



The Effect of Sharia Compliance, Attitudes, Satisfaction and Perceived Usefulness on Continued Intention to Use Sharia Digital Banking: A Study of Muslim Customer Behavior

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ABSTRACT

In activities related to financial services, a Muslim has a tendency to choose Shariah-compliant services. The presence of digital banking services will certainly not escape this tendency but in a rational view, this tendency is often challenged. For this reason, research is needed that relates the behavior of a Muslim in choosing digital banking services that not only comply with sharia provisions but also provide benefits that can be felt directly. This study integrates the factors recognized in technology continuance theory with the prevailing values in Muslim behavior to provide results that match the digital characteristics of Islamic banking. Data were collected from 183 Muslim users of Islamic digital banking services in Java, Indonesia and then tested with structural equation modeling (SEM). The research findings show that sharia compliance and perceived usefulness directly have no effect on continuance intention to use Islamic digital banking services, but indirectly through attitude mediation, these two factors have a significant effect. In the direct effect, satisfaction is the most determinant factor in influencing continuance intention to use, while perceived usefulness is the most determinant factor in influencing attitude. Then in the indirect effect, attitude has a full mediation role on the effect of perceived usefulness on continuance intention to use, and partial mediation of the effect of sharia compliance on continuance intention to use

INTRODUCTION

Digital services in banking financial services are one of the fastest growing sectors in the application of information technology. This growth will certainly present a more competitive market climate between banking companies. Islamic banks also participate in competing to improve digital-based services to maintain customer loyalty. Liao et al., (2009) initiated a model to examine the determination of the factors that influence the interest in continuing to use digital-based information systems called technology continuance theory (TCT). The model was then adopted by various researchers such as Khayer & Bao, (2019); Rahi et al., (2021); Sayyah Gilani et al., (2017) which is oriented to examine the continued use of information technologybased services. In the TCT model Liao et al., (2009) try not only to test the cognitive dimension of consumer behavior, but also the affective dimension.

This study focuses on examining the behavior of Muslim customers who are the main target market of service digitization in Islamic banks. Kaakeh et al., (2019) explained that Muslim customers have a different behavioral tendency from customers in general, namely that the affective dimension described in the attitude variable of a Muslim functions as a good and bad weighing of behavior. This is then also affirmed in the research of Amin et al., (2014) who then built an analysis model of Muslim customer behavior by considering the provisions that apply to Islamic law. The model was later introduced under the name theory of Islamic consumer behavior (TiCB). It must be admitted that the consideration of Islamic law is a factor that cannot be separated from attitudes and behaviors which are a manifestation of the affective and cognitive dimensions of a Muslim. Several later studies have also validated this statement through quantitative research as conducted by Amin, (2020); Geebren et al., (2021); dan Suhartanto et al., (2020).

Based on some of these arguments, it can certainly provide a new perspective that collaborates the TCT model which is measured through satisfaction factors, perceived usefulness, attitudes and continued use with TiCB which adds aspects of sharia compliance as an antecedent of attitudes and continued use to develop a model that is relevant for use in research around digitization and information technology in Islamic financial institutions specifically Islamic banks and supports the continuation of innovation and services for its customers.

Technology Continuance Theory

The TCT model is specifically built to examine the factors that influence the continued use of an information technology by integrating cognitive aspects such as satisfaction and affective aspects such as attitudes. TCT is formed from the combination of integrating the factors of the cognitive model (COG) and the technology acceptance model (TAM) into a more comprehensive model (Liao et al., 2009). The cognitive model locks the attitude factor formed on the basis of satisfaction with a digital service as the main antecedent for the continued use of information technology, while TAM details that the attitude factor is not only formed from satisfaction but also from the advantages of information technology.

The TCT model has elasticity that can be adjusted to other research needs as in the study of Rahi et al., (2021) who added other antecedents to further explore the performance of factors in influencing the behavior of continuing to use digital-based information system services, as well as in research by M. Al Amin et al., (2024) who added situational factors to further internalize a case in a particular context. In this study, TCT will also be associated with certain conditions, namely in the case of applying information technology to Islamic bank services with a sample of respondents who are Muslim customers.

Theory of Islamic Consumer Behavior

Muslim customers are often considered irrational when considering the shariah factor of a product to be a consumption choice. This thinking arises due to a perspective that requires rationality to be directly proportional to the benefits obtained or the interests of the choice, as explained by Simon, (1955) about the behavior model on rational choice. Simon's idea is not entirely wrong, but in the research of Yeow & Loo, (2022) explains that norms can be an element that affects the rationality of a person's choice. In the context of Islam, the norms embodied in the Sharia are also recognized as rationally determining choices. This is in line with research Johan et al., (2020) about Muslim considerations for choosing credit that complies with sharia provisions.

Through an integrative approach, H. Amin et al., (2014) built the theory of Islamic consumer behavior (TiCB) model from conventionally recognized concepts such as theory of reasoned action (TRA), technology acceptance model (TAM), and theory of planned behavior (TPB). Lada et al., (2009) assessed that these three theories are very close to hedonistic behavior that is unable to represent real Muslim behavior. One of them is about sharia compliance, which includes the consumption of halal service products or the aspect of the accuracy of the pillars and contracts in the implementation of transactions and the values contained in Islamic philosophy. In his book chapter, Kahf, (1980) In his book chapter explains about consumer behavior in Islamic societies that believe in the existence of the last day as a judgment for Muslims. This belief will generate a perspective that is in line with the interests of the last day and generate prudence in behavior, especially about consumption. H. Amin, (2020) then confirmed through research to examine Muslim customers' perceptions of sharia compliance in the banking service products they choose. The study showed a significant influence of sharia compliance factors on attitudes, satisfaction and choice decisions.

Both TCT models by Liao et al., (2009) and TICB by H. Amin et al., (2014) actually have different perspectives in analyzing the factors that influence the selection of the use of digital information technology-based service products in banking. TCT is formed as a conventional model that is close to hedonistic while TICB is oriented towards values in Islamic philosophy, but both become related when they meet in cases with certain contexts. Islam is not completely opposed to the TCT model, Hammad, (2018) explains in contemporary fiqh rules that convenience and usefulness are part of Islamic values, while the transaction process that provides convenience to Muslims and does not violate sharia provisions is a virtue. Based on these fiqh rules, of course, the TCT model

which is thick with hedonistic is not able to stand alone to test in the context of Muslim customers, so TICB complements these deficiencies to ensure more precise and consistent test results. Some other researchers also explained that it is not a problem when putting the concept of mainstream economic research in the study of Muslim behavior as explained in the article M. F. Khan, (2013); and Khan, (2020)

LITERATURE REVIEW

TCT as a conventional theory model initiated by Liao et al., (2009) is very close to the tendency of rationality, which connects the influence of perceived usefulness factors of information technology, satisfaction with use and affective attitudes towards customer decisions to continuously use digital-based information system services, which in this study is Islamic mbanking. Various previous studies have conveyed the significant influence of these factors. In research Franque et al., (2021) who tested 181 articles using a meta-analysis approach showed a significant effect of the perceived usefulness, satisfaction, and attitude factors on the continued use of digital-based information systems. Other studies have also concluded the same thing including Rahi et al., (2021); Rahi & Abd Ghani, (2021) which specifically tests the object of internet banking service customers, then Bergmann et al., (2023); Inan et al., (2021); M Ayyoub et al., (2023); dan Nguyen & Dao, (2024) focuses on satisfaction factors and perceived usefulness have a significant effect then Foroughi et al., (2023); and Pasupuleti & Thiyyagura, (2024) focuses on the influence of attitudes and perceived usefulness. While specifically about Muslim customers at Islamic banks H. Amin et al., (2014) through the results of his exploration of various previous studies then concluded a model known as TiCB. TiCB develops the operational variables used in TCT to adjust to the target of the planned research results. In addition to firing indicators on TCT variables, TiCB also adds sharia compliance variables as antecedents that affect the attitudes and behavior of Muslim customers in the continued use of Islamic digital banking.

Shariah Compliance and Attitude

In their research, Mien & Thao, (2015) explains attitude as an affective aspect of a person about the good or bad assessment of an object and behavior which in his research is explained in three levels, namely inferior, normal and superior, measured using Likert. In research Rizkitysha & Hananto, (2022) added that aspects of norms can affect a person's attitude, as well as what is proven in his research that the attitude of a Muslim in choosing goods is to consider aspects of sharia and maqashid. This study also describes attitudes that are adjusted to the attitudes of Muslims who take into account sharia as their choice decision, this is also what applies to research Lee & Ullah, (2011) that the aspect of sharia compliance in the banking industry is a very important consideration in determining the attitude of Muslim customers. Sharia compliance is described in the following indicators: compliance with sharia principles, not calculating costs based on interest, implementing a profit-sharing system in investment, making strategic decisions based on the study of the Quran and Hadith, the availability of sharia products, and so on (Geebren et

al., 2021; Othman, Lynn Owen, 2012). For this reason, the following hypothesis is made.

H1: Sharia compliance affects attitude

Perceived Usefulness and Attitude

Perceived usefulness is a factor that describes the confirmation of the benefits actually obtained by users or consumers, which in this study are Islamic m-banking users. This factor is explained in the indicators developed from the research of Liao et al., (2009) namely: service suitability to user needs, sharia solutions (halal awareness) and material benefits. Other researchers describe the perceived usefulness in indicators of increased productivity, accelerated work, increased effectiveness (Alalwan et al., 2016; Chuah et al., 2016; Indarsin & Ali, 2017). Research Davis et al., (1989) which is widely referred to by authors on the theme of perceived usefulness, explains that perceived usefulness is not only measured by measuring material benefits, but also on the characteristics of the system provided in a service. This explains that a bad system, even if it provides material benefits, can affect the affective assessment of service users, meaning that service benefits can be truly accepted affectionately by users if the characteristics of the system are also in line with user desires. This factor then makes the consideration of the sharia system as a characteristic of Islamic banks in providing digital banking services for their Muslim customers so that the following hypothesis is raised.

H2: Perceived usefulness affects attitude

Satisfaction and Attitude

Different from the perceived usefulness factor, satisfaction is formed from confirmation of expectations placed at the beginning of time when customers start using information system-based services. (Oliver & Bearden, 1985). Bolton & Drew, (1991) emphasized in his research that satisfaction cannot be achieved if there is a gap between prior expectations and actual performance. In his research, he also explained that there are three elements of expectations that customers have, namely organizational attributes, engineering attributes and personal needs. In Islamic digital banking services, organizational attributes that work based on sharia provisions are important expectations in the aspect of customer satisfaction, meaning that sharia compliance indicators can explain customer satisfaction factors. Research in the TCT model shows the influence of satisfaction on the attitude of information technology users which also applies to the case of Islamic digital banking as has also been explained in the research of Liao et al., (2009); Rahi et al., (2021); Foroughi et al., (2023); and Pasupuleti & Thiyyagura, (2024). For this reason, this study has the following hypothesis.

H3: Satisfaction affects attitude

Attitude and Intention of Continued Use

Continued use intention describes the behavior of customers who use Islamic digital banking services to meet their banking service needs such as savings, transfers, payments, financing and even investment. This behavior explains the conditions that continue to take advantage of a service such as the use of an internet network provider. Previous researchers have described it in various indicators including: current use, future use, current preferences, future

preferences, usage planning, usage decisions, usage based on needs, and so on. (Bhattacharjee & Premkumar, 2004; C. Y. Lee et al., 2015; Liao et al., 2009). Based on research Ajzen & Fishbein, (2000) in the theory of reasoned action (TRA), it is explained that the customer's intention to continue can be explained by the attitude that the customer has. These results are also later adopted by many other researchers in studying the topic of digital banking usage such as Chawla & Joshi, (2019); Deb & Lomo-David, (2014); and Lin, (2011). In the study of Muslim customer behavior, this concept is also considered relevant so that the following hypothesis is obtained.

H4. Attitude affects the intention to continue using

Shariah Compliance and Intention of Continued Use

In his research, Asnawi et al., (2020) explained that sharia compliance is a service indicator that is highly considered by Muslim customers. This even then has a positive effect on the formation of Muslim customer loyalty. However, several other studies limit more specifically that sharia compliance affects customer behavior, namely on the decision to use digital banking on an ongoing basis (H. Amin, 2020; Johan et al., 2020; Sulaiman et al., 2021). Kaakeh et al., (2019) and Rizkitysha & Hananto, (2022) explain that attitude is one of the good mediating factors in testing influence. In his research, attitude is used to mediate the effect of sharia compliance on the intention to use Islamic bank financial services. For this reason, the following hypothesis was formulated.

H5. Sharia compliance affects the intention to continue to use

H6. Attitude mediates the effect of sharia compliance on intention to continue using

Explain your methodologies in this chapter. You should explain your research instruments, data collection processes, data analysis processes or hypothesis testing processes, and data display processes.

Perceived Usefulness and Intention of Continued Use

Consumer rationality to get benefits in their decisions is a tendency that can no longer be denied, even so some researchers also consider that a good and acceptable process in good affection can provide decisions that have a consistent impact. Various research results have found that perceived usefulness can affect the intention to continue using an information technology (M. Al Amin et al., 2024; Liao et al., 2007; Rizkitysha & Hananto, 2022; Tyas & Darma, 2017). Chuah et al., (2016) and several other studies using the TCT model explain that attitudes can mediate the effect of customer perceived usefulness on the continued use of information technology services (Foroughi et al., 2023; Liao et al., 2009; Rahi & Abd Ghani, 2021). Therefore, the following hypothesis was formed.

H7. Perceived usefulness affects the intention of continued use

H8. Attitude mediates the effect of perceived usefulness on intention to continue use

Satisfaction and Intention of Continued Use

Pasupuleti & Thiyyagura, (2024); Persada et al., (2022); and Yang et al., (2017) explain the influence of satisfaction on intention to continue using information technology-based services explains the magnitude of the effect of satisfaction on the intention to continue using information technology-based

services. This concept is also widely used in various models from ECM to TCT. Other researchers such as Ferreira et al., (2021); and Ferreira et al., (2021); dan Sayyah Gilani et al., (2017) added to the emphasis on attitudinal factors that can mediate the influence of these factors. Some of these studies explain that satisfaction is not always a significant factor that fosters the intention to continue using information technology services, some are influenced through norms formed in affection. Some others are also affected by external regulations or policies. Therefore, the following hypothesis was formed.

H9. Satisfaction affects the intention of continued use

H10. Attitude mediates the effect of satisfaction on intention of continued use

METHODS

Researchers use a type of quantitative research using a social approach. The data tested used primary data obtained from respondents using a questionnaire. The object of research is Muslim users of Islamic banking digital services in the Java region. This research uses primary data collected through questionnaires, this research uses non-probability sampling for sampling techniques of which type (Purposive sampling). Purposive sampling is a data source sampling technique with certain considerations. The number of samples used in this study were 183 respondents.

Primary data obtained in this study were processed using smartPLS SEM (Partial Least Square - Structural Equation Modeling) software. SEM is a multivariate analysis that can be used to describe the simultaneous linear relationship between observed variables and latent variables. SEM is a multivariate statistical analysis method that develops from regression and path analysis. SEM is built by a measurement model that is carried out to produce an assessment of validity and discriminant validity, while the structural model, which is modeling that describes the hypothesized relationships (Muhson, 2022). Meanwhile, Partial Least Square (PLS) is a form of dependency analysis (Sholiha & Salamah, 2015). In data analysis using the SEM PLS method. following PLS method analysis technique:

a. Structural Model (Inner Model)

Designing a structural model is to connect latent variables in PLS based on the research hypothesis (Irwan et al., 2015). The structural model (inner model) is evaluated by looking at the percentage of variance explained, namely by looking at the R-Square for the dependent latent construct using the Stone-Geisser Q-Square test measure and also looking at the magnitude of the structural path coefficient.

b. Measurement Model (Outer Model)

Designing a measurement model is connecting latent variables with their indicators. The outer model, also known as the outer relation or measurement model, defines the characteristics of the construct with its manifest variables (Irwan et al., 2015). The outer model consists of the following:

1. Convergent Validity

Convergent validity is a specification of the relationship between latent constructs and their indicators. The outer model, also called the outer relation or measurement model, defines the characteristics of the construct and its manifest variables.

2. Discriminant Validity

Comparing the value of discriminant validity and the square root of average variance extracted (AVE). If the AVE value is higher than the correlation value between constructs, then good discriminant validity is achieved (Irwan et al., 2015).

3. Composite Reliability

If the Composite Reliability value > 0.8 it can be said that the construct has high reliability, it is said to be quite reliable.

4. Cronbach Alpha

In PLS, the reliability test is strengthened by the Cronbach Alpha where the consistency of each answer is tested. Cronbach alpha is said to be good if $\alpha \geq 0.5$.

RESULTS

Model testing

Model testing is taken from the results of discriminant validity evaluation and convergent tests carried out by reading factor loading (above 0.7), composite reliability (above 0.7), and average variance extracted (above 0.5). Discriminant validity testing is carried out with the Fornell-Larcker Criterion approach as also illustrated in table 2.

Table 2. Fornell-Larcker Criterion

Constructs	ATT	CI	PU	SAT	SC
ATT	0,879				
CI	0,752	0,919			
PU	0,849	0,707	0,864		
SAT	0,748	0,781	0,760	0,935	
SC	0,684	0,619	0,657	0,672	0,833

Note(s): ATT: Attitude, CI: Continuance Intention to Use, PU: Perceived Usefulness, SAT: Satisfaction, SC: Sharia Compliance

Source: Author Own's Creation

Based on the results of discriminant validity testing and both convergent aspects described in table 3, it shows that the criteria for a feasible model have been fulfilled for testing the research hypothesis.

Table 3. Measurement model examination

Constructs	Items	Factor Loading	AVE
ATT	Based on the perceived usefulness, using Islamic bank digital services is good	0,910	0,772
	Based on its usefulness, using Islamic bank digital services is good	0,904	
	Based on satisfaction from the quality of service, using Islamic bank digital services is good	0,880	
	Based on sharia compliance by institutions, using Islamic banks' digital services is good	0,819	
CI	I use Islamic bank digital services for current transactions	0,905	0,845
	I use Islamic bank digital services for my next transaction	0,944	
	I use Islamic bank digital services for transactions even though there are other services	0,918	
	I use Islamic bank digital services for transaction activities	0,909	
PU	Islamic bank digital services have solved user needs more quickly	0,820	0,747
	Islamic banks' digital services have reduced the fear of haram products	0,883	
	Islamic banks' digital services have provided material benefits	0,888	
SAT	The quality of Islamic banks' digital services is satisfactory	0,925	0,873
	The experience of using Islamic bank digital services is satisfying	0,959	
	Islamic banks' digital service facilities are satisfactory	0,926	
	Overall, the bank's digital services are satisfactory	0,929	
SC	Islamic bank digital services are in accordance with Islamic principles and laws	0,810	0,693
	Islamic banks' digital services already operate without interest	0,870	
	Islamic banks' digital services provide halal financial products and services	0,819	
	The application of fees in Islamic bank digital services is in accordance with the rules in Islam	0,830	

Note(s): ATT: Attitude, CI: Continuance Intention to Use, PU: Perceived Usefulness, SAT: Satisfaction, SC: Sharia Compliance

Source: Author Own's Creation

Structural Model Analysis

Analysis using structural models is used in PLS to test the relationship between factors obtained from questionnaire data processing. The results of hypothesis testing have been attached in table 4 which supports most of the research hypotheses. In testing the direct effect, the results support H1, H3, and H4 with significance <0.05 and the direction of the effect is positive. Of the five hypotheses, H4 has a high t-value of 3.406 while H3 has a low t-value of 2.269. Then in H2 and H9 it reaches a significance level <0.001 as in the hypothesis with a positive direction of influence. H2 has the highest t-value with a value of 8.274 and H9 with a t-value of 6.289 so that it shows the determination of the influence of the two Y variables, namely attitude and continuance intention to use.

Table 4. Regression Analysis

Hypothesis	Construct	Stdev	t-value	p-value	Supported
H1	SC -> ATT	0,053	3,188	0,002	Yes
H2	PU -> ATT	0,073	8,274	0,000	Yes
H3	SAT -> ATT	0,077	2,269	0,024	Yes
H4	ATT -> CI	0,101	3,406	0,001	Yes
H5	SC -> CI	0,066	0,792	0,429	No
H6	SC -> ATT -> CI	0,028	2,098	0,036	Yes
H7	PU -> CI	0,090	0,242	0,809	No
H8	PU -> ATT -> CI	0,064	3,263	0,001	Yes
H9	SAT -> CI	0,075	6,289	0,000	Yes
H10	SAT -> ATT -> CI	0,032	1,883	0,060	No

Note(s): ATT: Attitude, CI: Continuance Intention to Use, PU: Perceived Usefulness, SAT: Satisfaction, SC: Sharia Compliance

Source: Author Own's Creation

In testing the indirect effects as listed in hypotheses H6, H8, and H10, the results show that the three hypotheses reach the level of significance in the range of 0.05 to 0.10. This range indicates that the influence of mediating variables on the relationship between variables in the three hypotheses is still statistically acceptable at a level close to the conventional threshold, although not at a very significant level. However, to determine whether the mediation that occurs is full mediation or partial mediation, the ATT variable as a mediator needs to be further tested using the variance accounted for (VAF) method as described by (Hair et al., 2014).

Based on the test results summarised in Table 5, it is found that in H8 there are results that show full mediation with a VAF value of 91% > 80%, so it can be concluded that ATT fully mediates the effect of the independent variable on the dependent variable in this hypothesis. Conversely, in H6 there is partial mediation, with a VAF value of 53%, which is between the range 20% < 53% < 80%. This indicates that part of the independent influence on the dependent is explained by ATT, but there is a part that is still directly affected without involving ATT as a mediator. While in H10 there is no mediation, namely the VAF value at the 11% level is far below the minimum standard value of partial mediation which is 20%. These results then provide the conclusion that H10 is absolutely rejected.

Table 5. Variance Accounted

Constructs	Indirect effect	Total Effect	VAF
SC -> ATT -> CI	0,058	0,110	53%
PU -> ATT -> CI	0,209	0,230	91%
SAT -> ATT -> CI	0,060	0,532	11%

Note(s): ATT: Attitude, CI: Continuance Intention to Use, PU: Perceived Usefulness, SAT: Satisfaction, SC: Sharia Compliance

Source: Author Own's Creation

In the analysis of structural results figure 1 shows the outer loading of each variable which all reached a significance of <0.000. This means that all indicators listed in the research questionnaire have a strong correlation to describe the related variables. Not only in the outer model results, the inner model also shows the contribution of each variable either directly or through mediation, this refers to the r-square value above 0.5, namely 0.676 for variable Y = CI and 0.760 for variable Y = ATT.

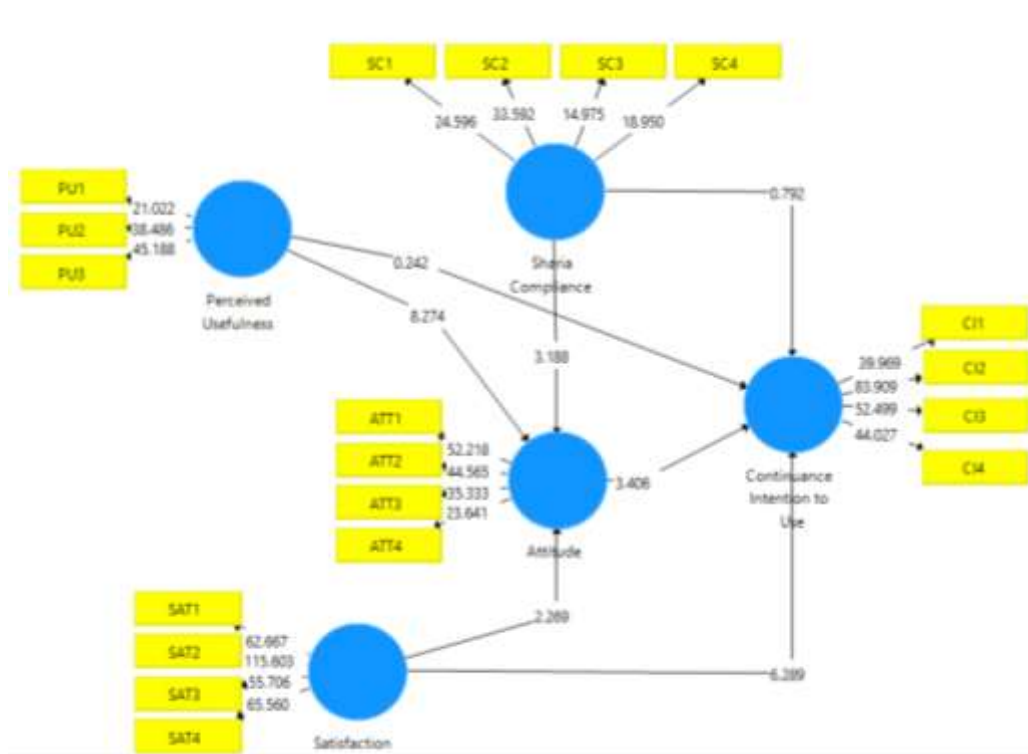


Figure 1. Structural Equation Model

Note(s): ATT: Attitude, CI: Continuance Intention to Use, PU: Perceived Usefulness, SAT: Satisfaction, SC: Sharia Compliance

Source: Author Own's Creation

DISCUSSION

In theory, this research wants to make sharia compliance a factor that becomes the identity of Muslim customers in using Islamic digital banking services. However, the test results show that SC does not even affect CI so that the hypothesis is rejected. As explained in research Effendi et al., (2020) that understanding sharia compliance requires good knowledge capital or Islamic finance literacy, so this can be a limitation in the concept of Islamic finance literacy as a moderating factor. Proven in other hypotheses, SC still has a strong influence on ATT, so that in indirect testing mediated by ATT can affect CI with a significance level <0.05 . This means that sharia compliance in Islamic banks is not necessarily the main reason for Muslim customers to decide on their intention to sustainably use Islamic digital banking services. But it requires affective affirmation in a positive direction to be able to determine this behavior.

Similar to SC, PU is also a factor that does not directly affect the intention to continue using Islamic digital banking services. This result certainly rejects the hypothesis that was previously compiled. Even so, several other studies have also found the same thing (Tyas & Darma, 2017; Wu et al., 2022). In their research Wu et al., (2022) explained that the use of digital services does not fully provide solutions to users' daily problems. Likewise, also explained Bölen, (2020) about the use of digital technology that is not oriented towards specific goals. Islamic digital banking services will certainly be very functional for those

who have a high culture of digital transactions as a strategic goal to achieve beyond banking. This gap can be a limitation of research that not all Muslim customers are sufficiently adaptive to digital banking services, many of them still utilize cash for transaction needs so that they do not receive direct benefits from using digital banking services.

Responding to these two findings, it is not necessarily ignored. In indirect testing with attitude as mediation, it was found that both factors also had a significant influence with a positive direction. Both factors also have a strong influence on customer attitudes with a

significance below 0.05. This means that even though they have no direct effect, ignoring these two factors can be a disaster for Islamic digital banking service management. The findings show that perceived usefulness has the highest influence on the attitude of Muslim customers. Then the research Andespa et al., (2024) emphasizes that the development of Islamic financial literacy is increasing every year, this makes customer awareness of sharia compliance will also continue to increase so that it will affect attitudes which then also indirectly affect their decisions.

In other findings, all show support for the hypothesis with a positive direction of influence. These results certainly do not contradict the theory and previous research in both the TCT, TAM, ECM and COG models (M. Al Amin et al., 2024; Bhattacharjee, 2001; Deb & Lomo-David, 2014; Liao et al., 2009; Pasupuleti & Thiyyagura, 2024; Rahi et al., 2021). What needs to be underlined is the t-value of the indicators adjusted to the sharia concept, namely ATT4 and PU2, both indicators show a high t-value with a significance of 0.000, which means that the adjustment of indicators on these two variables does not damage the substance and operational core, but rather provides a new color that is openminded in the study of Muslim customer behavior more specifically.

CONCLUSIONS AND RECOMMENDATIONS

The research findings rejected the hypothesis that sharia compliance and perceived usefulness directly affect continuance intention to use Islamic digital banking services, but also found that indirectly through the mediation of attitude, these two factors have a significant effect. In the direct effect, satisfaction is the most determinant factor in influencing continuance intention to use, while perceived usefulness is the most determinant factor in influencing attitude. Then in the indirect effect, attitude has a full mediation role on the effect of perceived usefulness on continuance intention to use, and partial mediation of the effect of sharia compliance on continuance intention to use.

FURTHER STUDY

Research on the behavior of Muslim customers in deciding on an intention, of course, there will be many factors that then need to be included in the test. This is to anticipate results that are then different from the hypothesis that has been built. Even so, research in this theme will be more interesting if studied in a qualitative approach, considering that there are external locus factors such as government policies, agencies which are then implemented in administrative or payroll requirements which certainly force users to decide to use Islamic digital banking services continuously. This phenomenon will certainly ignore other factors both cognitive and affective.

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