

## THE INFLUENCE OF CUSTOMER RELIGIOSITY COMMITMENT ON CONTINUANCE INTENTION OF SHARIA MOBILE BANKING WITH TRUST IN MOBILE BANKING AS A MEDIATOR AMONG MILLENNIAL GENERATION IN KLATEN REGENCY

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### Abstract

This study aims to analyze the influence of Consumer Religiosity Commitment on Sharia Mobile Banking Continuance Intention with Trust in Sharia Mobile Banking as a mediating variable. A quantitative approach was employed, with data collected through questionnaires from users of Sharia mobile banking services. The results of the analysis reveal that Consumer Religiosity Commitment has a positive and significant effect on Sharia Mobile Banking Continuance Intention (coefficient 0.672;  $t = 12.758$ ;  $p < 0.001$ ) and on Trust in Sharia Mobile Banking (coefficient 0.657;  $t = 11.891$ ;  $p < 0.001$ ). Furthermore, Trust in Sharia Mobile Banking also has a significant positive effect on Sharia Mobile Banking Continuance Intention (coefficient 0.695;  $t = 12.879$ ;  $p < 0.001$ ) and mediates the relationship between Consumer Religiosity Commitment and Sharia Mobile Banking Continuance Intention (mediation coefficient 0.456;  $t = 8.383$ ;  $p < 0.001$ ). The findings indicate that trust plays a pivotal role as a mediator in linking religiosity commitment with the intention to continue using Sharia mobile banking. Consumer trust in secure, reliable services aligned with Sharia principles strengthens the impact of religiosity on consumer loyalty. Managerial implications of this study highlight the importance for Islamic banks to enhance trust through features such as security, service transparency, and adherence to Sharia values. Additionally, marketing strategies emphasizing the alignment of services with religiosity values can foster loyalty and the sustained use of Sharia mobile banking services.

**Keywords:** *consumer religiosity, trust, continuance intention, Sharia mobile banking, Islamic banking.*

### INTRODUCTION

The advancement of information technology has transformed the way people access financial services. One of the rapidly growing innovations is mobile banking, which enables users to conduct various financial transactions conveniently through mobile devices. Amid the widespread adoption of this service, the sustainability of mobile banking usage has become a critical concern, particularly among millennials, who are known for their adaptability to technology. However, technological innovation is often accompanied by consumer distrust, making trust a key factor in ensuring the continued use of mobile banking (Zhou, 2013b).

Trust in mobile banking services is influenced by several factors, including relative benefits, ease of use, and structural assurances (Kim et al., 2008). Previous studies have shown that system quality, information quality, and service quality play significant roles in building consumer trust (Chemingui & Ben lallouna, 2013; Zhou, 2013b). In the context of Islamic banking, this trust incorporates an additional dimension related to the religiosity values held by Muslim consumers. According to Iqbal et al., (2018), religiosity, reflecting an individual's commitment to religiosity teachings, plays a vital role in influencing consumer decisions regarding Islamic banking products and services.

Religiosity commitment, as described by Mokhlis (2006), represents individual religiosity manifested through daily behaviors aligned with religiosity values and teachings. In Islamic banking, religiosity commitment becomes a distinguishing factor influencing consumer preferences for Sharia-based services over conventional ones (Ali & Hussain, 2021). Research by Junaidi et al., (2023) further indicates that the stronger a consumer's religiosity commitment, the greater their tendency to choose Islamic banking services.

Religiosity commitment reflects the level of an individual's religiosity, as seen in their adherence to religiosity values, teachings, and practices in daily life (Worthington Jr. et al., 2003). In the context of financial services, particularly Islamic banking, religiosity commitment plays a crucial role in building consumer trust in the services offered (Wilson & Ayad, 2022). Consumers with high levels of religiosity commitment are more likely to trust services aligned with their religiosity values, such as Sharia-based mobile banking, as these services are perceived to uphold principles of fairness, transparency, and compliance with Sharia (Iqbal et al., 2018). Trust in mobile banking services is also shaped by consumer perceptions of service integrity, security, and consistency. In this context, religiosity values provide a strong foundation for consumers to trust services aligned with their beliefs (Ali & Hussain, 2021). Previous studies suggest that Muslim consumers with higher religiosity commitment exhibit greater trust in Islamic banking services compared to conventional financial services (Junaidi et al., 2023). Therefore, it can be assumed that the higher a consumer's religiosity commitment, the greater their trust in Islamic mobile banking services, indicating a positive relationship between customer religiosity commitment and trust in mobile banking.

Religiosity commitment reflects an individual's adherence to religiosity values, teachings, and practices in everyday life (Worthington Jr. et al., 2003). In the context of Islamic banking, religiosity commitment not only influences trust but also impacts consumer decisions and behaviors, including the intention to continue using mobile banking services. Consumers with strong religiosity commitment tend to prefer services aligned with their religiosity values, perceiving them as more trustworthy, ethical, and consistent with Sharia principles (Iqbal et al., 2018). In Sharia mobile banking services, religiosity values provide a moral foundation that encourages consumers to sustain their use of these services. Previous studies indicate that Muslim consumers show stronger preferences for Islamic banking services when these services reflect religiosity values such as fairness and Sharia compliance (Ali & Hussain, 2021). Furthermore, Junaidi et al., (2023) found that the stronger a consumer's religiosity commitment, the greater their tendency to continue using Islamic banking services. Thus, it can be assumed that customer religiosity commitment has a direct positive effect on continuance intention in the use of Islamic mobile banking services, highlighting the positive relationship between customer religiosity commitment and continuance intention in Islamic mobile banking.

Trust is a vital element in fostering consumer loyalty and sustaining service use, including mobile banking. In the context of Islamic mobile banking, trust in mobile banking reflects consumer confidence in the security, reliability, and alignment of the services with their values, particularly in adhering to Sharia principles (Zhou, 2013b). Trust contributes to emotional comfort and a sense of security, which ultimately encourages consumers to continue using the service. Previous studies have shown that trust significantly influences consumers' intentions to continue using digital services. Lu et al., (2017) identified trust in mobile banking as a primary predictor of continuance intention in mobile banking usage. Similarly, Zhou (2013a) stated that trust, alongside satisfaction, serves as a key factor driving continued use of digital payment services. In Islamic banking, trust is further strengthened by the alignment of services with Sharia principles, which adds unique value for Muslim consumers (Iqbal et al., 2018). Accordingly, it can be assumed that higher levels of consumer trust in Islamic mobile banking services lead to greater intention to continue using the services, indicating a positive relationship between trust in mobile banking and continuance intention in Islamic mobile banking.

Trust plays an important role as a mediator in the relationship between personal values, such as religiosity commitment, and consumer decisions or behaviors. In the context of Islamic mobile banking, trust in mobile banking not only reflects consumer confidence in the security and

reliability of services but also their perception that the services align with their religiosity values (Zhou, 2013b). Religiosity commitment influences how consumers evaluate Islamic mobile banking services. Consumers with strong religiosity commitment are more likely to trust services that adhere to Sharia principles, such as fairness, honesty, and ethical practices in financial transactions (Iqbal et al., 2018). This trust acts as a bridge connecting religiosity commitment with the intention to continue using the services. Previous research supports this view, showing that trust mediates the relationship between personal values and consumer decisions regarding digital services (Lu et al., 2017; Zhou, 2013a). In the context of Islamic banking, trust in mobile banking mediates the relationship between customer religiosity commitment and continuance intention by creating a sense of security and confidence that the service not only fulfills functional needs but also aligns with consumers' spiritual needs. Therefore, the assumption that trust in mobile banking mediates the influence of customer religiosity commitment on continuance intention in Islamic mobile banking is valid based on these mechanisms.

This study aims to examine the influence of customer religiosity commitment on the continuance intention to use Islamic bank mobile banking services, with trust in mobile banking serving as a mediating factor. Focusing on millennials in Klaten Regency is particularly relevant, as this demographic constitutes the primary users of mobile banking technology while exhibiting diverse levels of religiosity. By understanding the relationships between religiosity commitment, trust, and continuance intention, this research seeks to contribute to the development of more effective marketing strategies for Islamic banking and provide new insights into the factors driving the sustainability of mobile banking usage. Based on this framework, the following hypotheses are proposed:

Hypothesis 1: Customer religiosity commitment has a positive effect on trust in mobile banking.

Hypothesis 2: Customer religiosity commitment has a positive effect on the continuance intention of Sharia mobile banking.

Hypothesis 3: Trust in mobile banking has a positive effect on the continuance intention of Sharia mobile banking.

Hypothesis 4: Trust in mobile banking mediates the effect of customer religiosity commitment on the continuance intention of Sharia mobile banking.

## METHOD

This research adopts a quantitative approach using a survey method to examine the impact of self-control, lifestyle, and religiosity on Sharia financial behavior using the SmartPLS analysis tool. The population in this study consists of young workers in Klaten aged between 20 and 35 years who have been working for at least one year. The sample was determined using purposive sampling, with a total of 160 respondents selected based on criteria relevant to the research objectives. The total number of respondents in this study is 150, with the following characteristics: based on gender, there are 86 females and 74 males. In terms of age, 16 respondents are aged between 16-20 years, 165 respondents are aged between 21-25 years, and 32 respondents are aged between 26-30 years. Based on marital status, 136 respondents are unmarried, and 24 respondents are married. In terms of educational level, 77 respondents have completed high school, 12 have a diploma, and 71 hold a bachelor's degree. Regarding employment, 20 respondents work as laborers, 88 respondents work in the private sector, 17 are entrepreneurs, 7 are civil servants, and 28 respondents are employed in other occupations.

Trust in Sharia mobile banking was measured using indicators adapted from Malaquias & Hwang (2016), risk perception, personal innovativeness, and task characteristic. Sharia mobile banking continuance was measured by Lu et al., (2017). Religiosity commitment was measured using dimensions of faith, practice, religiosity knowledge, experience, and consequences (Mokhlis, 2006). Each item in the questionnaire was measured using a 5-point Likert scale, ranging from strongly disagree (1) to strongly agree (5). Data collected from the questionnaires were analyzed using SmartPLS, which allows for path analysis to examine relationships between variables. This method was chosen because of its ability to test both direct and moderating effects

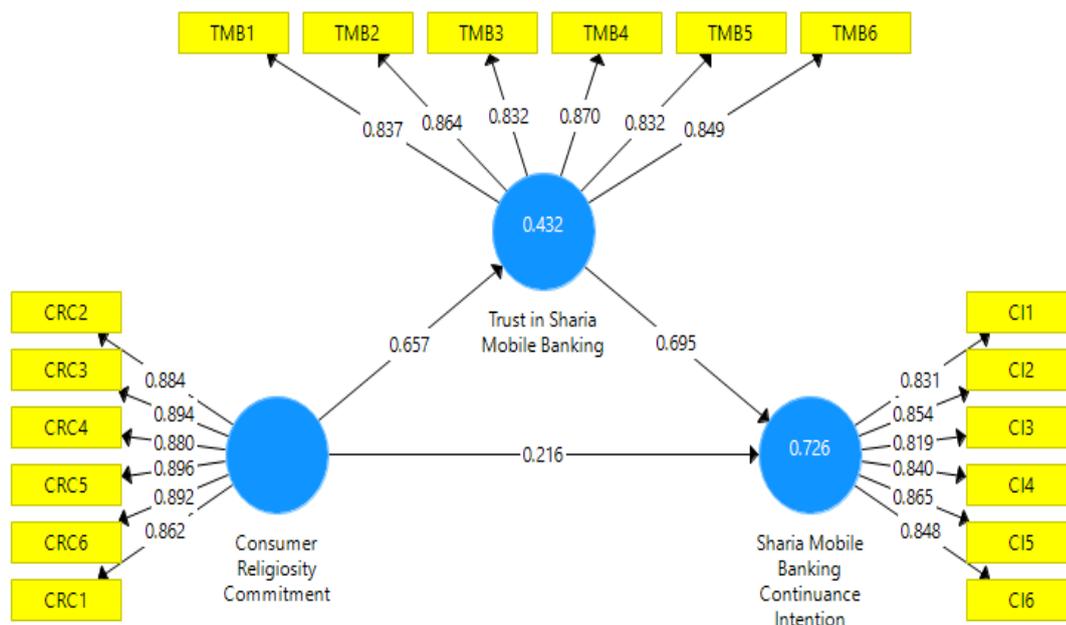
simultaneously. Hypotheses were tested by examining path coefficient values, t-statistics, and p-values, with a significance level of 0.05. In addition, validity and reliability tests were conducted to ensure the accuracy of the instruments in measuring the variables. The hypotheses tested include the direct effects of self-control and lifestyle on Sharia financial behavior, as well as the role of religiosity as a moderating variable in these relationships. Using SmartPLS, the results provided deep insights into how self-control, lifestyle, and religiosity influence Sharia financial behavior among young workers in Klaten..

## FINDING AND DISCUSSION

### A. Finding

#### Measurement Model Testing (Outer Model)

The measurement model (outer model) testing was conducted to demonstrate how each indicator relates to its latent variable. The outer model testing is carried out to analyze the validity and reliability of variable indicators through tests of convergent validity, discriminant validity, and composite reliability. The results of the measurement model testing (outer model/measurement model) are presented as follows:



**Figure 1 Measurement Model Testing**

#### Convergent Validity

Convergent validity refers to the value of the loading factor on the latent variable with its indicators, which can be seen from the correlation between the item score/indicator and the construct score. A small convergent validity value indicates that the indicator on the reflective construct does not have a positive correlation, making the construct unsuitable for use in the path model. An individual reflective measure is considered valid if the loading factor is greater than 0.50 and the AVE (Average Variant Extracted) is  $\geq 0.50$  for the construct being measured (Ghozali & Latan, 2015). The results of the convergent validity test are shown in Table 1 below:

**Table 1 Convergent Validity Results**

Variable	Indicator	Factor Loading	AVE	
Consumer Religiosity Commitment	CRC1	0,862	0,783	Valid
	CRC2	0,884		Valid
	CRC3	0,894		Valid
	CRC4	0,880		Valid
	CRC5	0,896		Valid
	CRC6	0,892		Valid
Trust in Sharia Mobile Banking	TMB1	0,837	0,718	Valid
	TMB2	0,864		Valid
	TMB3	0,832		Valid
	TMB4	0,870		Valid
	TMB5	0,832		Valid
	TMB6	0,849		Valid
Sharia Mobile Banking Continuance Intention	CI1	0,831	0,711	Valid
	CI2	0,854		Valid
	CI3	0,819		Valid
	CI4	0,840		Valid
	CI5	0,865		Valid
	CI6	0,848		Valid

Source: Processed Primary Data, 2024

Based on Table 1, it can be seen that all indicators in the research variables meet the requirements for convergent validity, as the factor loadings exceed 0.50 and the AVE values are greater than 0.50.

### Discriminant validity

Discriminant validity testing is conducted to determine the extent to which a measurement instrument for a construct differs from other constructs. The assessment of discriminant validity can be performed by comparing the square root of the average variance extracted (AVE) for each construct with the correlations between that construct and other constructs in the model using the Fornell-Larcker Criterion. Discriminant validity can also be evaluated through cross-loading values, which measure the correlation between constructs and their respective indicators, as well as indicators from other constructs. The standard value for cross-loading requires that it must exceed 0.5 within a single variable. The Fornell-Larcker Criterion values and the cross-loading values for each indicator in this study are presented as follows:

**Table 2 Fornell-Larcker Criterion Values**

	Consumer Religiosity Commitment	Sharia Mobile Banking Continuance Intention	Trust in Sharia Mobile Banking
Consumer Religiosity Commitment	<b>0,885</b>		
Sharia Mobile Banking Continuance Intention	0,672	<b>0,843</b>	
Trust in Sharia Mobile Banking	0,657	0,836	<b>0,848</b>

Source: Processed Primary Data, 2024

**Table 3 Cross Loading Values**

	Consumer Religiosity Commitment	Sharia Mobile Banking Continuance Intention	Trust in Sharia Mobile Banking
CI1	0,554	<b>0,831</b>	0,673
CI2	0,586	<b>0,854</b>	0,724
CI3	0,515	<b>0,819</b>	0,665
CI4	0,573	<b>0,840</b>	0,724
CI5	0,638	<b>0,865</b>	0,718
CI6	0,528	<b>0,848</b>	0,721
CRC1	<b>0,862</b>	0,532	0,534
CRC2	<b>0,884</b>	0,625	0,616
CRC3	<b>0,894</b>	0,609	0,577
CRC4	<b>0,880</b>	0,576	0,589
CRC5	<b>0,896</b>	0,610	0,588
CRC6	<b>0,892</b>	0,609	0,578
TMB1	0,561	0,711	<b>0,837</b>
TMB2	0,529	0,737	<b>0,864</b>
TMB3	0,571	0,661	<b>0,832</b>
TMB4	0,531	0,709	<b>0,870</b>
TMB5	0,604	0,715	<b>0,832</b>
TMB6	0,543	0,717	<b>0,849</b>

Source: Processed Primary Data, 2024

Based on the table above, the Fornell-Larcker Criterion values and cross-loading values for each item are  $>0.50$ . Additionally, each item exhibits the highest value when associated with its respective latent variable compared to its correlation with other latent variables. This indicates that each manifest variable in this study accurately explains its corresponding latent variable, thereby confirming that the discriminant validity of all items is valid.

### Composite Reliability

Composite reliability is used to assess the reliability of a construct by measuring the internal consistency of the indicators forming the construct. The reliability test is conducted to ensure the accuracy, consistency, and precision of the instrument in measuring a construct. The reliability of a construct can be measured in two ways: using Cronbach's Alpha and Composite Reliability. The results of the reliability testing are presented in Table 4 below:

**Table 4 Reliability Test Results**

Variable	Cronbach's Alpha	Composite Reliability	
Consumer Religiosity Commitment	0,945	0,956	Reliable
Sharia Mobile Banking Continuance Intention	0,918	0,936	Reliable
Trust in Sharia Mobile Banking	0,922	0,939	Reliable

Source: Processed Primary Data, 2024

From Table 3.4, it can be seen that all variables in the reliability test, whether using Cronbach's Alpha or Composite Reliability, have values greater than 0.70. Therefore, it can be concluded that the tested variables are valid and reliable, allowing for the continuation of structural model testing.

### Structural Model Analysis (Inner Model)

The evaluation of the structural model (inner model) aims to predict the relationships between - latent variables. The structural model is evaluated with a fit test using indicators such as SRMR (Standardized Root Mean Square Residual), d\_ULS (Unweighted Least Squares discrepancy), d\_G (Geodesic discrepancy), and Chi-Square.

**Table 5 Model Fit Test Results**

	Saturated Model	Estimated Model
SRMR	0,043	0,043
d_ULS	0,315	0,315
d_G	0,239	0,239
Chi-Square	217,238	217,238

Source: Processed Primary Data, 2024

The model testing results using Smart PLS indicate several indicators that can be used to assess model fit. The SRMR value for the Saturated Model is 0.043, and for the Estimated Model, it is 0.043, which approaches the threshold of 0.08 or 0.10, suggesting an acceptable fit but still requiring improvements to enhance model fit. The d\_ULS indicator, which measures model discrepancy, shows a value of 0.315 for the Saturated Model and 0.315 for the Estimated Model, indicating that the Estimated Model has a slightly better fit compared to the Saturated Model. For the d\_G indicator, both models show the same value, 0.239, indicating no difference in model fit between the Saturated and Estimated Models for this index. Meanwhile, the Chi-Square results show both models show the same value 0.239 indicating no difference in between the Saturated and Estimated Models for this index. In conclusion, the model fit test results indicate that the Estimated Model is slightly better than the Saturated Model based on several indicators such as SRMR, d\_ULS, and Chi-Square, demonstrating an optimal fit.

### Hypothesis Testing

Hypothesis testing is used to determine the influence of each exogenous variable on the endogenous variable by employing the bootstrapping method. The decision to accept or reject a hypothesis is based on the significance value (P-Value) and the T-table value. The criteria for accepting or rejecting a hypothesis are as follows: if the t-statistic value > 1.96 and the p-value < 0.05 (5%), the hypothesis is accepted; conversely, if the t-statistic value < 1.96 and/or the p-value > 0.05 (5%), the hypothesis is rejected. The results of the hypothesis testing are shown in Table 6 below:

**Table 6 Hypothesis Testing**

Hypothesis	Original Sample	T-Statistics	P-Values	
Consumer Religiosity Commitment -> Sharia Mobile Banking Continuance Intention	0,672	12,758	0,000	Positive Significant

Consumer Religiosity Commitment -> Trust in Sharia Mobile Banking	0,657	11,891	0,000	Positive Significant
Trust in Sharia Mobile Banking -> Sharia Mobile Banking Continuance Intention	0,695	12,879	0,000	Positive Significant
Consumer Religiosity Commitment -> Trust in Sharia Mobile Banking -> Sharia Mobile Banking Continuance Intention	0,456	8,383	0,000	Positive Significant

Source: Processed Primary Data, 2024

## B. Discussion

### 1. Consumer Religiosity Commitment Positively Influences Trust in Sharia Mobile Banking.

The findings reveal that Consumer Religiosity Commitment has a positive and significant effect on Trust in Sharia Mobile Banking, with a coefficient value of 0.657, a t-statistic of 11.891, and a significance level of  $p = 0.000$  ( $p < 0.05$ ). This indicates that higher levels of consumer religiosity commitment lead to greater trust in Sharia-based mobile banking services. Religious commitment reflects individual religiosity, manifesting as adherence to religious values, teachings, and practices in daily life (Worthington Jr. et al., 2003). In Islamic financial services, this commitment is essential for building consumer trust in services perceived as aligned with religious principles, such as justice, transparency, and compliance with Sharia (Iqbal et al., 2018). Trust in Sharia mobile banking is also shaped by consumer perceptions of service integrity, security, and consistency. Religious values provide a strong foundation for trust, as emphasized by Ali & Hussain (2021), with consumers feeling that Sharia mobile banking not only meets their financial needs but also aligns with their spiritual beliefs. Prior studies have shown that Muslim consumers with higher religiosity levels exhibit greater trust in Islamic banking than conventional financial services (Junaidi et al., 2023). The coefficient value of 0.657 indicates a strong relationship, while the t-statistic of 11.891 confirms its statistical significance, supporting the first hypothesis (H1) that Consumer Religiosity Commitment positively influences Trust in Sharia Mobile Banking. These findings emphasize the importance for Islamic banks to incorporate religious values into their mobile banking services to enhance consumer trust. Strategic initiatives, such as promoting Sharia compliance, service integrity, and robust security features, can attract and retain highly religious consumers.

### 2. Consumer Religiosity Commitment Positively Influences Sharia Mobile Banking Continuance Intention

The study shows that Consumer Religiosity Commitment has a positive and significant effect on Sharia Mobile Banking Continuance Intention, with a coefficient value of 0.672, a t-statistic of 12.758, and a significance level of  $p = 0.000$  ( $p < 0.05$ ). This indicates that the higher the consumer's religious commitment, the greater their intention to continue using Sharia-based mobile banking services. Religious commitment reflects the level of an individual's adherence to religious values, teachings, and practices in daily life (Worthington Jr. et al., 2003). In the context of Islamic banking, it influences not only trust but also consumer decisions

and behaviors, including the intention to sustainably use such services. Consumers with strong religious commitment tend to choose financial services aligned with their religious values, as these are perceived to be more ethical, trustworthy, and compliant with Sharia principles (Iqbal et al., 2018). Religious values provide a moral foundation in Sharia mobile banking services, encouraging consumers to maintain their use of such services. Previous research has also shown that Muslim consumers have a stronger preference for Islamic banking when its services reflect principles of justice and Sharia compliance (Ali & Hussain, 2021). Additionally, Junaidi et al., (2023) found that stronger religious commitment correlates with a higher tendency to continue using Islamic banking services. The coefficient value of 0.672 indicates a significant positive relationship, underscoring the critical role of consumer religiosity commitment as a driver of continuance intention in Sharia mobile banking. In this context, religious values embedded in Sharia-compliant services not only provide consumers with a sense of security and comfort but also create a moral attachment that fosters long-term loyalty. These findings support the second hypothesis (H2) that Consumer Religiosity Commitment directly and positively affects Continuance Intention in Sharia Mobile Banking. This result highlights the practical implication for Islamic banks to continually integrate religious values into the development and promotion of their mobile banking services. This can be achieved by strengthening features that reflect Sharia principles, such as transparency, security, and fairness, which not only address consumers' financial transaction needs but also resonate with their spiritual values. Such strategies are expected to enhance consumer loyalty and increase their long-term intention to use these services.

### **3. Trust in Sharia Mobile Banking Positively Influences Continuance Intention**

The results reveal that Trust in Sharia Mobile Banking has a positive and significant impact on Sharia Mobile Banking Continuance Intention, with a coefficient value of 0.695, a t-statistic of 12.879, and a significance level of  $p = 0.000$  ( $p < 0.05$ ). This finding suggests that higher consumer trust in Sharia mobile banking services leads to greater intention to continue using the services. Trust reflects consumer confidence in the security, reliability, and alignment of services with the Sharia principles they follow (Zhou, 2013b). Trust plays a critical role in providing consumers with emotional comfort and security, which fosters loyalty and sustainable use of services. Previous studies support this finding, showing that trust significantly influences consumers' intention to continue using digital services. Lu et al., (2017) identified trust in mobile banking as a primary predictor of continued usage intentions, while Zhou (2013a) found that trust, alongside satisfaction, is a key factor driving sustained use of digital payment services. In Islamic banking, trust is further enhanced by the alignment of services with Sharia principles, offering unique value to Muslim consumers (Iqbal et al., 2018). The coefficient value of 0.695 indicates a strong effect between Trust in Sharia Mobile Banking and Continuance Intention, confirming that consumer trust in Sharia-based mobile banking services significantly contributes to ensuring the sustainability of service usage. This trust encompasses confidence in data security, system reliability, and service compliance with Sharia principles, creating a deep sense of security and confidence that encourages consumers to remain loyal users. These findings support the third hypothesis (H3) that Trust in Sharia Mobile Banking positively influences Continuance Intention in Sharia Mobile Banking. The practical implications of these findings emphasize the importance for Islamic banks to enhance the security, reliability, and transparency of their mobile banking services while ensuring compliance with Sharia principles. By optimizing these aspects, Islamic banks can strengthen consumer trust, ultimately enhancing loyalty and promoting the long-term sustainability of their services.

### **4. Trust in Sharia Mobile Banking Mediates the Relationship between Consumer Religiosity Commitment and Continuance Intention**

The study also demonstrates that Trust in Sharia Mobile Banking mediates the relationship between Consumer Religiosity Commitment and Sharia Mobile Banking Continuance Intention, with a mediation coefficient of 0.456, a t-statistic of 8.383, and a significance level of  $p = 0.000$  ( $p < 0.05$ ). This indicates that consumer trust in Sharia-based mobile banking services plays a crucial role in bridging the effect of religious commitment on the intention to

continue using these services. Trust, as described by (Zhou, 2013b), reflects consumer confidence in the security, reliability, and alignment of services with their religious values. Consumers with high religious commitment are more likely to trust services that align with Sharia principles, such as fairness, honesty, and ethical financial transactions (Iqbal et al., 2018). This trust not only creates a sense of security but also reinforces the belief that the services meet their spiritual needs, ultimately enhancing their continuance intention to use Sharia-compliant mobile banking. Previous research supports these findings. Lu et al., (2017) and Zhou (2013a) highlighted that trust serves as a significant mediator between personal values, such as religious commitment, and consumer decisions to continue using digital services. In this context, trust acts strategically by linking consumers' religious beliefs to their practical decisions to remain users of Sharia mobile banking services. The mediation coefficient of 0.456 confirms that the influence of Consumer Religiosity Commitment on Sharia Mobile Banking Continuance Intention is largely explained through consumer trust. These findings validate the fourth hypothesis (H4) that Trust in Sharia Mobile Banking mediates the effect of Consumer Religiosity Commitment on Continuance Intention. Consequently, it is essential for Islamic banks to enhance trust by improving transparency, security, and alignment of their services with Sharia principles. By doing so, Islamic banks can more effectively attract and retain highly religious consumers, ensuring the sustainability of their digital services.

## CONCLUSION AND SUGGESTION

### A. Conclusion

This study demonstrates that Consumer Religiosity Commitment has a positive effect on Trust in Sharia Mobile Banking, which subsequently mediates the relationship between consumer religiosity and Sharia Mobile Banking Continuance Intention. The analysis results indicate that the higher the level of a consumer's religious commitment, the greater their trust in Sharia-based mobile banking services. This trust, in turn, plays a crucial role in driving consumers' intention to continue using these services. These findings support the hypothesis that trust serves as a significant mediator, amplifying the influence of religiosity on continuance intention within the context of Islamic banking services.

### B. Suggestion

1. Islamic banks should actively promote the alignment of their services with Sharia values, such as justice, transparency, and ethics. This religiosity-based marketing strategy can attract consumers with high levels of religious commitment.
2. Islamic banks need to focus on enhancing data security, system reliability, and transaction transparency in mobile banking services. This is essential to strengthening consumer trust in their platform, particularly in fulfilling customers' spiritual needs.
3. Features such as zakat calculators, waqf donations, or halal transaction reporting can be integrated into mobile banking applications to reflect the bank's commitment to Sharia principles. This will increase the relevance of the services for Muslim consumers.
4. Consumer education through digital campaigns on how Islamic mobile banking services comply with Sharia principles can help improve customer understanding and trust. For instance, transparency in profit-sharing systems and assurance of Sharia compliance in every service offered can be highlighted.
5. Islamic banks can utilize the findings of this study to develop segmentation strategies based on consumer religiosity levels. Consumers with high religiosity levels can be the primary focus for retention strategies, while alternative approaches can be tailored for segments with lower religiosity levels.

By implementing these strategies, Islamic banks can strengthen their position in the digital services market, enhance consumer loyalty, and encourage the sustained use of Sharia-compliant mobile banking services.

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