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Determinants of Behavioral Intention and Use Behavior in Islamic Mobile Banking Adoption

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ABSTRACT

The rapid growth of digital banking has encouraged Islamic banks to improve mobile banking services, yet the factors driving users' intention and actual use remain inconsistent across technology adoption studies. This study aims to analyze the determinants of behavioral intention and use behavior in adopting Bank BCA Syariah mobile banking by extending the Unified Theory of Acceptance and Use of Technology (UTAUT) with trust and application quality. A quantitative cross-sectional design was applied using survey data from 139 active BCA Syariah mobile banking users. The data were analyzed using Structural Equation Modeling-Partial Least Squares (SEM-PLS) through SmartPLS. The results show that performance expectancy, effort expectancy, social influence, and trust do not significantly affect behavioral intention, with p-values above 0.05. Application quality has a positive and significant effect on behavioral intention ($b = 0.406$, $p = 0.009$), while facilitating conditions ($b = 0.429$, $p < 0.001$) and behavioral intention ($b = 0.410$, $p < 0.001$) significantly influence use behavior. Behavioral intention also partially mediates the relationship between application quality and use behavior. These findings imply that Islamic mobile banking adoption is driven mainly by application quality and facilitating conditions rather than traditional perception-based adoption factors.

Keywords: Application Quality; Behavioral Intention; Facilitating Conditions; Islamic Mobile Banking; Use Behavior

JEL Classification: G21; G28; O33; M15

INTRODUCTION

The rapid development of digital technologies has fundamentally transformed how consumers access financial services. In Indonesia, this transformation is reflected in the continued expansion of digital banking transactions. In 2023, the total value of digital banking transactions reached IDR 58,478.24 trillion, representing a 13.48% year-over-year increase and indicating the growing role of digital channels in the national financial ecosystem (Bank Indonesia [BI], 2024; Dinas Komunikasi dan Informatika Provinsi Kalimantan Timur [Diskominfo Kaltim], 2024). This development is further supported by the expansion of internet access and smartphone adoption. The APJII survey reported that Indonesia had approximately 221.56 million internet users in 2024, equivalent to around 79.5% of the total population, thereby creating substantial opportunities for mobile-based financial services, including mobile banking (Asosiasi Penyelenggara Jasa Internet Indonesia [APJII], 2024).

The growth of digital financial services is also relevant to the Islamic banking sector. Sharia banking statistics show that total Islamic banking assets reached approximately IDR 980.30 trillion by the end of 2024, accompanied by an increase in market share compared to the previous year (Financial Services Authority [*Otoritas Jasa Keuangan*/OJK], 2024a;b). This indicates a favorable environment for the development of Islamic digital banking services. In this context, Bank BCA Syariah has reported increasing digital service adoption through initiatives such as online account opening, IT modernization, transaction security improvement, and mobile banking service development. By mid-2023, BCA Syariah's mobile banking transaction volume increased by approximately 47.6% year-over-year, reaching 2.2 million transactions in June 2023 (BCA Syariah, 2023). These developments suggest that mobile banking has become an increasingly important channel for Islamic banking customers (Wolok & Kango, 2021).

Despite this favorable macro trend, the adoption and continued use of mobile banking among Islamic bank customers are not determined by institutional growth alone. Users' decisions to adopt and use mobile banking are influenced by psychological, social, technical, and trust-related factors. The Unified Theory of Acceptance and Use of Technology (UTAUT) remains one of the most widely used frameworks for explaining technology acceptance, particularly through constructs such as performance expectancy (PE), effort expectancy (EE), social influence (SI), and facilitating conditions (FC) (Venkatesh et al., 2003). However, findings from prior mobile banking and Islamic banking studies remain inconsistent. Some studies show that PE, EE, trust, and user satisfaction are important predictors of mobile banking acceptance and continued use (Fitriati et al., 2024; Geebren et al., 2021; Kaur & Batra, 2023; Muttaqien et al., 2023), while other studies find that conventional UTAUT predictors may become less influential in more mature digital banking contexts (Sari et al., 2024; Sudarsono et al., 2024; Winata et al., 2025). This inconsistency indicates that the explanatory power of UTAUT variables may differ depending on user experience, institutional context, and the specific characteristics of Islamic banking services.

In Islamic mobile banking, adoption is not only a matter of usefulness and ease of use but also relates to trust, security, service quality, and perceptions of Sharia-compliant digital transactions. Trust (TR) is important because users conduct financial transactions in a digital environment involving personal data, transaction security, and institutional credibility (Gefen et al., 2003; Zhou, 2011). Application quality (AQ) is also critical because technical performance, interface reliability, system stability, and ease of navigation directly shape users' experience with mobile banking. This argument is consistent with information system success theory, which emphasizes system quality and information quality as important determinants of user satisfaction and intention to

use (DeLone & McLean, 2003). Recent Islamic and digital banking studies also show that service quality, mobile service quality, information quality, and Sharia-related considerations may strengthen users' evaluation of mobile banking services (Abdurrahman et al., 2025; Abdurrahman et al., 2026; Aulia, 2025; Mulyati et al., 2024; Sulistyowati et al., 2025). Therefore, relying only on the traditional UTAUT model may not fully capture the specific characteristics of Islamic mobile banking adoption.

To address this gap, this study integrates TR and AQ into the UTAUT framework to examine how PE, EE, SI, TR, and AQ influence behavioral intention (BI), and how BI and FC influence use behavior (UB) among Bank BCA Syariah mobile banking users. This study narrows the analysis from macro-level digital banking growth to user-level adoption behavior. While institutional statistics show that digital and Islamic banking services are expanding, such data do not explain why individual customers intend to use or continue using mobile banking applications. Therefore, this research uses primary data from direct users of Bank BCA Syariah's mobile banking application to provide empirical evidence on the factors shaping BI and UB. The study also examines the mediating role of BI in connecting adoption-related factors with actual usage behavior. By doing so, this research contributes to the technology adoption literature by refining the application of UTAUT in the Islamic digital banking context. Practically, the findings are expected to provide useful insights for Bank BCA Syariah and other Islamic banking institutions in improving AQ, strengthening FC, and developing more effective Sharia-based mobile banking services in Indonesia.

LITERATURE REVIEW

Basic Theories

This study integrates the Theory of Planned Behavior (TPB), the UTAUT, the Technology Acceptance Model (TAM), and the Information Systems Success Model to explain mobile banking adoption in the Islamic banking context. TPB explains that actual behavior is primarily shaped by BI, which reflects an individual's motivation and readiness to perform a particular behavior (Ajzen, 1991). In this study, TPB provides the behavioral foundation for understanding how intention connects users' perceptions with actual UB.

UTAUT is used as the main technology acceptance framework because it explains user adoption through PE, EE, SI, FC, BI, and UB (Venkatesh et al., 2003). PE refers to the perceived usefulness of mobile banking in improving transaction efficiency, while EE reflects the perceived ease of using the application. SI captures the influence of important social groups, and FC reflects the availability of technical and organizational support that enables actual system use. These constructs are relevant to mobile banking because adoption depends not only on users' intention but also on practical access, support, and system readiness.

TAM complements UTAUT by emphasizing perceived usefulness and perceived ease of use as central determinants of technology acceptance (Davis, 1989). In this study, TAM is particularly relevant for understanding how AQ influences user evaluation of BCA Syariah mobile banking. AQ reflects the technical and functional characteristics of the application, including reliability, usability, security, interface design, and system performance. This view is also supported by DeLone and McLean (2003), who argue that system quality and information quality are key determinants of user satisfaction and intention to use information systems.

TR is also essential in digital financial services because users conduct transactions involving personal information, account security, and financial risk. Previous studies show that TR influences technology adoption, particularly in online and mobile financial

contexts where uncertainty and perceived risk are high (Gefen et al., 2003; Zhou, 2011). In Islamic mobile banking, TR becomes even more important because users may evaluate not only technical security but also the credibility and Sharia-related reliability of the service. Therefore, integrating TR and AQ into UTAUT provides a more comprehensive framework for analyzing mobile banking adoption in Islamic banking.

The combination of these theories is justified because Islamic mobile banking adoption cannot be fully explained by a single model. TPB explains the intention–behavior pathway, UTAUT explains technology-related adoption factors, TAM highlights usefulness and ease of use, while the Information Systems Success Model strengthens the role of AQ. This integrated framework is consistent with recent studies showing that Islamic mobile banking adoption is shaped by technological, behavioral, trust-based, and Sharia-related factors (Abdurrahman et al., 2025; Abdurrahman et al., 2026; Fitriati et al., 2024; Muttaqien et al., 2023).

Hypotheses Development

PE and BI

This study examines PE, EE, SI, TR, AQ, and FC as predictors of mobile banking adoption, with BI as the mediating variable and UB as the dependent variable. PE reflects the extent to which users believe that BCA Syariah mobile banking improves the effectiveness and efficiency of financial transactions. In digital banking, users are more likely to intend to use a service when they perceive that it helps them complete transactions faster, more conveniently, and more productively. Prior UTAUT studies identify PE as one of the strongest predictors of BI (Tamilmani et al., 2021; Venkatesh et al., 2003). However, recent evidence suggests that the effect of PE may vary in post-adoption contexts, particularly when users are already familiar with mobile banking. Therefore, this study re-examines the effect of PE on BI among active BCA Syariah mobile banking users.

H1: PE has a positive effect on BI.

EE and BI

EE refers to the degree to which users perceive mobile banking as easy to learn and operate. Applications that are simple, clear, and convenient are more likely to encourage BI because they reduce users' cognitive and technical burden. Previous studies confirm that EE can increase intention to adopt mobile banking, particularly when users are still evaluating whether the system is easy to use (Fitriati et al., 2024; Venkatesh et al., 2003). However, as users gain experience, ease of use may become a basic expectation rather than a decisive factor. Thus, this study tests whether EE remains relevant in explaining BI among active users.

H2: EE has a positive effect on BI.

SI and BI

SI refers to the extent to which users perceive that important people around them, such as family, friends, colleagues, or community members, support the use of mobile banking. In the Islamic banking context, social and cultural norms may influence users' decisions because financial behavior can be shaped by religious values and community expectations (Yussaivia et al., 2021). Nevertheless, as mobile banking becomes more common, users may rely more on personal experience than social approval. Recent evidence from Sudarsono et al. (2024) also shows that SI may not significantly influence mobile banking intention among Indonesian Muslim users, indicating that its effect may depend on user maturity and adoption context.

H3: SI has a positive effect on BI.

TR and BI

TR refers to users' confidence in the reliability, security, credibility, and integrity of mobile banking services. In digital banking, TR reduces perceived risk and encourages users to conduct transactions through online platforms (Gefen et al., 2003; Zhou, 2011). TR is particularly relevant in Islamic banking because customers may evaluate both transaction security and the perceived credibility of Sharia-compliant services. Previous research shows that TR remains an important factor in mobile banking adoption, although its effect may vary depending on institutional credibility, user experience, and perceived risk (Geebren et al., 2021; Lim et al., 2024). Therefore, this study examines whether TR influences BI among BCA Syariah mobile banking users.

H4: TR has a positive effect on BI.

AQ and BI

AQ refers to the overall quality of the mobile banking application, including system reliability, interface design, transaction security, responsiveness, usability, and technical performance. Unlike PE and EE, which focus on users' perceptions of usefulness and ease, AQ reflects the concrete features of the application experienced directly by users. High AQ can strengthen user satisfaction, perceived usefulness, and intention to continue using the service (DeLone & McLean, 2003; Kaur & Batra, 2023; Muttaqien et al., 2023). In Islamic mobile banking, AQ is also relevant because users expect a reliable and secure system for conducting financial transactions. Recent studies further show that service quality, information quality, and Sharia-related service considerations contribute to Islamic mobile banking adoption and satisfaction (Abdurrahman et al., 2026; Aulia, 2025; Mulyati et al., 2024; Sulistyowati et al., 2025). Thus, AQ is expected to influence BI.

H5: AQ has a positive effect on BI.

FC and UB

FC refers to users' perception that adequate resources, infrastructure, and support are available to enable mobile banking use. In UTAUT, FC is positioned as a direct determinant of UB because actual system use depends not only on intention but also on practical support such as device compatibility, internet access, customer assistance, and system availability (Venkatesh et al., 2003). In Islamic mobile banking, FC may also include access to service support that can address technical and Sharia-related concerns. Therefore, when users perceive sufficient facilitating support, they are more likely to use mobile banking actively.

H6: FC has a positive effect on UB.

BI and UB

BI represents users' intention or willingness to use BCA Syariah mobile banking. TPB, TAM, and UTAUT consistently position BI as a key predictor of actual behavior because users with stronger intention are more likely to translate their motivation into real system use (Ajzen, 1991; Davis, 1989; Venkatesh et al., 2003). In mobile banking, BI reflects users' readiness to continue using the application for financial transactions. Therefore, BI is expected to influence UB.

H7: BI has a positive effect on UB.

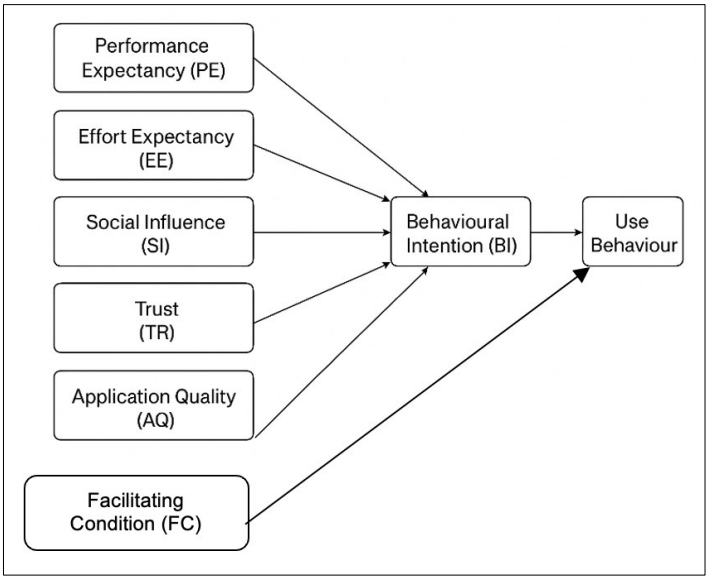
In addition to the direct hypotheses, this study examines the indirect effects of PE, EE, SI, TR, and AQ on UB through BI. This analysis is grounded in TPB and UTAUT, which explain that users' perceptions of technology first shape intention, and intention subsequently influences actual use (Ajzen, 1991; Venkatesh et al., 2003). Therefore, the mediation analysis is conducted to determine whether BI functions as an indirect pathway between the antecedent variables and UB.

Conceptual Framework

Based on the theoretical and empirical arguments above, this study proposes a conceptual framework in which PE, EE, SI, TR, and AQ influence BI, while BI and FC influence UB. PE, EE, and SI represent the core UTAUT predictors of intention; TR captures users' confidence in the security and credibility of Islamic mobile banking; and AQ reflects the technical and service quality of the application. BI functions as the mediating variable that links users' perceptions to actual usage, while FC directly supports UB by providing the necessary resources and infrastructure for mobile banking use.

The conceptual framework in Figure 1 is adopted from TPB, TAM, and UTAUT and is adapted to the Islamic mobile banking context by incorporating TR and AQ. Unlike the original UTAUT model, which includes moderators such as gender, age, experience, and voluntariness, this study focuses on direct relationships because the respondents are active users of BCA Syariah mobile banking. The framework, therefore, provides a focused model for examining how technical, social, trust-related, and quality-related factors shape mobile banking intention and actual use.

Figure 1. Theoretical Framework



Source: Adopted from Ajzen (1991), Davis (1989), and Venkatesh et al. (2003)

RESEARCH METHOD

Research Design

This study employed a quantitative cross-sectional design to examine the factors influencing mobile banking adoption among Bank BCA Syariah customers. A cross-sectional design was considered appropriate because the study aimed to test the relationships among PE, EE, SI, TR, AQ, FC, BI, and UB at a specific point in time. The quantitative approach was also suitable for testing the proposed technology adoption

model using survey-based data and Structural Equation Modeling-Partial Least Squares (SEM-PLS).

Population and Sample

The target population consisted of Bank BCA Syariah customers who actively used the bank's mobile banking application. Since publicly available information on the exact number of active mobile banking users was not available, this study applied purposive sampling. This technique was appropriate because respondents had to meet specific criteria relevant to the research objective. To be included in the study, respondents were required to be at least 18 years old, have an active Bank BCA Syariah account for at least three months, and have used the BCA Syariah mobile banking application at least once in the past month. These criteria ensured that respondents had sufficient experience to evaluate the application and provide relevant responses.

A total of 139 responses were collected and used in the final analysis. The sample size was considered adequate for SEM-PLS analysis. Hair et al. (2021) suggest that SEM-PLS can be applied with relatively moderate sample sizes, particularly when the model is prediction-oriented and involves several latent variables. The achieved sample also exceeded the minimum rule of thumb of ten times the largest number of structural paths directed at an endogenous construct. Therefore, the final sample was considered sufficient for testing the proposed model.

Research Instrument and Measurement

Data were collected using a structured questionnaire consisting of two main sections. The first section collected respondents' demographic information, including age, gender, education level, marital status, occupation, monthly income, domicile, duration of mobile banking use, and frequency of use. The second section measured the research constructs using a five-point Likert scale ranging from 1 = strongly disagree to 5 = strongly agree.

All measurement items were adapted from established and validated studies to strengthen content validity. PE, EE, SI, FC, BI, and UB were adapted from the UTAUT developed by Venkatesh et al. (2003). TR was adapted from trust-related technology adoption studies by McKnight et al. (2002) and Zhou (2011). AQ was adapted from the TAM and the Information Systems Success Model, particularly Davis (1989) and DeLone & McLean (2003). In total, the questionnaire consisted of 24 measurement items: three items for PE, three items for EE, three items for SI, four items for TR, four items for AQ, three items for FC, three items for BI, and three items for UB.

The items were adjusted to fit the context of BCA Syariah mobile banking by replacing general terms such as "the system" with "BCA Syariah mobile banking." To ensure linguistic accuracy, the questionnaire was translated into Bahasa Indonesia using a back-translation procedure. A pilot test involving 30 BCA Syariah mobile banking users was conducted to assess the clarity and comprehensibility of the questionnaire. The pilot test indicated that the items were understandable and suitable for the main data collection.

Data Collection Procedure

Primary data were collected through an online survey using Google Forms. The survey link was distributed through WhatsApp, Instagram, and email to reach respondents who met the inclusion criteria. Participation was voluntary, and no incentives were provided. At the beginning of the questionnaire, respondents were informed about the purpose of the study, the estimated completion time, their voluntary participation, and their right to withdraw from the survey. The study also assured respondents that their answers would

be treated anonymously and confidentially, and no personally identifiable information was collected.

Data Analysis Technique

The data were analyzed using SPSS version 26 and SmartPLS version 4.0. SPSS was used to conduct descriptive analysis of respondent characteristics, while SmartPLS was used to evaluate the measurement and structural models. SEM-PLS was selected because it is suitable for prediction-oriented research, theory development, and models involving multiple latent variables and mediation testing (Hair et al., 2021).

The analysis was conducted in three stages. First, descriptive statistics were used to summarize the demographic profile of respondents. Second, the measurement model was assessed to evaluate reliability and validity. Indicator reliability was examined through outer loading values, while internal consistency reliability was assessed using Cronbach's alpha and composite reliability. Convergent validity was evaluated using the average variance extracted (AVE), and discriminant validity was assessed using the Fornell-Larcker criterion and heterotrait-monotrait ratio (HTMT). These procedures were conducted to ensure that each construct was measured reliably and was empirically distinct from other constructs.

Third, the structural model was evaluated to test the hypothesized relationships. The analysis examined path coefficients, t-statistics, and p-values obtained through bootstrapping procedures. The coefficient of determination (R^2) was used to assess the explanatory power of the model, while Stone-Geisser's Q^2 value was used to evaluate predictive relevance. The f^2 value was used to assess the effect size of each exogenous construct on the endogenous constructs, following the thresholds recommended by Hair et al. (2021). The mediating role of BI was examined through bootstrapped indirect effects, which allowed the study to determine whether PE, EE, SI, TR, and AQ influenced UB through BI.

To reduce the possibility of common method bias due to the use of single-source survey data, procedural precautions were applied during data collection, including anonymity assurance, voluntary participation, and neutral item wording. In addition, common method bias was assessed statistically using the full collinearity variance inflation factor (VIF) approach. The results indicated that all construct-level values were below the recommended threshold, suggesting that common method bias was not a serious concern in this study.

RESULTS

Respondents' Profiles

Table 1. Respondents Demographic Profile

Characteristics	Category	Frequency (n)	Percentage (%)
Gender	Male	63	45.3
	Female	76	54.7
Age	18-25 years (Gen Z)	14	10.1
	26-41 years (Gen Y)	94	67.6
	42-57 years (Gen X)	30	21.6
	58+ years (Baby Boomers)	1	0.7
Education	High school or equivalent	10	7.2
	Diploma	9	6.5
	Bachelor's degree	109	78.4
	Master's/Doctor's degree	11	7.9

Marital Status	Married	94	67.6
	Single	40	28.8
	Divorced/Widowed	5	3.6
Occupation	Private sector employee	139	100
Monthly Income	Below IDR 5 million	2	1.4
	IDR 5-10 million	90	64.7
	IDR 10-15 million	22	15.8
	IDR 15-20 million	8	5.8
	Above IDR 20 million	17	12.2
Domicile	Jakarta	72	51.8
	Bogor	9	6.5
	Depok	22	15.8
	Tangerang	10	7.2
	Bekasi	25	18
	Others	1	0.7
	Total	139	100

Table 1 presents the demographic profile of the respondents. A total of 139 respondents participated in the study. The sample consisted of 63 male respondents, representing 45.3% of the total sample, and 76 female respondents, representing 54.7%. Based on age, most respondents were from Gen Y, aged 26–41 years, with 94 respondents or 67.6%. This was followed by Gen X, aged 42–57 years, with 30 respondents or 21.6%, Gen Z, aged 18–25 years, with 14 respondents or 10.1%, and Baby Boomers, aged 58 years and above, with 1 respondent or 0.7%.

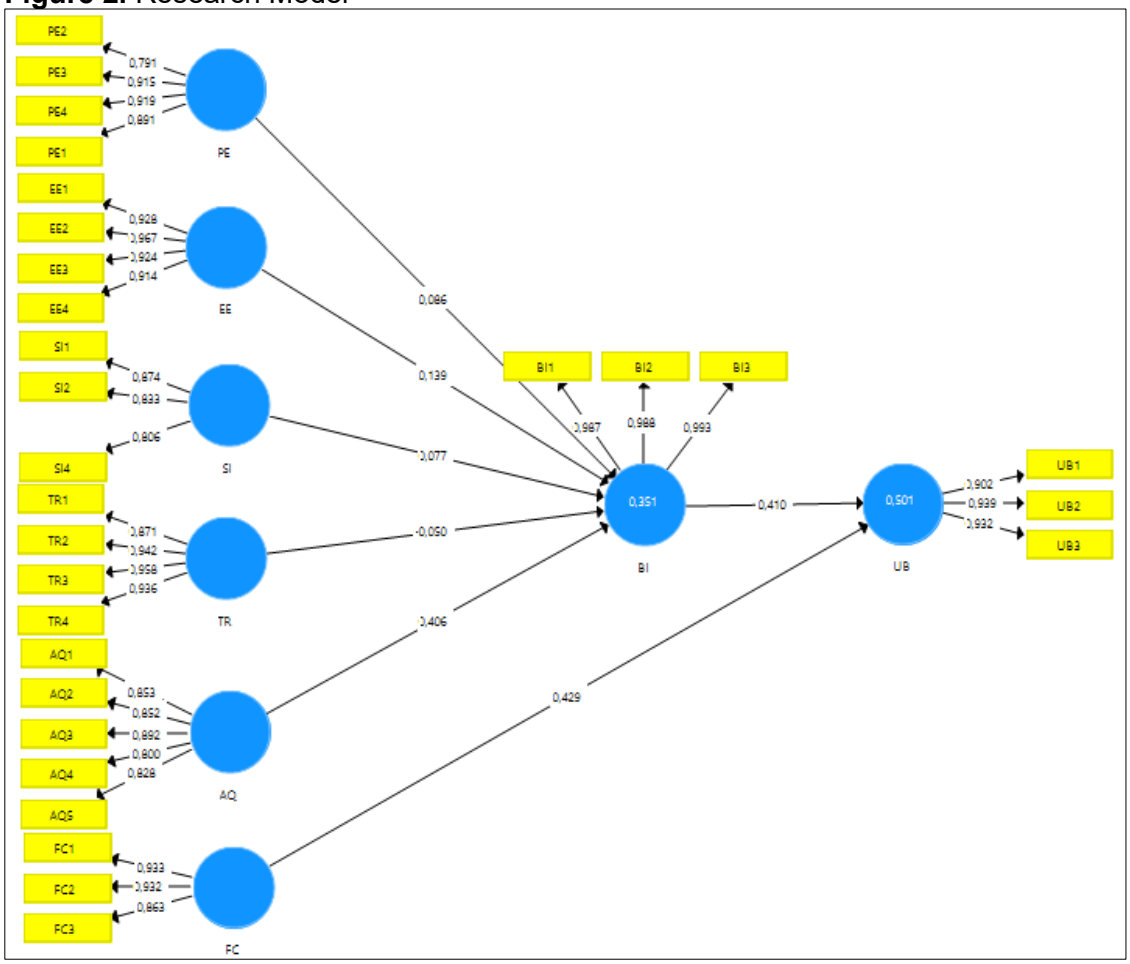
In terms of education, most respondents held a bachelor's degree, with 109 respondents or 78.4%, followed by master's or doctoral degree holders with 11 respondents or 7.9%, high school graduates with 10 respondents or 7.2%, and diploma holders with 9 respondents or 6.5%. Based on marital status, 94 respondents or 67.6% were married, 40 respondents or 28.8% were single, and 5 respondents or 3.6% were divorced or widowed. All respondents were private-sector employees. Most respondents earned IDR 5–10 million per month, accounting for 64.7% of the sample, while the remaining respondents were distributed across other income categories. In terms of domicile, respondents were mainly located in Jakarta and the Greater Jakarta area, with Jakarta representing the largest share at 51.8%. Overall, the respondent profile indicates that the sample mainly represents economically active and educated mobile banking users, which is relevant to the study's focus on active users of BCA Syariah mobile banking.

Measurement Model Assessment

Before testing the structural relationships among the variables, the measurement model was evaluated to ensure that the research constructs were valid and reliable. Figure 2 presents the final research model analyzed using SmartPLS. The model consists of eight latent variables: PE, EE, SI, TR, AQ, FC, BI, and UB. Each latent variable is represented by its respective indicators, and the model illustrates the hypothesized paths among the constructs.

Figure 2 also shows that the measurement and structural model were assessed after removing one invalid indicator, namely TR4. The removal of TR4 was necessary because the indicator did not meet the required loading criterion. After the indicator was removed, the remaining indicators met the minimum loading requirement, allowing the analysis to proceed to construct reliability, convergent validity, discriminant validity, and structural model testing.

Figure 2. Research Model



Construct Reliability and Convergent Validity

Table 2. Construct Reliability and Validity

Variables	Cronbach's Alpha	rho_A	Composite Reliability	AVE
AQ	0.900	0.907	0.926	0.715
BI	0.989	0.99	0.993	0.978
EE	0.951	0.954	0.964	0.871
FC	0.895	0.903	0.935	0.828
PE	0.903	0.915	0.932	0.776
SI	0.798	0.825	0.876	0.703
TR	0.945	0.947	0.961	0.860
UB	0.915	0.928	0.946	0.855

Note: Application Quality (AQ), Behavioral Intention (BI), Effort Expectancy (EE), Facilitating Conditions (FC), Performance Expectancy (PE), Social Influence (SI), Trust (TR), Use Behavior (UB); All indicator loadings were above 0.70 after removing TR4. The AVE for BI (0.978) exceeds 0.50, confirming convergent validity, though the high value suggests potential redundancy among indicators.

Table 2 reports the construct reliability and convergent validity results. All constructs have Cronbach's alpha values above 0.70, ranging from 0.798 for SI to 0.989 for BI. The composite reliability values also exceed the recommended threshold of 0.70, ranging from 0.876 to 0.993. These results indicate that all constructs have adequate internal consistency.

The AVE values for all constructs are also above the recommended threshold of 0.50, ranging from 0.703 to 0.978. This confirms that the indicators explain more than half of the variance in their respective constructs, indicating adequate convergent validity. The BI construct shows particularly high reliability and AVE values, with Cronbach's alpha of 0.989, composite reliability of 0.993, and AVE of 0.978. These values indicate very strong internal consistency; however, they may also suggest close similarity among the BI indicators. Therefore, while BI meets the reliability and convergent validity criteria, the interpretation of mediation involving BI should consider the possibility of indicator redundancy.

Discriminant Validity

Table 3. Fornell-Larcker Criterion

	AQ	BI	EE	FC	PE	SI	TR	UB
AQ	0.845							
BI	0.565	0.989						
EE	0.695	0.509	0.933					
FC	0.669	0.421	0.800	0.910				
PE	0.671	0.483	0.813	0.715	0.881			
SI	0.550	0.426	0.713	0.655	0.649	0.838		
TR	0.760	0.472	0.741	0.718	0.763	0.583	0.927	
UB	0.724	0.591	0.563	0.602	0.612	0.451	0.649	0.925

Note: Application Quality (AQ), Behavioral Intention (BI), Effort Expectancy (EE), Facilitating Conditions (FC), Performance Expectancy (PE), Social Influence (SI), Trust (TR), Use Behavior (UB); Diagonal values (in bold) are the square roots of the AVE. Off-diagonal values are correlations among constructs. For adequate discriminant validity, diagonal values should exceed the corresponding off-diagonal values in the same row and column.

Table 3 presents the Fornell-Larcker criterion used to assess discriminant validity. Discriminant validity is established when the square root of the AVE for each construct is higher than its correlations with other constructs. The diagonal values in Table 3 represent the square root of AVE, while the off-diagonal values represent inter-construct correlations.

The results show that all diagonal values are higher than the corresponding off-diagonal correlations in the same rows and columns. For instance, the square root of AVE for AQ is 0.845, which is higher than its correlations with BI, EE, FC, PE, SI, TR, and UB. Similarly, the square root of AVE for UB is 0.925, which exceeds its correlations with all other constructs. These results indicate that each construct is empirically distinct from the others. Therefore, the measurement model meets the discriminant validity requirement based on the Fornell-Larcker criterion.

Structural Model Assessment

Path Coefficient and Hypothesis Testing

Table 4. Path Coefficient

	Coefficient	Sample Mean	Standard Deviation	t-statistic	p-Values	Result
PE → BI	0.086	0.094	0.136	0.635	0.526	Rejected
EE → BI	0.139	0.134	0.175	0.792	0.428	Rejected
SI → BI	0.077	0.082	0.183	0.42	0.674	Rejected
TR → BI	-0.05	-0.052	0.122	0.412	0.680	Rejected
AQ → BI	0.406	0.415	0.155	2.629	0.009	Accepted
FC → UB	0.429	0.422	0.092	4.667	0.000	Accepted
BI → UB	0.41	0.42	0.102	4.023	0.000	Accepted

Note: Application Quality (AQ), Behavioral Intention (BI), Effort Expectancy (EE), Facilitating Conditions (FC), Performance Expectancy (PE), Social Influence (SI), Trust (TR), Use Behavior (UB).

Table 4 presents the path coefficient results used to determine the acceptance or rejection of the direct hypotheses. The results show that AQ has a positive and significant effect on BI, as indicated by a coefficient of 0.406, a t-statistic of 2.629, and a p-value of 0.009. Therefore, H5 is accepted, meaning that better AQ increases users' intention to use BCA Syariah mobile banking. FC also has a positive and significant effect on UB, with a coefficient of 0.429, a t-statistic of 4.667, and a p-value of 0.000. This confirms that H6 is accepted, indicating that adequate resources, infrastructure, and support encourage actual mobile banking use. In addition, BI significantly influences UB, with a coefficient of 0.410, a t-statistic of 4.023, and a p-value of 0.000; thus, H7 is accepted. This finding confirms that a stronger intention leads to higher actual use of the application.

In contrast, four direct hypotheses are not supported. PE does not significantly affect BI, with a coefficient of 0.086 and a p-value of 0.526, so H1 is rejected. EE also fails to significantly influence BI, as shown by a coefficient of 0.139 and a p-value of 0.428; therefore, H2 is rejected. Similarly, SI has no significant effect on BI, with a coefficient of 0.077 and a p-value of 0.674, leading to the rejection of H3. TR also does not significantly affect BI, with a coefficient of -0.050 and a p-value of 0.680; therefore, H4 is rejected. Overall, Table 4 indicates that users' intention and actual use of BCA Syariah mobile banking are mainly explained by AQ, FC, and BI, while PE, EE, SI, and TR do not serve as significant predictors in this sample.

Indirect Effect and Mediation Analysis

Table 5. Indirect Effects and Mediation Analysis

Indirect Path	Indirect Effect	p-value	Result
AQ → BI → UB	0.166	< 0.05	Partial mediation
EE → BI → UB	0.057	> 0.05	No mediation
PE → BI → UB	0.035	> 0.05	No mediation
SI → BI → UB	0.032	> 0.05	No mediation
TR → BI → UB	-0.021	> 0.05	No mediation

Note: Application Quality (AQ), Behavioral Intention (BI), Effort Expectancy (EE), Facilitating Conditions (FC), Performance Expectancy (PE), Social Influence (SI), Trust (TR), Use Behavior (UB); The p-value for indirect effects is determined by the significance of both component paths (X → BI and BI → UB). For AQ → BI → UB, both component paths are significant ($p < 0.05$). For all other indirect paths, at least one component path is non-significant ($p > 0.05$).

Table 5 reports the indirect effects used to examine whether BI mediates the relationships between PE, EE, SI, TR, AQ, and UB. The results show that only the indirect path from AQ to UB through BI is significant, with an indirect effect of 0.166 and a p-value below 0.05. Since AQ significantly affects BI and BI significantly affects UB, BI is confirmed to partially mediate the relationship between AQ and UB. This means that AQ improves actual mobile banking use not only through users' direct evaluation of the application but also by strengthening their intention to use it.

The other indirect paths are not supported. PE has an indirect effect of 0.035, EE has an indirect effect of 0.057, SI has an indirect effect of 0.032, and TR has an indirect effect of -0.021, with all p-values above 0.05. These results indicate that BI does not mediate the effects of PE, EE, SI, and TR on UB because their direct paths to BI are not statistically significant. Therefore, the findings confirm that the mediating role of BI is limited to the AQ → BI → UB relationship. This finding strengthens the conclusion that

AQ is the only antecedent among the tested BI predictors that contributes to actual mobile banking use through the intention mechanism.

Coefficient of Determination

Table 6. R-Squared

	R Square	Adjusted R Square
BI	0.351	0.326
UB	0.501	0.493

Note: Behavioral Intention (BI), Use Behavior (UB).

Table 6 presents the R-square and adjusted R-square values for BI and UB. The R-square value for BI is 0.351, with an adjusted R-square of 0.326. This means that PE, EE, SI, TR, and AQ collectively explain 32.6% of the variance in BI after adjustment. The result indicates a moderate level of explanatory power for BI, although most of the explained variance is mainly driven by AQ because the other predictors are not statistically significant.

The R-square value for UB is 0.501, with an adjusted R-square of 0.493. This indicates that BI and FC explain 49.3% of the variance in UB after adjustment. The result shows that the model has a stronger explanatory ability for actual use behavior than for BI. This finding is reasonable because both BI and FC significantly influence UB, suggesting that actual use is shaped by both motivational intention and practical enabling conditions.

Predictive Relevance

Table 7. Q-Square

	SSO	SSE	Q^2
AQ	695	695	
BI	417	288.585	0.308
EE	556	556	
FC	417	417	
PE	556	556	
SI	417	417	
TR	556	556	
UB	417	244.684	0.413

Note: Application Quality (AQ), Behavioral Intention (BI), Effort Expectancy (EE), Facilitating Conditions (FC), Performance Expectancy (PE), Social Influence (SI), Trust (TR), Use Behavior (UB)

Table 7 presents Stone-Geisser's Q-square values. The Q-square value for BI is 0.308, while the Q-square value for UB is 0.413. Since both values are greater than zero, the model has predictive relevance for both endogenous constructs. This means that the exogenous variables included in the model have the ability to predict BI and UB.

The Q-square value for UB is higher than that of BI, suggesting that the model has stronger predictive relevance for actual UB than for BI. This is consistent with the R-square results, which also show stronger explanatory power for UB than for BI.

Effect Size

Table 8. Effect Size (f^2)

Relationship	f^2	Effect Size Classification
PE → BI	0.005	No effect (below 0.02)
EE → BI	0.011	No effect (below 0.02)
SI → BI	0.003	No effect (below 0.02)

TR → BI	0.002	No effect (below 0.02)
AQ → BI	0.097	Small effect
FC → UB	0.189	Medium effect
BI → UB	0.172	Medium effect

Note: Application Quality (AQ), Behavioral Intention (BI), Effort Expectancy (EE), Facilitating Conditions (FC), Performance Expectancy (PE), Social Influence (SI), Trust (TR), Use Behavior (UB); According to Hair et al. (2021), f^2 values of 0.02, 0.15, and 0.35 correspond to small, medium, and large effect sizes, respectively. Values below 0.02 indicate no meaningful effect.

Table 8 presents the f^2 values for each structural relationship. The results show that PE, EE, SI, and TR have f^2 values below 0.02, indicating no meaningful effect on BI. Specifically, PE has an f^2 value of 0.005, EE has 0.011, SI has 0.003, and TR has 0.002. These results are consistent with the path coefficient analysis, where all four variables were found to have non-significant effects on BI.

AQ has an f^2 value of 0.097, indicating a small effect on BI. Although the effect size is small, the path coefficient is statistically significant, which means that AQ remains an important predictor of BI. Meanwhile, FC has an f^2 value of 0.189, and BI has an f^2 value of 0.172, both indicating medium effects on UB. These findings show that FC and BI are meaningful predictors of actual mobile banking use.

Overall, the effect size analysis strengthens the structural model findings. AQ is the only statistically significant predictor of BI, while FC and BI have stronger roles in explaining UB. These results confirm that AQ, FC, and BI are the most relevant factors in explaining the adoption and actual use of BCA Syariah mobile banking.

DISCUSSION

PE and BI

The results show that PE does not significantly influence BI; therefore, H1 is rejected. This finding differs from the original UTAUT proposition, which positions PE as one of the strongest predictors of users' intention to adopt technology (Venkatesh et al., 2003). It also contrasts with studies that found perceived usefulness or performance-related benefits to be important in mobile banking adoption (Fitriati et al., 2024; Muttaqien et al., 2023; Tamilmani et al., 2021). However, this result can be understood within the context of digitally experienced users. Since the respondents were active users of BCA Syariah mobile banking, the functional benefits of mobile banking may no longer be a decisive factor in forming intention. For these users, the ability of mobile banking to support financial transactions may already be regarded as a basic expectation rather than a special advantage.

This finding is consistent with recent evidence showing that conventional UTAUT predictors may lose explanatory power in more mature digital banking contexts. Sari et al. (2024) found that several UTAUT2 predictors did not significantly affect Islamic mobile banking intention in Indonesia, while Winata et al. (2025) also reported that PE did not significantly influence BI in mobile banking adoption. Thus, the rejection of H1 does not necessarily contradict the UTAUT framework, but rather indicates that the relevance of PE may depend on user experience and technology maturity. In the context of BCA Syariah mobile banking, users appear to evaluate the application less from the perspective of whether it is useful and more from the perspective of whether it performs reliably and provides a high-quality digital transaction experience.

EE and BI

The results also show that EE does not significantly influence BI; therefore, H2 is rejected. This finding indicates that perceived ease of use is not a determining factor in users' intention to use BCA Syariah mobile banking. In the original UTAUT model, EE is expected to influence BI because users are more likely to adopt a system that is simple, understandable, and easy to operate (Venkatesh et al., 2003). Similarly, Fitriati et al. (2024) found that ease-related factors remain relevant in explaining mobile banking acceptance, particularly among users who are still evaluating digital banking services.

In this study, however, the non-significant effect of EE may reflect the characteristics of the sample. Since the respondents were active users of BCA Syariah mobile banking, ease of use may already have been internalized through repeated experience. Once users become familiar with the application's interface and transaction flow, ease of use becomes less influential in shaping intention. This interpretation is supported by Winata et al. (2025), who found that EE did not significantly affect BI in BRImo mobile banking adoption. It also aligns with the broader argument that ease of use is more critical during early adoption than during continued use. Therefore, for experienced Islamic mobile banking users, AQ and system support may matter more than the general perception that the application is easy to use.

SI and BI

The finding that SI does not significantly influence BI leads to the rejection of H3. This result suggests that social encouragement from family, friends, colleagues, or community members does not play a decisive role in shaping users' intention to use BCA Syariah mobile banking. In the UTAUT framework, SI is expected to affect intention, particularly when a technology is new, uncertain, or socially visible (Venkatesh et al., 2003). In Islamic banking, SI may also be relevant because financial decisions can be shaped by social and religious norms (Yussaivia et al., 2021).

However, the present result suggests that mobile banking has become a normalized service among the respondents. As users become more familiar with digital banking, their intention may be formed more by personal experience with the application than by social approval. This finding is consistent with Sudarsono et al. (2024), who found that SI had no significant effect on mobile banking adoption among Indonesian Muslim students. It also corresponds with Sari et al. (2024), who reported that several social and behavioral predictors were not dominant in Islamic mobile banking adoption. In the context of BCA Syariah, users may no longer view mobile banking as a behavior requiring social validation. Instead, they appear to evaluate the service based on its direct usefulness, reliability, and transaction experience.

TR and BI

The results indicate that TR does not significantly influence BI; therefore, H4 is rejected. This finding differs from earlier studies that emphasize TR as a key factor in online and mobile banking adoption, particularly because digital financial transactions involve uncertainty, perceived risk, and security concerns (Gefen et al., 2003; Zhou, 2011). Previous studies also show that TR remains relevant in digital financial services because it strengthens users' confidence in conducting transactions through online platforms (Geebren et al., 2021; Lim et al., 2024).

In the context of this study, the non-significant effect of TR should be interpreted carefully. It does not mean that TR is unimportant in Islamic mobile banking. Rather, it may indicate that TR is already sufficiently established among BCA Syariah users, making it less able to explain differences in BI. As a regulated Islamic banking institution, BCA Syariah may already benefit from institutional credibility and perceived security.

Therefore, users may not treat TR as a differentiating factor when deciding whether to use the application. This interpretation is also consistent with the study's broader finding that tangible application-related factors, especially AQ, are more influential than abstract belief-based constructs. Thus, TR remains conceptually important, but in this specific sample, it does not significantly explain BI.

AQ and BI

The result shows that AQ has a positive and significant effect on BI; therefore, H5 is accepted. This is the strongest finding in the model and indicates that users' intention to use BCA Syariah mobile banking is primarily shaped by their evaluation of the application's quality. AQ includes system reliability, interface design, responsiveness, transaction security, usability, and overall technical performance. In mobile banking, these aspects are highly important because users interact directly with the application when conducting financial transactions. A high-quality application reduces friction, improves user confidence, and strengthens the intention to continue using the service.

This finding is consistent with DeLone and McLean's (2003) Information Systems Success Model, which emphasizes system quality and information quality as key determinants of user satisfaction and intention to use. It is also supported by Kaur & Batra (2023) and Muttaqien et al. (2023), who found that digital banking adoption is influenced by users' evaluation of the service and system experience. In the Islamic banking context, this result is further aligned with Abdurrahman et al. (2025, 2026), who show that Islamic mobile banking adoption is shaped not only by general technology acceptance factors but also by the perceived quality, credibility, and suitability of the service. Aulia (2025), Mulyati et al. (2024), and Sulistyowati et al. (2025) also support the importance of mobile service quality, digital service transformation, and information quality in shaping users' responses to banking applications. Therefore, the acceptance of H5 confirms that AQ is a central determinant of BI in the BCA Syariah mobile banking context.

FC and UB

The significant positive effect of FC on UB supports H6. This finding indicates that actual use of BCA Syariah mobile banking is strongly influenced by the availability of adequate resources, technical infrastructure, and user support. In UTAUT, FC is theorized to have a direct effect on actual use because users may have the intention to use a system but still require practical support to translate intention into behavior (Venkatesh et al., 2003). In the mobile banking context, FC may include internet access, device compatibility, system availability, customer service support, and clear guidance for completing transactions.

This finding is particularly relevant for Islamic mobile banking because users may require both technical assistance and assurance regarding the appropriateness of digital financial transactions. The result is consistent with Winata et al. (2025), who found that FC significantly influenced mobile banking UB. It also corresponds with Wirakusuma and Mertha (2025), who emphasized the importance of information technology infrastructure in supporting institutional performance. In practical terms, the result suggests that improving user behavior is not only a matter of increasing intention but also of ensuring that customers have the necessary support and infrastructure to use the application consistently. For BCA Syariah, strengthening FC may involve improving customer support, transaction guidance, application stability, system accessibility, and assistance related to Sharia-based digital banking services.

BI and UB

The results show that BI has a positive and significant effect on UB; therefore, H7 is accepted. This finding confirms the central assumption of TPB, TAM, and UTAUT, which state that intention is a direct predictor of actual behavior (Ajzen, 1991; Davis, 1989; Venkatesh et al., 2003). In this study, users who have stronger intention to use BCA Syariah mobile banking are more likely to translate that intention into actual usage. This supports the relevance of BI as an important behavioral mechanism in the adoption and continued use of mobile banking.

The acceptance of H7 also confirms that intention remains relevant even in a model where FC directly influences UB. This means that actual use is shaped by both motivational and enabling factors. BI reflects users' willingness and readiness to use the application, while FC reflects the external support and infrastructure that make usage possible. This finding aligns with technology adoption studies showing that intention remains an important predictor of usage behavior across digital banking and online service contexts (Tamilmani et al., 2021; Venkatesh et al., 2003). Therefore, BCA Syariah should not only improve the technical environment that enables mobile banking use but also strengthen users' intention through positive application experiences.

The Mediating Role of BI

The mediation results show that BI partially mediates the relationship between AQ and UB, while the indirect effects of PE, EE, SI, and TR on UB through BI are not supported. This indicates that among the predictors examined, only AQ is able to influence actual use indirectly by first strengthening BI. The result is theoretically consistent with TPB and UTAUT, which argue that users' perceptions influence behavior through intention (Ajzen, 1991; Venkatesh et al., 2003). However, the mediation result also shows that not all perceptions are strong enough to create such an indirect effect. In this study, only users' evaluation of AQ significantly shapes intention and, in turn, actual use.

This finding strengthens the argument that AQ is the most relevant driver in the BCA Syariah mobile banking context. Users may already assume that mobile banking is useful, easy, socially acceptable, and institutionally trustworthy, but they still differentiate the service based on whether the application works well in practice. Therefore, BI becomes a meaningful pathway only when the antecedent variable directly improves users' experience with the application. This finding is consistent with DeLone and McLean (2003), who emphasize that system quality influences intention and subsequent use, and with recent mobile banking studies that highlight the role of service quality, AQ, and user satisfaction in digital banking adoption (Aulia, 2025; Kaur & Batra, 2023; Mulyati et al., 2024; Sulistyowati et al., 2025).

CONCLUSION

This study examined the factors influencing BI and UB in the adoption of Bank BCA Syariah mobile banking by extending the UTAUT with TR and AQ. Using data from 139 active users and SEM-PLS, the findings show that AQ is the only significant predictor of BI, while PE, EE, SI, and TR do not significantly affect BI. The results also confirm that FC and BI significantly influence UB, and that BI partially mediates the relationship between AQ and UB.

These findings indicate that, among active Bank BCA Syariah mobile banking users, intention and actual usage are shaped more strongly by concrete application performance and enabling conditions than by traditional perception-based adoption factors. In this context, usefulness, ease of use, social influence, and trust may already be perceived as basic expectations, while AQ becomes the factor that differentiates

users' intention to continue using the application. Theoretically, this study contributes to the technology adoption literature by offering a contextual refinement of UTAUT in Islamic digital banking, particularly by showing the importance of AQ in a more digitally mature user setting. Practically, the findings suggest that Bank BCA Syariah and other Islamic banks should prioritize application reliability, transaction security, interface quality, system responsiveness, customer support, and accessible user guidance to sustain mobile banking usage.

Future research is encouraged to examine additional variables such as perceived Sharia compliance, perceived risk, user satisfaction, digital literacy, and habit to provide a more comprehensive understanding of Islamic mobile banking adoption. Further studies may also compare Islamic and conventional mobile banking users, involve respondents from multiple Islamic banks and regions, and apply longitudinal or mixed-method designs to capture how user perceptions and behavior develop over time.

LIMITATION

This study has several limitations. First, the use of purposive sampling may limit the generalizability of the findings because the sample may not fully represent all Islamic mobile banking users in Indonesia. Second, the respondents were relatively homogeneous, consisting mainly of private-sector employees and users from the Greater Jakarta area, which may restrict the applicability of the findings to users with different occupational, regional, or demographic backgrounds. Third, the study focused only on Bank BCA Syariah, so the results may not fully reflect the conditions of other Islamic banks with different customer profiles, digital infrastructure, and institutional characteristics.

In addition, the cross-sectional design captures user perceptions at one point in time and therefore cannot explain changes in adoption behavior over a longer period. Although common method bias was statistically assessed and found to be within acceptable limits, the use of self-reported survey data means that response bias cannot be completely ruled out. Finally, the removal of one trust indicator (TR4) may affect the breadth of the TR construct, although the remaining indicators still met the reliability and validity requirements. Future studies should validate the TR measurement with broader indicators and consider using larger, more diverse, and longitudinal datasets to strengthen the generalizability and robustness of the findings.

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DECLARATION OF CONFLICTING INTERESTS

The authors declare no potential conflicts of interest regarding the research, authorship, and publication of this article. This study was conducted independently, and all data were treated confidentially and used solely for academic purposes.

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