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SACRED SIMPLICITY? EXPLORING TAM AND USER INTENT IN ISLAMIC BANK MOBILE SERVICES IN INDONESIA

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ABSTRACT: This study explores the antecedents of customer satisfaction among mobile banking users by refining the Technology Acceptance Model (TAM) through the lens of intention to use as a mediating mechanism. In doing so, it deepens the conceptual scaffolding of TAM by juxtaposing ease, utility, and volition within a digital Islamic banking context. A survey of 150 active BSI mobile banking users across multiple provinces was analyzed using Partial-Least-Squared Structural Equation Modeling. The results indicate that ease of use significantly bolsters satisfaction—directly and indirectly—while perceived usefulness exerts its influence chiefly through intention. Surprisingly, usefulness alone fails to predict satisfaction, suggesting a more nuanced psychological calculus in fintech adoption. These insights furnish digital banking strategists with a practical blueprint: prioritize interface simplicity to cultivate loyalty and perceived value.

Keywords: Technology Acceptance Model (TAM); Islamic Banking; Mobile Banking Adoption; User Intention; Customer Satisfaction

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INTRODUCTION

The fintech wave has led to the development of artificial intelligence and automation innovations that have revolutionized the financial industry (Wirapraja & Subriadi, 2019) . Technological developments can be a means for the banking industry to increase digital transactions through various electronic channels while reducing the significance in terms of traditional transactions. According to We Are Social research, out of a total population of 278.7 million people in Indonesia, 185 million will use the internet by January 2024. It covers 66.5% of the population. The development of internet technology has made Sharia Bank of Indonesia (BSI) continue to compete in creating online-based system innovations, namely Mobile Banking. According to Bank of Indonesia (BI), Mobile Banking is a financial transaction activity that is carried out simply through the palm of a smartphone with the source of funds coming from customer savings. Mobile Banking can also be interpreted as a facility for bank customers to be able to carry out banking activities freely, anytime, easily and flexibly. President Director of BSI Hery Gunardi revealed that BSI continues to encourage the improvement of digital services in line with consistency and commitment in leveling up to beyond sharia banking, which aims to facilitate public access to Islamic banking services both individually, MSMEs, and corporates. In addition, BSI also increased QRIS Merchants for payment transactions.

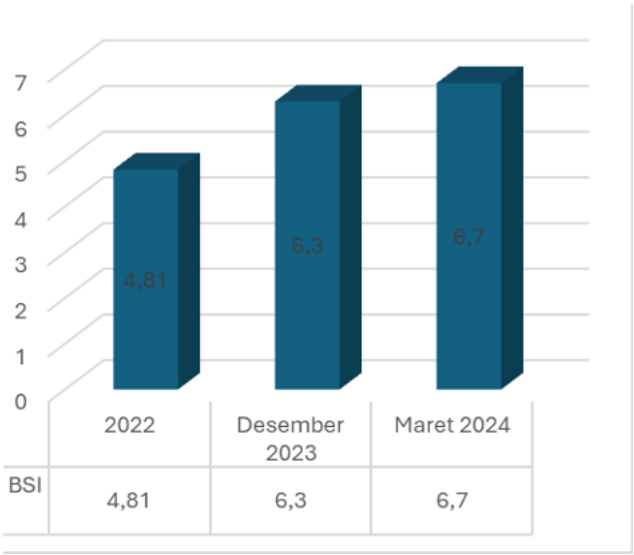

Figure 1. 1 Growth Number of BSI Mobile Users

According to the literature reviewed, one of the main benefits of technology is its ease of use to complete predetermined tasks. This is due to the fact that such technologies are often intuitive, quick to learn, and require little or no manual intervention. One idea that emerged in the literature review was Davis's (1989) Technology Acceptance Model (TAM). The perceived usefulness, according to the Technology Acceptance Model (TAM), is the level of confidence of potential users that a particular application system will improve the performance of the organization. Predicting how people will react to new

technologies is the task of this theory. An adaptation of Reasonable Action (TRA), a theory coined by Fishbein and Ajzen (1975), is the TAM model introduced by Davis (1989). According to the TRA theory, a person's attitude and behavior are determined by their reactions and perceptions to a situation. How people react to and perceive technology has a significant impact on how they receive it. To find out what things need to be done to make people interested in using technology. (Almashhadani et al., 2023).

The Reasoned Action was expanded by Martin Fishbein and Icek Ajzen in the 1980s to become the Theory of Planned Behavior (TPB), by adding a third variable, namely perceived behavioral control . Along with the development of technology and the increasing need to understand user behavior, TPB was then expanded again to TAM. Overall, TRA is an important behavioral theory in understanding the factors that influence human behavior in the context of technology use. TRA assists organizations in understanding subjective attitudes and norms that influence user behavior, while TAM extends TRA by considering behavioral control factors. The development from TRA to TPB and then to TAM illustrates the evolution of behavioral theory in understanding human behavior and the use of technology (Rahardja et al., 2023). TPB is closely related to TAM. Perceived usefulness and perceived ease of use in TAM are closely related to attitudes in SDGs, while social influence in TAM is closely related to subjective norms in SDGs. In addition, perceived behavioral control in TPB is also related to facilitating conditions in TAM (Wibowo et al., 2024).

LITERATURE REVIEW

Technological Acceptance Model and Extensions for Hypotheses Development

In TAM theory, motivation to act can affect the utilization of IT. There are two main perceptions that influence a person's desire to behave: Usability perception (PU) and Ease of use (PEoU). When someone thinks that a system can help them do their job better, this is called Usability Perception (PU). A person's belief that a system will make their work easier is known as perceived ease of use (PEoU). According to (Uddin & Nasrin, 2023) two main perceptions of perceived usability (PU) and ease of use (PEoU) can affect the acceptance of information technology use. The TAM theory provides an explanation for this. When people think a technology is easy to use, they are more likely to accept it. People tend to adopt new technologies if they are easy to use. As a result, when developing new technologies, it is important to keep an eye on usability to ensure the final product is easy to use and effective in its intended role. People are more likely to use mobile banking services if they are easy to use. One measure of service quality is its ease of use. "Intent to Use" refers to the extent to which a person has an intention or desire to use a system, technology, product, or service in the near future. These variables are predictors of actual behavior in various models of technology adoption and consumer behavior (Dewanta et al., 2023).

The ease of using a technology is one of the factors of customer satisfaction (Silva et al., 2023). If customers feel comfortable using mobile banking

applications, it will encourage customers to use them intensely. Intense app use is a form of behavior that drives consumer satisfaction (Nguyen et al., 2022). Several previous studies have stated that perceived ease of use significantly affects Behavioral Intent, perceived ease of use increases customer satisfaction, as users find the system easier to navigate, leading to increased intent to utilize services (Wicaksono & Maharani, 2020). Perceived ease of use directly influences the intention of elderly customers to use hotel service robots (Huang, 2022). Perceived ease of use is associated with satisfaction but not with the intention to use (Holden et al., 2016). Perceived ease of use positively affects perceived usability, which indirectly affects the intention to use the technology (Kumar et al., 2024). Customer satisfaction significantly affects the intention to use a travel website (Almakayeel, 2023). Customer satisfaction positively influences the intention to reuse logistics services (Sallam et al., 2024). Intention to buy back is positively influenced by overall customer satisfaction. High quality of service and positive brand associations increase satisfaction (Jauhari et al., 2019). The study found a positive correlation between exercise satisfaction and continued intention to use a home fitness app (Nam et al., 2023).
H1 : Perceived usefulness has a positive effect on intention to use
H2 : Perceived usefulness has a positive effect on customer satisfaction

The ease of using a technology is one of the factors of customer satisfaction (Silva et al., 2023). If customers feel the convenience of using mobile banking applications, it will encourage customers to use them intensely. Intense use of an application is a form of behavior that encourages consumer satisfaction (Nguyen et al., 2022). Several previous studies have stated that Perceived ease of use significantly influences Behavioral Intention, perceived ease of use enhances customer satisfaction, as users find the system easier to navigate, leading to increased intention to utilize the service (Wicaksono & Maharani, 2020). Perceived ease of use directly affects elderly customers' intention to use hotel service robots (Huang, 2022). Perceived ease of use was associated with satisfaction but not with intention to use (Holden et al., 2016). perceived ease of use positively influences perceived usefulness, which indirectly affects intention to use technology (Kumar et al., 2024). Customer satisfaction significantly influences the intention to use travel websites (Almakayeel, 2023). Customer satisfaction positively influences the intention to re-use logistics services (Sallam et al., 2024). Intention to repurchase is positively influenced by overall customer satisfaction. High service quality and positive brand associations enhance satisfaction (Jauhari et al., 2019). The study found a positive correlation between exercise satisfaction and the continuance intention to use home fitness applications (Nam et al., 2023), and thus serves as the hypothesis formulation.
H3: Perceived ease of use has a positive effect on intention to use
H4: Perceived ease of use has a positive effect on customer satisfaction
H5: Intention to use has a positive effect on customer satisfaction

Repetition and habituation shape customer behavior towards a service (Wang et al., 2023). According to (X. Lin et al., 2023) customers will be more

satisfied and the benefits and convenience will be felt faster if they use the product frequently. Perceived usability, perceived ease of use, and customer satisfaction are the factors in this research model, but the intention to use acts as a mediator between the two. This was achieved by taking into account existing literature gaps in various studies. According to the study, the relationship between how effective an electronic learning system is viewed and how often users actually use it is moderated by their intention to use it (Alkhawaja et al., 2022). According to (Zhang et al., 2022) The perceived usability and perceived ease of use of wearable healthcare technology are mediated by the intention of adoption. How useful and easy it is to use are the two main factors that affect the likelihood that people will actually use it. These two factors play an important role in user acceptance, as the study found that they positively impact customers' tendency to use mobile food delivery apps (An et al., 2023), as in the hypotheses.

H6: Intention to use is able to mediate the effect of perceived usefulness on customer satisfaction

H7: Intention to use is able to mediate the effect of perceived ease of use on customer satisfaction

METHODOLOGY

This study adopts a quantitative research approach with a dual-purpose design—descriptive to map prevailing user perceptions, and causal-explanatory to test hypothesized relationships among constructs derived from the Technology Acceptance Model (TAM). The aim is to examine how perceived ease of use and perceived usefulness influence customer satisfaction with mobile banking services offered by Bank Syariah Indonesia (BSI), with intention to use serving as a mediating variable.

Data were collected from active users of BSI's mobile banking services across several Indonesian provinces. A purposive sampling strategy was employed to ensure respondents possessed sufficient digital engagement with the platform. The final sample comprised 150 participants, deemed adequate for variance-based structural equation modeling (Hair et al., 2020), particularly in studies exploring consumer behavior in emerging market contexts. Each construct in the model was measured using established multi-item scales adapted from prior TAM studies, operationalized via a five-point Likert scale ranging from 1 (strongly disagree) to 5 (strongly agree). All items were pretested for clarity and contextual relevance in the Islamic banking domain.

Data analysis was conducted using SmartPLS 4.0. The two-step SEM procedure involved: (1) Evaluation of the measurement model to assess indicator reliability, internal consistency (composite reliability), convergent validity (AVE), and discriminant validity (HTMT ratio); and (2) Evaluation of the structural model through bootstrapping with 5,000 resamples to test the significance of path coefficients, determine effect sizes, and assess predictive power (R^2, Q^2). The analytical approach follows Hair et al.'s (2020) guidelines for SEM in marketing and behavioral research, ensuring both methodological robustness and theoretical clarity

RESULTS

Outer Model Measurements

Before the structural model may be examined, the robustness of its ingredients—the constructs themselves—must be scrutinized. This begins with a careful assessment of the measurement model to ensure each theoretical element is both credible and precise. In this empirical kitchen, convergent validity ensures that items blend harmoniously within their assigned constructs, while discriminant validity verifies that each concept remains distinct and untangled from its neighbors. Reliability, the sous-chef of statistical confidence, is evaluated through Composite Reliability and Cronbach's Alpha, ensuring each scale performs with consistent rigor. As summarized in Table 1, all constructs exhibit strong internal cohesion and clear theoretical boundaries. These results confirm the psychometric readiness of the model, allowing the inquiry to proceed to the more intricate interplay of causal relationships in the structural model.

Table 1. Validity Test Result

Constructs	Indicators	Loading	AVE	CR	Alpha
Perceived Usefulness	PU1	0.939	0.660	0.753	0.635
	PU2	0.663			
Perceived Ease of Use	PEU3	0.851	0.728	0.915	0.814
	PEU4	0.939			
	PEU6	0.760			
Intention to use	ITU2	0.886	0.706	0.620	0.690
	ITU6	0.792			
Customer Satisfaction	CS1	0.771	0.624	0.909	0.900
	CS2	0.855			
	CS3	0.826			
	CS4	0.768			
	CS5	0.761			
	CS7	0.753			
	CS8	0.792			

Source: Adapted Smartpls 3 output, 2024

Before proceeding to hypothesis testing, the measurement model was first evaluated to ensure the soundness of each construct. As shown in Table 1, indicators with outer loading values below the recommended threshold of 0.70 were excluded to enhance measurement precision (Hair & Alamer, 2022). An exception was made for item PU2 under the *perceived usefulness* construct, which—despite recording a loading of 0.663—was retained due to its theoretical relevance and support from at least one other indicator. The literature allows for the inclusion of items within the 0.60–0.70 range when construct reliability remains acceptable. Following this refinement, the model demonstrated robust psychometric properties. All constructs met the criteria for convergent validity and internal consistency, as reflected in the satisfactory values of Average Variance Extracted (AVE), Composite Reliability, and Cronbach's Alpha. With the measurement model confirmed, the analysis could proceed to examine the structural relationships among the latent variables.

Inner Model Measurement

With the measurement model validated, the structural model was subsequently assessed to examine the hypothesized relationships among constructs and the explanatory power of the proposed framework. This stage involved evaluating several key criteria: the coefficient of determination (R^2) to assess the model's explanatory strength, the Q^2 statistic for predictive relevance, and the significance of direct and indirect paths through bootstrapping. In addition, mediation analysis was conducted to explore the role of *intention to use* as an intervening variable within the extended Technology Acceptance Model.

Table 2. R-Square (R2) and Q-Square (Q2)

Variable	R-Square	Q-Square
Customer Satisfaction	0.289	0.190
Intention to Use	0.202	0.167

Source: Adapted Smartpls 3 output, 2024

The structural model demonstrates moderate explanatory power across key endogenous constructs. For customer satisfaction, the R^2 value of 0.289 suggests that approximately 28.9% of the variance is accounted for by the model's predictors—indicating a meaningful, though partial, explanation of user satisfaction within the mobile banking context. Similarly, the intention-to-use variable yields an R^2 of 0.202, implying that the included antecedents explain just over one-fifth of its variance. The full R^2 structure of the model is illustrated in Figure 2, derived from the SmartPLS algorithm output.

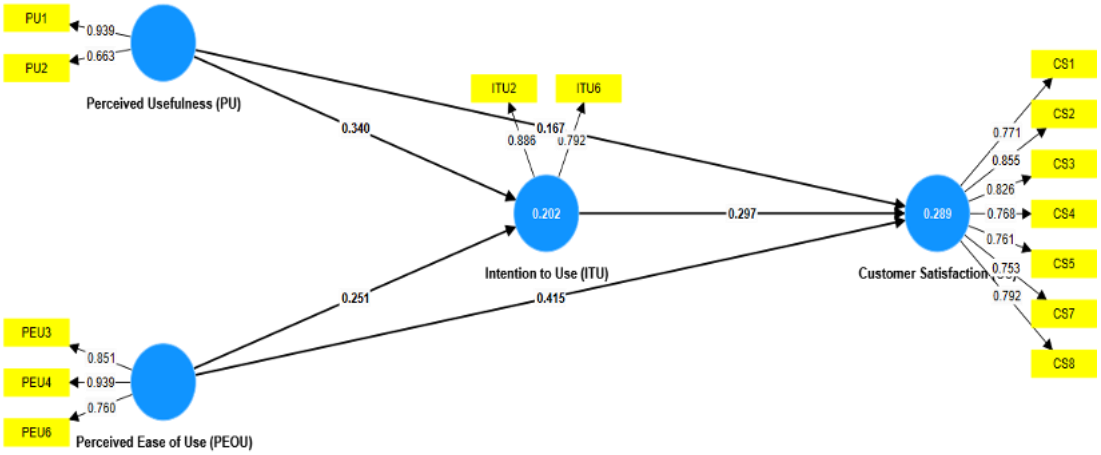

Figure 1. The Path Display
Source: Smartpls 3 Output, 2024

Table 3. The Findings

Paths	Effects	*t*-value	*p*-value	Hypothesis
THE -> CS	0.297	2.941	0.002	Accepted
PEOU -> CS	0.341	4.579	0.000	Accepted
THE > THAT	0.251	3.228	0.001	Accepted
PU -> CS	0.066	0.828	0.204	Rejected

PU -> ITU	0.340	5.038	0.000	Accepted
PEOU -> ITU -> CS	0.075	1.901	0.029	Accepted
PU -> ITU -> CS	0.101	2.306	0.011	Accepted

Source: Adapted Smartpls 3 Output

DISCUSSION

According to the findings, there is a positive and statistically significant relationship between *intention to use* and *customer satisfaction*. Users who approach mobile banking with a strong intention to engage—often shaped by confidence, expectations, or past experience—report higher levels of satisfaction. This affirms that satisfaction is not merely a post-use evaluation, but partly a function of users' anticipatory mindset and purposeful engagement. Customer satisfaction is also positively and significantly influenced by *perceived ease of use*, as demonstrated by Nguyen Thi et al. (2022) and reinforced by Almajali et al. (2022), who argue that intuitive system design contributes directly to enhanced emotional and behavioral outcomes. When users find mobile banking systems easy to navigate, they are not only more productive but also more content, experiencing less friction and greater trust in the service.

Perceived ease of use exerts a significant positive influence on *intention to use*. Tennakoon et al. (2023) note that ease and simplicity in digital interfaces lower psychological barriers to adoption, making users more inclined to explore and repeatedly engage with applications. Thus, ease of use not only contributes to satisfaction but also serves as a motivational gateway that stimulates continued usage intent.

In contrast, *perceived usefulness*—while intuitively appealing—does not exhibit a significant direct effect on satisfaction. Although users acknowledge the functional advantages of mobile banking, these alone do not guarantee a satisfying experience. As Ajina et al. (2023) suggest, users increasingly prioritize experiential dimensions such as convenience, immediacy, and interactional comfort over mere utility. Nonetheless, perceived usefulness plays a critical indirect role by significantly influencing *intention to use*. Users who recognize the relevance and benefit of mobile banking features are more likely to form the intention to adopt them, even if those utilities do not immediately translate into satisfaction (To & Trinh, 2021).

Further analysis reveals that both *perceived ease of use* and *perceived usefulness* have significant indirect effects on satisfaction via *intention to use* as a mediating variable. Specifically, the ease of use enhances users' willingness to adopt the app, which in turn elevates their satisfaction—a chain of influence confirmed by Son et al. (2023). Similarly, although usefulness lacks a direct link to satisfaction, it fosters intention, which leads to deeper interaction with the platform and, subsequently, higher satisfaction (Huang, 2022). These findings collectively highlight the layered cognitive and experiential processes that underlie user satisfaction in mobile banking, emphasizing the importance of

interface simplicity, psychological readiness, and perceived benefit in shaping the digital service experience.

FURTHER STUDY

This study advances our understanding of customer satisfaction within mobile banking services offered by Islamic financial institutions, highlighting *intention to use*, *perceived ease of use*, and *perceived usefulness* as central predictors within the Technology Acceptance Model. While intention to use and ease of use exert direct and mediated effects on satisfaction, perceived usefulness—though impactful—operates indirectly, shaping user intent rather than satisfaction itself. These findings underscore the cognitive sequencing at play: users must first perceive value and simplicity before satisfaction emerges through intentional engagement. For practitioners, this suggests that enhancing user intent—through clearer onboarding, intuitive design, and perceived benefit—should be a strategic priority in digital banking service development.

However, this research is not without its limitations. The use of cross-sectional data constrains temporal interpretations, and the exclusive reliance on quantitative measures leaves deeper motivational dynamics unexplored. Moreover, the sample's institutional and geographic specificity limits the generalizability of the findings to broader banking populations. Future research would benefit from longitudinal designs that track behavioral evolution over time, as well as qualitative methods—such as in-depth interviews or diary studies—to unearth the subjective dimensions of user satisfaction. Expanding the demographic and institutional scope will also allow for comparative insights across diverse user segments and banking cultures, enriching both theoretical understanding and practical application.

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