positive perception of how easy it is to use the M-Din application. The three underlying indicators, User Interface Ease (4.75), Ease of Learning (4.73), and Transaction Efficiency (4.64), all received high ratings. These results indicate that M-Din is easy to navigate, quick to learn, and supports smooth transactions with minimal obstacles. The strong perception of ease reinforces PEOU as a key factor influencing users' intention to continue using M-Din, confirming its central role in the Technology Adoption Model (TAM).

Table 10. Overview of Behavioral Intention from the Intention to Continue Using the Service Indicator.

No	Item	Respondents' Responses					Conclusion	
		SS	S	C	TS	STS	Mean Score	Interpretation
1	I plan to continue using M-Din for my financial transactions.	235 78,3%	60 20,0%	4 1,3%	0 0,0%	1 0,3%	4,76	Strongly agree
2	I will use M-Din regularly for my banking activities.	228 76,0%	60 20,0%	10 3,3%	1 0,3%	1 0,3%	4,71	Strongly agree
	Y.1 Intention to Continue Using the Service						4,74	Strongly agree

Data processing results, 2025

The Intention to Continue Using indicator shows that most respondents have a strong commitment to keep using the M-Din application. The item "I plan to continue using M-Din for my financial transactions" received an average score of 4.76, with 78.3% of respondents strongly agreeing. Similarly, the item "I will regularly use M-Din in my banking activities" scored 4.71, with 76% strongly agreeing. The overall average for this indicator is 4.74, indicating a very high level of user loyalty. These results suggest that users are not only satisfied with M-Din but are also committed to using it consistently in their daily financial routines.

Table 11. Overview of Behavioral Intention from the Recommendation to Others Indicator.

No	Item	Respondents' Responses	Conclusion
----	------	------------------------	------------

		SS	S	C	TS	STS	Mean Score	Interpretation
3	I would recommend the M-Din app to friends and family.	231 77,0%	56 18,7%	10 3,3%	2 0,7%	1 0,3%	4,71	Strongly agree
4	I believe others will benefit from using M-Din.	233 77,7%	58 19,3%	8 2,7%	0 0,0%	1 0,3%	4,74	Strongly agree
Y.2 Recommendations to Others							4,73	Strongly agree

Data processing results, 2025

The Willingness to Recommend indicator measures how likely users are to recommend M-Din to others, reflecting their trust and satisfaction. Both items received high average scores. The first, "I will recommend M-Din to friends and family," scored 4.71, with 77% strongly agreeing. The second, "I believe others would benefit from using M-Din," scored 4.74, with 77.7% strongly agreeing. The overall average is 4.73, indicating strong user advocacy. These findings highlight that satisfied users are willing to promote M-Din, making personal recommendations a powerful channel for encouraging broader adoption of the app.

Table 12. Overview of Behavioral Intention from the Future Use Plan Indicator.

No	Item	Respondents' Responses					Conclusion	
		SS	S	C	TS	STS	Mean Score	Interpretation
5	I plan to use M-Din more frequently in the future.	215 71,7%	72 24,0%	10 3,3%	2 0,7%	1 0,3%	4,66	Strongly agree
6	I believe that M-Din will become an important part of my banking activities in the future.	224 74,7%	63 21,0%	12 4,0%	0 0,0%	1 0,3%	4,70	Strongly agree
Y.3 Future Use Plans							4,68	Strongly agree

Data processing results, 2025

The Future Usage Plan indicator assesses users' confidence and intent to use M-Din more frequently in the future. Both items received high average scores with "Strongly agree" interpretations. The first item, "I plan to use M-Din more often in the future," scored 4.66, with 71.7% of respondents strongly agreeing, indicating a growing intent to increase usage frequency. The second item, "I believe M-Din will become an important part of my banking activities in the future," scored 4.70, with 74.7% strongly agreeing. The overall average score was 4.68, suggesting that users not only value M-Din now but also expect it to remain relevant and integral to their financial routines going forward.

Table 13. Overview of Behavioral Intention from the Integration with Daily Habits Indicator.

No	Item	Respondents' Responses					Conclusion	
		SS	S	C	TS	STS	Mean Score	Interpretation
7	Using M-Din has become my habit in conducting financial transactions.	231 77,0%	56 18,7%	9 3,0%	3 1,0%	1 0,3%	4,71	Strongly agree

Data processing results, 2025

The Integration with Daily Routine indicator evaluates how deeply M-Din has become part of users' everyday financial habits. The item, "Using M-Din has become my regular way of conducting financial transactions," received an average score of 4.71, with 77% of respondents strongly agreeing and 18.7% agreeing. These results indicate that M-Din is not used occasionally but has become embedded in daily behavior, one of the strongest signs of successful digital adoption. When a digital service becomes part of users' habits, its continued use is likely to remain stable or even increase over time.

Table 14. Overview of Behavioral Intention from the Trust-Based Intention Indicator.

No	Item	Respondents' Responses					Conclusion	
		SS	S	C	TS	STS	Mean Score	Interpretation
8	I believe that M-Din is safe and trustworthy for transactions.	236 78,7%	57 19,0%	4 1,3%	2 0,7%	1 0,3%	4,75	Strongly agree
9	My trust in the security of the M-Din app makes me more likely to use it.	223 74,3%	67 22,3%	8 2,7%	1 0,3%	1 0,3%	4,70	Strongly agree
Y.5 Intention Based on Trust							4,73	Strongly agree

Data processing results, 2025

The Trust-Based Intention indicator reflects how users' trust in M-Din's security and reliability influences their intention to continue using the app. Both items received high average scores, categorized as Strongly agree. The item "I believe M-Din is secure and trustworthy for financial transactions" scored 4.75, with 78.7% of respondents strongly agreeing, one of the highest scores among all BI items. This highlights the importance of perceived security in reinforcing user loyalty. The second item, "My trust in M-Din's security increases my likelihood of using it," scored 4.70, with 74.3% strongly agreeing. The overall average for this indicator is 4.73, confirming that strong trust in system security is a key driver of sustained behavioral intention.

Table 15. Overview of Overall Behavioral Intention.

Indikator	Jumlah Item	Mean Score	Interpretation
Y.1 Intention to Continue Using Services	2	4,74	Strongly agree
Y.2 Recommendations to Others	2	4,73	Strongly agree
Y.3 Future Use Plans	2	4,68	Strongly agree
Y.4 Integration with Daily Habits	1	4,71	Strongly agree
Y.5 Trust-Based Intentions	2	4,73	Strongly agree
Y. Behavioral Intention (BI)	9	4,72	Strongly agree

Data processing results, 2025

Table 15 presents a summary of the average scores for the five indicators of Behavioral Intention (BI): continued usage intention, willingness to recommend, future usage plan, integration into daily routine, and trust-based intention. The overall BI score is 4.72, classified as Strongly agree. All five indicators received high ratings, with the highest score in continued usage intention (4.74) and the lowest in future usage plan (4.68), yet still within the "Strongly agree" range. These findings indicate that most users are not only willing to keep using M-Din but have already integrated it into their daily habits,

trust its security, and are eager to recommend it to others. This consistent and strong behavioral intention supports the predictions of the Technology Adoption Model (TAM), demonstrating that positive perceptions of ease of use and usefulness lead to sustained technology adoption.

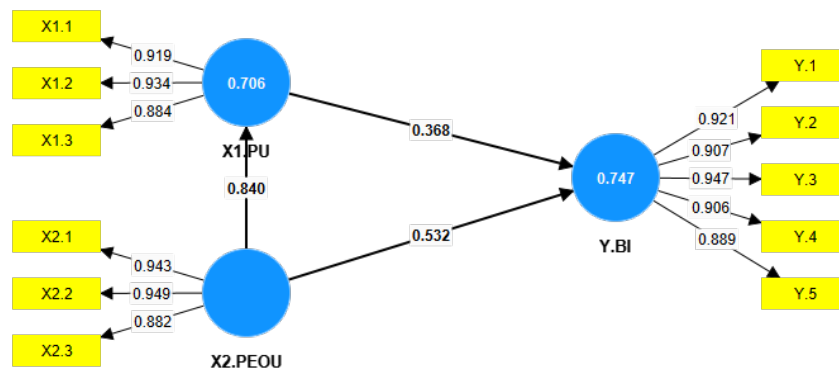


Fig. 2. Results of Structural Analysis of the Research Model with SmartPLS 4 (Outer Loading & Path Coefficient)

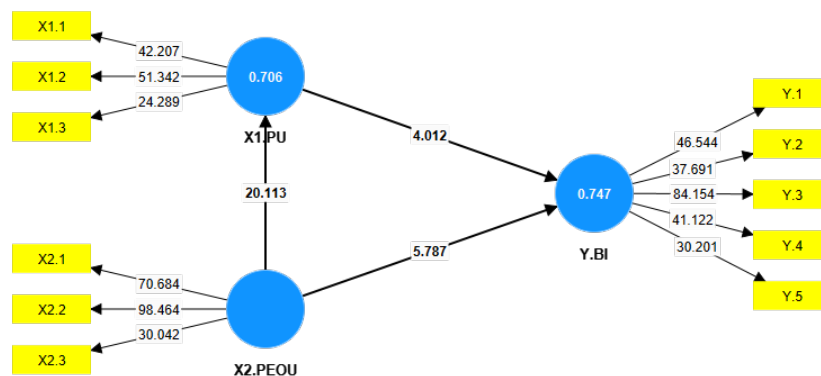


Fig. 3. Results of Structural Analysis of the Research Model with SmartPLS 4 (t-values)

The SRMR value for both the saturated and estimated models is 0.041, which is well below the accepted threshold of 0.08. This indicates a strong model fit between the empirical data and the proposed theoretical structure. Therefore, the structural model examining the effects of PEOU and PU on BI demonstrates excellent goodness of fit.

Table 16. Convergent Validity Evaluation (Outer Loading).

Indicator	Outer Loading	Description
X1.1	0,919	Valid
X1.2	0,934	Valid
X1.3	0,884	Valid
X2.1	0,943	Valid
X2.2	0,949	Valid
X2.3	0,882	Valid
Y.1	0,921	Valid
Y.2	0,907	Valid
Y.3	0,947	Valid
Y.4	0,906	Valid
Y.5	0,889	Valid

Data processing results, 2025

Based on the outer loading analysis, all indicators in this study scored above the 0.70 threshold, confirming strong indicator validity. For Perceived Usefulness (PU), indicators X1.1 to X1.3 recorded loadings of 0.919, 0.934, and 0.884, respectively. The Perceived Ease of Use (PEOU) indicators, X2.1 to

X2.3, ranged from 0.882 to 0.949, indicating strong representation of the construct. Similarly, Behavioral Intention (BI) indicators Y1 to Y5 showed loadings between 0.889 and 0.947, with the highest loading found in Y3 (0.947), reflecting the strong role of future usage plans in explaining user intention. These results confirm that all indicators demonstrate excellent convergent validity and are suitable for further model evaluation.

Table 17. Convergent Validity Evaluation (AVE).

Variables Latent	Average Variance Extracted (AVE)
X1.PU	0,833
X2.PEOU	0,856
Y.BI	0,836

Data processing results, 2025

Table 4.17 presents the AVE values, which assess the degree to which indicators represent their latent constructs. All variables exceeded the minimum AVE threshold of 0.50. Perceived Usefulness (X1) had an AVE of 0.833, Perceived Ease of Use (X2) scored 0.856, and Behavioral Intention (Y) reached 0.836. These values indicate that over 80% of indicator variance is explained by their respective constructs. Therefore, all constructs in this model meet the criteria for convergent validity and are suitable for further reliability and discriminant validity testing.

Table 18. Discriminant Validity Evaluation (Cross Loading).

Indicator	X1.PU	X2.PEOU	Y.BI
X1.1	0,919	0,772	0,761
X1.2	0,934	0,762	0,744
X1.3	0,884	0,766	0,726
X2.1	0,770	0,943	0,803
X2.2	0,780	0,949	0,800
X2.3	0,783	0,882	0,730
Y.1	0,769	0,767	0,921
Y.2	0,731	0,782	0,907
Y.3	0,759	0,772	0,947
Y.4	0,710	0,745	0,906
Y.5	0,753	0,778	0,889

Data processing results, 2025

Based on Table 18, all indicators meet the cross-loading criteria, with each showing the highest loading on its intended construct. For example, indicator X1.1 loaded highest on Perceived Usefulness (X1) at 0.919, compared to 0.772 on Perceived Ease of Use (X2) and 0.761 on Behavioral Intention (Y). Similarly, indicator X2.2 had the strongest loading on X2 (0.949), higher than on X1 (0.780) and Y (0.800). Indicator Y3 showed the highest loading on Y (0.947), compared to X1 (0.759) and X2 (0.772). This consistent pattern confirms that each indicator distinctly measures its respective construct, with no significant overlap. Therefore, the model satisfies discriminant validity based on cross-loading analysis.

Table 19. Discriminant Validity Evaluation (HTMT).

Variables Latent	X1.PU	X2.PEOU	Y.BI
X1.PU			
X2.PEOU	0,927		
Y.BI	0,881	0,902	

Data processing results, 2025

Discriminant validity was further tested using the HTMT. According to Henseler et al. (2015), HTMT values should be below 0.90 for strict validity. The results show that the HTMT between X2 (PEOU) and X1 (PU) is 0.927, and between Y (BI) and X2 is 0.902, both slightly above the recommended threshold. Meanwhile, the HTMT between Y and X1 is 0.881, which remains within acceptable limits. Despite minor threshold violations, these values are not considered critical because: (1) the excess is minimal, (2) cross-loading results already demonstrated good discriminant validity, and (3) strong correlations are common in behavioral models like TAM due to interrelated constructs. Thus, the HTMT results still support acceptable discriminant validity for the model.

Table 20. Discriminant Validity Evaluation (Fornell-Larcker Criterion).

	X1.PU	X2.PEOU	Y.BI
X1.PU	0,913		
X2.PEOU	0,840	0,925	
Y.BI	0,815	0,841	0,914

Data processing results, 2025

Since all diagonal values are higher than the correlations between constructs in their respective rows and columns, the model meets the Fornell-Larcker criterion for discriminant validity. This confirms that each construct, PU, PEOU, and BI, is conceptually distinct and not statistically overlapping. Thus, the constructs are accurately measured and clearly differentiated from one another.

Table 21. Construct Reliability Evaluation.

Variables Latent	Cronbach's alpha	Composite reliability (rho_a)	Composite reliability (rho_c)
X1.PU	0,899	0,900	0,937
X2.PEOU	0,915	0,916	0,947
Y.BI	0,951	0,951	0,962

Data processing results, 2025

Construct reliability evaluates the internal consistency of indicators within a latent variable. Two key metrics used are Cronbach's Alpha and Composite Reliability (CR), with a threshold of ≥ 0.70 indicating strong reliability. Based on Table 21, all three constructs show excellent reliability:

- PU (X1) has a Cronbach's Alpha of 0.899 and a CR of 0.937.
- PEOU (X2) scores 0.915 for Alpha and 0.947 for CR.
- BI (Y) records the highest values with an Alpha of 0.951 and CR of 0.962.

These values far exceed the minimum standard and indicate high stability and consistency of measurement. Therefore, all constructs in the model are considered highly reliable and ready for structural model (inner model) testing.

Table 22. R-Square (R^2) Analysis.

Variables Latent Dependent	R-square	R-square adjusted
X1.PU	0,706	0,705
Y.BI	0,747	0,746

Data processing results, 2025

Based on Table 22, the R-Square value for Behavioral Intention (Y.BI) is 0.747, with an adjusted R-Square of 0.746. This means that 74.7% of the variance in users' behavioral intention to use M-Din can be explained by the two independent variables: PU and PEOU. According to Chin (1998), this value falls

into the “strong” category (>0.67), indicating that the model has excellent predictive power for user behavioral intention.

Table 23. f^2 (Effect Size) Analysis.

	f^2
X1.PU $\rightarrow$ Y.BI	0,157
X2.PEOU $\rightarrow$ X1.PU	2,404
X2.PEOU $\rightarrow$ Y.BI	0,330

Data processing results, 2025

The effect size (f^2) analysis reveals the relative contribution of each independent variable in the structural model. The path from Perceived Usefulness (PU) to Behavioral Intention (BI) shows a medium effect ($f^2 = 0.157$), indicating that perceived usefulness has a meaningful impact on user intention. The path from PEOU to PU demonstrates a very large effect ($f^2 = 2.404$), confirming that ease of use strongly shapes perceived usefulness, consistent with TAM theory. Additionally, the direct path from PEOU to BI has a moderate-to-large effect size ($f^2 = 0.330$), suggesting that ease of use significantly influences behavioral intention both directly and indirectly. These results highlight PEOU as the most influential variable in the model.

Table 24. Path Coefficient Analysis and Hypothesis Testing.

Type of Influence	Hypothesis	Original sample (O)	Sample mean (M)	Standard deviation (STDEV)	T statistics (O/STDEV)	P values
Direct	X2.PEOU $\rightarrow$ Y.BI	0,532	0,530	0,092	5,787	$< 0,001$
	X1.PU $\rightarrow$ Y.BI	0,368	0,369	0,092	4,012	$< 0,001$
	X2.PEOU $\rightarrow$ X1.PU	0,840	0,834	0,042	20,113	$< 0,001$
Mediasi	X2.PEOU $\rightarrow$ X1.PU $\rightarrow$ Y.BI	0,309	0,308	0,081	3,830	$< 0,001$

Data processing results, 2025

The hypothesis testing results show that all proposed relationships in the model are statistically supported. First, PEOU has a significant positive effect on BI, with a path coefficient of 0.532, t-value of 5.787, and p-value < 0.001 . This confirms that ease of use directly increases users' intention to continue using M-Din. Second, PU also significantly influences BI ($\beta = 0.368$, $t = 4.012$, $p < 0.001$), indicating that users who perceive M-Din as useful are more likely to use it consistently.

Third, PEOU has a strong positive effect on PU ($\beta = 0.840$, $t = 20.113$, $p < 0.001$), meaning that ease of use enhances the perceived usefulness of the app. Lastly, the indirect effect of PEOU on BI through PU is also significant ($\beta = 0.309$, $t = 3.830$, $p < 0.001$), indicating partial mediation. This shows that PU serves as a key intermediary that strengthens the influence of PEOU on BI.

Table 25. Q^2 Analysis (Predictive Relevance).

Variables Latent Dependent	SSO	SSE	$Q^2 (=1-SSE/SSO)$
X1.PU	900	390,077	0,567
Y.BI	1500	579,437	0,614

Data processing results, 2025

Based on Table 25, the Q^2 value for Perceived Usefulness (PU) is 0.567, and for Behavioral Intention (BI) is 0.614. Both values exceed the 0.35 threshold, indicating strong predictive relevance according to Hair et al. (2017). These results confirm that the structural model has high predictive power in explaining both PU and BI. The model is capable not only of capturing the relationships among variables but also of accurately predicting new data within the context of mobile banking adoption.

Table 26 SRMR Analysis.

	Saturated model	Estimated model
SRMR	0,041	0,041
Data processing results, 2025		

The SRMR value for both the saturated and estimated models is 0.041, which is well below the accepted threshold of 0.08. This indicates a strong model fit between the empirical data and the proposed theoretical structure. Therefore, the structural model examining the effects of PEOU and PU on BI demonstrates excellent goodness of fit.

DISCUSSION

This study confirms that both Perceived Ease of Use (PEOU) and Perceived Usefulness (PU) significantly influence users' Behavioral Intention (BI) to adopt and continue using the M-Din mobile banking application. The findings are aligned with the Technology Acceptance Model (TAM) proposed by Davis (1989), which emphasizes the importance of ease and usefulness as primary drivers of technology adoption.

The direct effect of PEOU on BI shows a path coefficient of 0.532 with a t-statistic of 5.787 and a p-value below 0.001. This statistically significant relationship indicates that when users find M-Din easy to operate, their intention to keep using it becomes stronger. Prior studies such as those by Venkatesh and Davis (2000), Chitungo and Munongo (2013), and Vuong et al. (2019) have also demonstrated that ease of use directly supports users' adoption decisions in mobile banking contexts. The descriptive findings support this result, with PEOU scoring 4.71 on average. High scores in interface clarity (4.75), learning simplicity (4.73), and transaction efficiency (4.64) indicate that users experience M-Din as an application that is both intuitive and dependable.

The influence of PU on BI is also statistically significant, with a coefficient of 0.368, a t-statistic of 4.012, and a p-value below 0.001. These values demonstrate that users who perceive the application as beneficial are more likely to use it consistently. Research by Wang et al. (2003), Rahman et al. (2018), and Kurniati (2023) emphasizes a similar point, that perceived usefulness plays a critical role not only in initial adoption but also in long-term technology use. The average PU score of 4.77 reflects that users recognize M-Din as a valuable tool. Indicators such as time efficiency (4.78), productivity enhancement (4.76), and superiority over conventional banking methods (4.77) show that users associate M-Din with clear functional advantages.

A strong and significant relationship was also found between PEOU and PU, with a path coefficient of 0.840 and a t-statistic of 20.113. These results imply that the easier users find the system to use, the more likely they are to perceive it as useful. The connection between ease and usefulness has been consistently reported in TAM literature. Venkatesh and Davis (2000), along with Alalwan et al. (2019), highlight that smooth user experiences shape perceptions of value, especially when technology replaces traditional banking interactions. Within this study, the high PEOU score (4.71) is reflected in the equally strong PU score (4.77), confirming this pattern.

An indirect effect of PEOU on BI through PU was also observed with a coefficient of 0.309, a t-statistic of 3.830, and a p-value under 0.001. These values indicate that PU partially mediates the relationship between PEOU and BI. The data suggests that ease of use does not only generate a direct intention to use, but also enhances perceived usefulness, which in turn reinforces behavioral intention. This mediation pathway supports the structural logic of TAM, where perceived value emerges from user-friendly experiences and becomes a driving factor in adoption behavior.

Descriptive results reinforce these conclusions. PEOU received consistently strong ratings across interface, learning, and transaction dimensions. PU scored highly in all areas including efficiency and comparative advantage, and BI reached 4.72 overall, reflecting user loyalty, daily integration, and

willingness to recommend. The model's high explanatory power ($R^2 = 0.747$) and excellent fit (SRMR = 0.041) further confirm the reliability of these relationships.

This study provides practical insights for Bank Muamalat. Improving interface design, simplifying key processes, and enhancing feature utility are critical strategies for strengthening user retention and digital engagement. Sustaining positive user perceptions will be essential for encouraging long-term behavioral commitment in an increasingly digital financial environment.

CONCLUSION

The present study confirms that Perceived Ease of Use (PEOU) and Perceived Usefulness (PU) both exert significant positive effects on users' Behavioral Intention (BI) to adopt and continue using the M-Din mobile banking application. PEOU not only directly influences BI but also enhances PU, which in turn partially mediates the impact of PEOU on BI. These findings validate the core propositions of the Technology Acceptance Model (TAM) within the specific context of Sharia-compliant mobile banking in West Java, demonstrating that ease of use and perceived utility remain fundamental drivers of sustained user engagement.

This research contributes theoretically by reinforcing TAM's applicability in the emerging field of Islamic digital finance management. By isolating PU and PEOU without adding external constructs, such as risk, compatibility, or spiritual motivation, it provides clarity on the pure effects of these central variables. The study also fills a geographic gap by focusing on Bank Muamalat's M-Din users in West Java, offering empirical evidence that strengthens the generalizability of TAM across culturally and institutionally distinct settings.

For practitioners, the results suggest several actionable strategies. Banks should prioritize intuitive interface design, streamline transaction flows to reduce completion time, and enhance in-app guidance through interactive tutorials or chat support. Highlighting high-value features, such as 24/7 access, digital account opening, and QRIS payments, via targeted digital campaigns and user testimonials can reinforce perceived usefulness. Onboarding assistance through in-branch or online walkthroughs will further lower barriers to initial adoption and foster long-term loyalty.

Future research should build on these insights by employing qualitative or mixed-method approaches to capture deeper user experiences and contextual nuances in Sharia mobile banking. Comparative studies across different regions, demographic segments, or income groups could uncover how cultural and economic factors shape technology acceptance. Additionally, integrating variables such as trust, perceived risk, or faith-based motivations may offer a more comprehensive understanding of adoption dynamics in Islamic financial services.

ACKNOWLEDGEMENT

The preferred spelling of the word "acknowledgment" in America is without an "e" after the "g." Avoid the stilted expression "one of us (R. B. G.) thanks ...". Instead, try "R. B. G. thanks...". Put sponsor acknowledgments in the unnumbered footnote on the first page.

REFERENCES

- Alalwan, A. A., Dwivedi, Y. K., Rana, N. P., & Williams, M. D. (2018). Examining factors influencing Jordanian customers' intentions and adoption of Internet banking: Extending UTAUT2 with risk. *Journal of Retailing and Consumer Services*, 40, 125–138.
- Ahn, J., & Back, K. J. (2019). A comprehensive analysis: Perception, innovativeness, and mobile banking usage behavior. *Journal of Hospitality and Tourism Technology*, 10(2), 169–188.
- Arikunto, S. (2006). *Prosedur penelitian: Suatu pengantar praktik*. Rineka Cipta.

- Belianti, A., Rachmawati, I., & Nugroho, W. (2023). Penerapan Technology Acceptance Model pada perilaku konsumen mobile banking di Surabaya. *Jurnal Manajemen dan Kewirausahaan*, 25(2), 90–101.
- Caroline, C. C., & Hastuti, T. D. (2021). Analisis faktor-faktor yang mempengaruhi minat nasabah menggunakan M-banking berdasarkan teori TAM. *Jurnal KEUNIS (Keuangan dan Bisnis)*, 9(2), 110–120.
- Cheah, C. M., Teo, A. C., Sim, J. J., Oon, K. H., & Tan, B. I. (2011). Factors affecting Malaysian mobile banking adoption: An empirical analysis. *International Journal of Network and Mobile Technologies*, 2(3), 149–160.
- Chitungo, S. K., & Munongo, S. (2013). Extending the Technology Acceptance Model to mobile banking adoption in rural Zimbabwe. *Journal of Business Administration and Education*, 3(1), 51–79.
- Febrian, E., Nursiani, N., & Putri, R. S. (2022). Behavioral intention toward mobile banking in Indonesia: An extended TAM approach. *Jurnal Manajemen dan Bisnis*, 11(1), 45–60.
- Gupta, A., Arora, N., & Jain, D. (2020). Examining mobile banking adoption in India using extended TAM. *Journal of Financial Services Marketing*, 25, 86–96.
- Hanafizadeh, P., Keating, B. W., & Khedmatgozar, H. R. (2014). A systematic review of Internet banking adoption. *Telematics and Informatics*, 31(3), 492–510.
- Kurniawan, D., Hidayat, A. A., & Rahmawati, L. (2022). Peran PU dalam meningkatkan loyalitas pengguna mobile banking [Internal report]. Bank Muamalat Indonesia.
- Liébana-Cabanillas, F., Marinković, V., & Kalinić, Z. (2017). A SEM-neural network approach for predicting antecedents of m-commerce acceptance. *International Journal of Information Management*, 37(2), 14–24.
- Lin, H.-F., Wang, Y.-S., & Wang, Y.-M. (2020). Understanding digital banking adoption during the COVID-19 pandemic: An integrated model. *Information Systems Frontiers*, 22(5), 1355–1373.
- Long, Y., Khalifa, M., & Shen, K. N. (2016). Explaining user adoption of mobile banking: The roles of trust, self-efficacy, and technology anxiety. *Electronic Commerce Research and Applications*, 17, 85–100.
- Makanyeza, C. (2017). Determinants of consumers' intention to adopt mobile banking services in Zimbabwe. *International Journal of Bank Marketing*, 35(6), 997–1017.
- Najiba, N., & Fahma, F. (2020). Pengaruh persepsi kemudahan penggunaan dan persepsi manfaat terhadap minat penggunaan mobile banking. *Jurnal Riset Ekonomi dan Bisnis*, 13(1), 39–47.
- Nel, J., & Boshoff, C. (2023). Understanding m-banking adoption in developing countries: An extended TAM perspective. *South African Journal of Business Management*, 54(1), Article a3752.
- Purwanto, A., & Loisa, R. (2020). Pengaruh Technology Acceptance Model terhadap minat penggunaan mobile banking BRI Syariah di Malang. *Jurnal Ekonomi dan Bisnis Islam*, 5(1), 13–22.
- Setiawan, B., Wibowo, A., & Saputra, H. (2023). Analisis Technology Acceptance Model terhadap perilaku penggunaan mobile banking di Surakarta. *Jurnal Ekonomi dan Bisnis*, 16(1), 77–89.
- Sinaga, D. (2004). *Statistika dasar*. EGC.
- Sitohang, L., & Hudi, I. (2023). Penerapan M-Banking dalam meningkatkan jasa layanan perbankan di Bank Rakyat Indonesia Kantor Cabang Pekanbaru Sudirman. *Jurnal Akuntansi AKTIVA*, 4(2), 134–145.
- Sugiyono. (2014). *Metode penelitian kuantitatif, kualitatif, dan R&D*. Alfabeta.
- Venkatesh, V., & Davis, F. D. (2000). A theoretical extension of the Technology Acceptance Model: Four longitudinal field studies. *Management Science*, 46(2), 186–204.
- Verawati, L., Putra, R., & Amanda, S. (2024). Intention to use mobile banking application: Empirical evidence from Indonesia. *The International Journal of Business Review*, 17(1), 1–15.

