Research Article

Determining Factors of Islamic Mobile Banking (Mobile Participation Banking) Usage in Türkiye: Analysis of TAM and Religiosity-Intention Model*

Yunus KUTVAL[1]

[1] Dr. Lecturer, Kafkas University, FEAS, Department of Economics, yunuskutval@hotmail.com, ORCID: 0000-0003-0063-9157

Abstract: This work aims to examine the factors affecting mobile banking adoption by Islamic (participation) bank customers through the integration of the Technology Acceptance Model (TAM) and the Religiosity-Intention Model (RIM). In this context, Islamic bank customers in Türkiye were selected as the sample, and 358 people were surveyed. The partial least squares structural equation model (PLS-SEM) was used to reveal the relationship between perceived usefulness (PU), perceived ease of use (PEU), user satisfaction, religiosity, and intention to use among variables. The findings confirm that Islamic mobile banking adoption is effectively explained with the integration of TAM and RIM. In this context, PU and PEU play a critical role in mobile banking adoption. In addition, religiosity was found to have a positive effect on user satisfaction and intention to use. Islamic banks, by developing user-friendly mobile applications and emphasizing religious sensitivities, have the potential to increase customer satisfaction. Increasing the knowledge and awareness of users about mobile banking is also crucial.

Keywords: Islamic Banking, Participation Banking, Islamic Economics, İslamic Finance, Mobile Adoption, TAM (Technology Acceptance Model), Religiosity-Intention Model, Economics of Religion
Jel Codes: O33, Z12, G2

Türkiye'de İslami Mobil Bankacılık (Mobil Katılım Bankacılığı) Kullanımını Belirleyen Faktörler: TAM ve Dindarlık-Niyet Modeli Analizi

Öz: Bu çalışma, Teknoloji Kabul Modeli (TAM) ve Dindarlık-Niyet Modeli (RIM) entegrasyonu aracılığıyla İslami (katılım) banka müşterilerinin mobil bankacılık benimsemesini etkileyen faktörleri incelemeyi amaçlamaktadır. Bu bağlamda, Türkiye'deki İslami banka müşterileri örneklem olarak seçilmiş ve 358 kişiyle anket yapılmıştır. Değişkenler arasındaki algılanan fayda (PU), algılanan kullanım kolaylığı (PEU), kullanıcı memnuniyeti, dindarlık ve kullanım niyeti arasındaki ilişkiyi ortaya koymak için kısmi en küçük kareler yapısal eşitlik modeli (PLS-SEM) kullanılmıştır. Bulgular, İslami mobil bankacılık benimsemesinin TAM ve RIM entegrasyonu ile etkili bir şekilde açıklandığını doğrulamaktadır. Bu bağlamda, PU ve PEU mobil bankacılık benimsemesinde kritik bir rol oynamaktadır. Ayrıca, dindarlığın kullanıcı memnuniyeti ve kullanım niyeti üzerinde olumlu bir etkisi olduğu bulunmuştur. İslami bankalar, kullanıcı dostu mobil uygulamalar geliştirerek ve dini hassasiyetlere vurgu yaparak müşteri memnuniyetini artırma potansiyeline sahiptir. Kullanıcıların mobil bankacılık hakkındaki bilgi ve farkındalıklarının artırılması da oldukça önemlidir.

Anahtar Kelimeler: İslami Bankacılık, Katılım Bankacılığı, İslam Ekonomisi, İslami Finans, Mobil Adaptasyon, TAM, Dindarlık-Niyet Modeli, Din Ekonomisi
Jel Kodu: O33, Z12, G2

Cite: Kutval, Y. (2025). Determining factors of Islamic mobile banking (mobile participation banking) usage in Türkiye: Analysis of TAM and religiosity-intention model. *Fiscaoeconomia*, *9*(3), 1469-1486. https://doi.org/10.25295/fsecon.1642321

Submitted: 19.02.2025
Accepted: 12.04.2025

* The research scale was reviewed by the Kırıkkale University Social Sciences and Humanities Research Ethics Committee and found to be in accordance with ethical principles with the decision dated 17.12.2024 and numbered 300696.

1. Introduction

In the modern era of accelerating digitalisation, the financial services industry has turned to technology-oriented solutions to meet customer needs and maintain its competitive advantage (Yalley, 2021). Mobile banking, one of the most important elements of this transformation, enables users to perform their financial transactions without time and space limitations (Abbasi & Weigand, 2017). The COVID-19 pandemic augmented this transformation, encouraging banks to improve their online and mobile services (Yunita, 2021). These developments have profoundly affected not only the conventional banking sector but also Islamic financial institutions. Aiming to provide Shariah-compliant financial solutions, these institutions have adopted mobile technology to expand their service offerings and undergo a digital transformation in line with Islamic finance principles (Arkaan et al., 2023).

The integration of mobile technologies into the Islamic banking sector has significant potential, especially in meeting the growing demand for Sharia-compliant financial services (Siska, 2022; Sudarsono et al., 2022). In rural or underserved areas where access to traditional banking services is limited, mobile banking solutions have facilitated individuals' inclusion in the financial system (Abbasi & Weigand, 2017). Moreover, innovative and cost-effective solutions provided by FinTech companies have reshaped traditional banking services to reach a wider customer base (AlHares et al., 2022; Moro-Visconti et al., 2020). This change has intensified competition to improve customer experience and develop user-centred services (Samsa, 2023).

The mobile banking adoption in the Islamic banking sector is not only a process of strengthening the technological infrastructure. Factors such as customers' perceptions of religiosity, expectations of Sharia compliance and attitudes towards technological innovations also play a central role in this process. At this point, the Technology Acceptance Model (TAM) and the Religiosity-Intention Model (RIM) provide important theoretical frameworks for understanding users' behaviour towards adopting mobile banking services. However, there is a notable gap in the literature concerning comprehensive studies integrating these two models (Suhartanto et al., 2020). This gap requires a more detailed examination of the influences of religiosity, perceived usefulness and ease of use on mobile banking adoption.

With estimates showing that its total volume will reach 4 trillion US dollars by 2026, the Islamic finance system's importance within the global financial sector is only expected to increase (Eshimov, 2023). This financial system, known as "participation banking" in Türkiye, has amassed assets of about 72 billion US dollars and has demonstrated a steady upward trend (Pilatin, 2022; Türkiye Katılım Bankaları Birliği [TKBB], 2025). Nine financial institutions (three state-owned and six privately held) make up Türkiye's participation banking ecosystem, which functions in conformity with the tenets of Islamic law. By improving service accessibility through technological advancements and digital transformation, these banks strategically seek to increase their market share (Yıldırım & Yıldırım, 2022; Güney, 2023).

In this context, this study targets to present a deeper perspective on the adoption of Islamic mobile banking services by examining the integration of TAM and RIM. This approach, which analyses the influence of technological innovations and religiosity factors on user behaviour, intends to make significant contributions to the literature in both theoretical and practical terms. This study, conducted in the Turkish context, aims to provide a high explanatory power for the adoption of Islamic mobile banking and fill the knowledge gap in this field. Understanding users' adoption to Islamic banking services can be perceived as a critical step to increase the inclusiveness of financial services and support innovative approaches in the sector.

2. Theoretical Background and Hypotheses

2.1 Technology Acceptance Model (TAM)

The rapid development of technology has made it important for businesses and individuals to comprehend the factors affecting the adoption and usage of these technologies. In this context, various approaches have been established to understand and predict technology acceptance. One of the best known models is the Technology Acceptance Model (TAM).

TAM, developed by Fred D. Davis in 1989, is a commonly used theoretical model suggested to explain and predict the acceptance of information technologies (IT) by users (Davis & Granić, 2024; Ahmad, 2018). This model suggests that a person's decision to use a new technology is affected by two perceived usefulness (PU) and perceived ease of use (PEU) (Venkatesh et al., 2003; Mutahar et al., 2022). Experimental studies have revealed the explanatory power of TAM (Jamshidi & Hussin, 2016).

TAM is an expansion of the Theory of Reasoned Action (TRA) (Davis et al., 1989; Gu et al., 2009). Over time, additional variables have been added to TAM and Extended TAM (TAM+) (Akturan & Tezcan, 2012; Amin et al., 2012; Hanafizadeh et al., 2014; Suhartanto et al., 2020) and Unified Theory of Acceptance and Use of Technology (UTAUT) (Venkatesh et al., 2003; Otieno et al., 2016) have been developed. Today, TAM remains one of the most popular methods used to understand IT adoption (Ahmad, 2018). In our study, TAM model is considered appropriate for understanding customers adoption of mobile banking.

2.1.1 Perceived Usefulness (PU)

Recent studies emphasise that the increment of mobile devices and the emergence of mobile payments as a new value transfer method (Choi et al., 2020). Herein, mobile banking applications have become a strategic channel for financial institutions to encourage users to adopt certain behaviours and easily change their habits (Prom Tep et al., 2020). Recent research has examined the determinants of consumer adoption of mobile payment services and identified both internal and external factors that affect this process (Nisar & Prabhakar, 2017).

Perceived usefulness reflects a person's belief that using a specific technology will enhance their performance or efficiency (Gefen & Straub, 2000; Ahmed et al., 2020; Scherer et al., 2019; Sakkthivel & Ramu, 2018). When users are able to use technology effectively to meet their requires, their perceptions of the usefulness of technology also increase. Most studies on mobile banking have shown that perceived usefulness is an important driver of mobile banking adoption (Sun et al., 2012; Yaseen et al., 2022; Suhartanto et al., 2020; Riza & Hafizi, 2019). In this context, it is expected that customers of banks with high-performing mobile banking services will perceive greater usefulness, and this will have a significant bearing on mobile banking adoption.

H_1: Perceived usefulness has a direct and positive effect on the intention to use Islamic mobile banking.

2.1.2 Perceived Ease of Use (PEU)

Perceived ease of use implies that a user's expectation that they can use a technology with minimal effort (Gefen & Straub, 2000; Scherer et al., 2019; Sakkthivel & Ramu, 2018). According to Davis (1989), users' beliefs that they can use a technology without difficulty directly affect their intention to adopt that technology. On that note, perceived ease of use in mobile banking applications is directly related to the understandability of the application, user-friendly design, and the ability to perform transactions quickly and smoothly (Gefen & Straub, 2000). Especially complex menus, multi-step processes and slow performance may negatively affect ease of use perceptions.

Studies on TAM have demonstrated that an increase in perceived ease of use increases users' confidence in the technology and accelerates adoption rates (Venkatesh &

Davis, 2000). In mobile banking, encountering complex interfaces can complicate transactions and reduce users' willingness to adopt the technology. The development of mobile application interfaces that are suitable for groups such as the visually impaired, the elderly, those with low levels of education and other disabilities will portray a critical function in the adoption of mobile banking services. Such user-friendly designs can facilitate service delivery to wider audiences and improve the adoption of mobile banking.

Most work on mobile banking adoption have revealed that perceived ease of use is a critical factor in technology adoption (Luarn & Lin, 2005; Gu et al., 2009; Püschel et al., 2010; Tan et al., 2010). Moreover, in mobile banking, perceived ease of use, especially factors such as application interface, can directly affect perceived usefulness (e.g. performance and efficiency) (Amin et al., 2014; Legris et al., 2003). Although both perceived ease of use and perceived usefulness affect technology adoption intentions, these two constructs operate through different psychological factors (Brosnan, 1999). The fact that perceived usefulness is more effective than perceived ease of use (Venkatesh & Davis, 2000) has been shown by the empirical studies on TAM. Thus, the following hypotheses are formulated within the scope of the study:

H_2: Perceived ease of use has a direct and positive effect on perceived usefulness in Islamic mobile banking.

H_3: Perceived ease of use has a direct and positive effect on intention to use Islamic mobile banking.

2.2 Religiosity-Intention Model

Although TAM is a powerful tool widely employed to understand technology adoption processes (Park & Chen, 2007), it has some limitations. In particular, cultural and contextual factors may limit the generalizability of the model. Moreover, rapidly changing technological environments may lead to rapid changes in users perceptions and expectations, which may affect the validity of the model (Legris et al., 2003). In this context, updating the model over time and supporting it with cultural or contextual models may make it more inclusive and valid. This necessity is of great importance in order to better explain the dynamic structure of perceptions of technology use.

Religiosity describes to the degree to which the individuals are committed to religious beliefs and the extent to which they practice them (Çetin, 2021; Bilgin, 2014). Although religiosity includes common rituals by definition, its practice may vary between individuals and geographies due to differences in religious perception (Saroglou, 2011). However, it is clear that religion is a multidimensional structure that shapes individuals' worldviews, perceptions and economic activities.

Similar to the 'Reasoned Action Model' (Suhartanto et al., 2020), the Religiosity-Intention Model suggests that an individual's intention to perform a particular behaviour is primarily determined by perceived norms and precautionary and explanatory normative beliefs (Fishbein & Ajzen, 2010; Miniard & Cohen, 1983). In this context, the religiosity-intention model suggests that a customer's satisfaction and attitudinal intention towards services and products are related to religiosity (Suhartanto et al., 2018; Ali et al., 2018; Tang & Li, 2015; Hidayat et al., 2015).

Religion has an important part in determining individuals' values, beliefs and decision-making processes and ultimately influences their purchasing decisions (Vinson et al., 1977; Aliman et al., 2018). Religiosity, which is identified as the importance and dedication of someone to religious beliefs and practices (Naseri & Abdullah, 2022), has been shown to have a significant effect on consumer behaviour (Aliman et al., 2018). Existing literature displays that individuals with high religiosity tend to make more informed purchasing decisions by emphasising product features that are compatible with their religious beliefs (Naseri & Abdullah, 2022; Tuhin et al., 2020; Hanny et al., 2019; Aliman et al., 2018).

The following hypotheses, based on this, were proposed regarding the effects of religiosity:

H_4: Religiosity has a direct and positive effect on customer satisfaction in Islamic mobile banking.

H_5: Religiosity has a direct and positive effect on the intention to use Islamic mobile banking.

2.2.1 User Satisfaction (US)

Perceived usefulness refers to the extent to which an individual believes that utilizing mobile banking will improve their banking experience and contribute positively to their financial management as a whole (Taylor & Todd, 1995). On the other hand, perceived ease of use represents a person's belief that utilizing mobile banking will be effortless (Srivastava et al., 2013). User satisfaction is considered as a multidimensional subjective value in the literature (Griffiths et al., 2007). In our study, user satisfaction is considered as the satisfaction and positive expectations that bank customers develop towards mobile services.

Perceived usefulness, perceived ease of use and user satisfaction are essential contributing factors of mobile banking adoption (Subani & Roostika, 2024). Put it differently, the perception of mobile banking as useful and easy to use increases user satisfaction and increases customers' willingness to adopt and use this service. Based on this, our hypotheses are formulated as follows:

H_6: Perceived usefulness has a direct and positive effect on user satisfaction in Islamic mobile banking.

H_7: Perceived ease of use has a direct and positive effect on user satisfaction in Islamic mobile banking.

H_8: User satisfaction has a direct and positive effect on the intention to use Islamic mobile banking.

2.2.2 Religiosity (REL)

The perception of harmony between the environment and religious values may encourage religious individuals to live their beliefs more actively, which may lead to greater life satisfaction (Berthold & Ruch, 2014). A study conducted by Jamal & Sharifuddin (2015) on Muslim British consumers revealed that religiosity has positive and significant effects on perceived utility if the product purchased is halal. There are also studies showing that religiosity is one of the main driving forces in the adoption of novel products (Mansori et al., 2015).

Thye Goh et al., (2014) found that Muslim mobile banking users attach more importance to emotional factors. Furthermore, Sun et al., (2012) showed that Muslims value not only the benefits of mobile banking but also its role in self-expression. In this context, the use of goods and services that are in harmony with the sensitivities of religious individuals is expected to enhance the level of perceived benefit.

H_9: Religiosity has a direct and positive effect on perceived usefulness of Islamic mobile banking.

2.2.3 Behavioral Intention (BI)[1]

The investigation of user intention has become a significant area of study in consumer behavior and technology adoption. Behavioural intention refers to someone's inclination to act in a certain way towards a product or service and indicates a customer's

[1] In the literature, there are two terms referred to as "Behavioral Intention" (BI) and "Intention to Use." Although there is no significant difference between these concepts, the term "Behavioral Intention" is considered more comprehensive and is more widely used. Since the Religiosity-Intention Model is based on "Intention to Use," the same term has been adopted in our study. However, the abbreviation "BI," which is more commonly found in the literature, will be used to refer to it.

foreseeable future behaviour regarding the consumption of a product (Naseri & Rahmiati, 2022). Researchers argue that customer intention is critical to determine the use of a technology (Hutagalung et al., 2021; Khan, 2022; Raza, et al., 2019) and that predicting intention to use mobile services is particularly important (Wang et al., 2006).

In this context, it is expected that customers with high 'intention to use' will tend to maintain using mobile banking services and develop a stronger dependency on these services.

H_{10}: A customer's intention to use mobile banking has a direct and positive impact on the adoption of Islamic mobile banking.

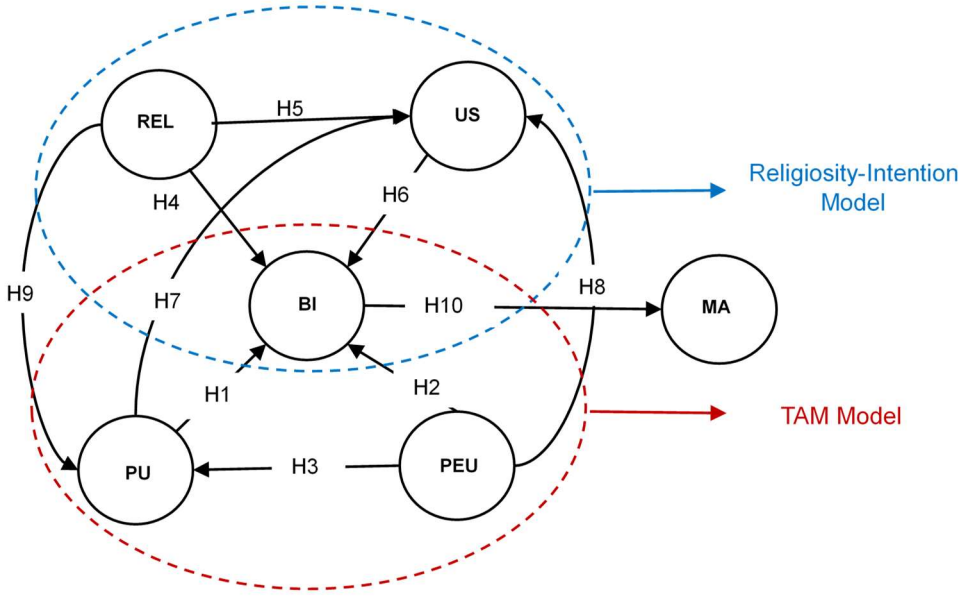

Figure 1. TAM and Religiosity-Intention Model

3. Literature Review on the Use of Islamic Mobile Banking

While there is a wealth of research on traditional mobile banking, studies focusing on Islamic mobile banking services remain relatively scarce (Mohd Thas Thaker et al., 2019). Most of the existing research has been carried out using frameworks such as the Technology Acceptance Model (TAM), Unified Theory of Acceptance and Use of Technology (UTAUT), Structural Equation Modelling (SEM), Innovation Diffusion Theory (IDT), and the Theory of Planned Behaviour (TPB).

The dependent variable in these studies usually involves measuring the intention to use mobile banking, which is referred to as Behavioural Intention (BI). Studies examining the factors affecting mobile banking usage generally focus on Mobile Banking Usage (MU). Studies that evaluate the adoption of mobile banking services consider Mobile Banking Adoption (MBA) as the dependent variable.

Independent variables vary based on the structure of the model and the primary focus of the research. The most frequently utilized independent variables are Perceived Usefulness (PU), Perceived Ease of Use (PEU), Perceived Risk (PR), Relative Advantage (RA), and Social Norms (SN).

Table 1. Literature

	Model/Country/Constraint	Independent Variable
1	**Model:** UTAUT2 **Country:** Maldives (329) Parayil Iqbal et al. (2023)	TR, SI, EE, HM, HBT, FC, PE and PV positively affect BI. HBT positively affects AU through BI.
2	**Model:** UTAUT and UTAUT2 **Country:** Jordan (358) Yaseen et al. (2022)	PT and PE affect BI positively. EE* and SI affect BI negatively.
3	**Model:** - **Country:** Indonesia (339) Yussaivi et al. (2020)	RA, PT, SIM, REL and ATA affect MU positively. NFS and QOS affect MU negatively.
4	**Model:** TAM+ **Country:** Malaysia (250) Mohd Thas Thaker et al. (2019)	PEU, RA and PU affect MA positively. PR and SN affect MA negatively.
5	**Model:** SEM **Country:** Pakistan (243) **Constraint:** Gender Haider et al. (2018).	**Female:** PC, PU, SN, PT and PEX positively affect BI. **Male:** PC, PU, SN, PT and PEX positively affect BI.
6	**Model:** TAM+ **Country:** Southeast Asia (135) **Constraint:** Young (Religious affiliation) Sun et al. (2012)	PU, PC, PEX and SUN positively affect BI.
7	**Model:** TAM+ **Country:** Indonesia (300) Suhartanto et al. (2020)	PU, PEU, REL and US positively affect BI. PEU positively affects PU. REL* positively affects US. REL positively affects PU. BI positively affects MA.
8	**Model:** UTAUT2 **Country:** Pakistan (250) Raza et al. (2019).	PE, EE, SI*, FC, HM, PV, and HBT have a positive impact on BI. Similarly, BI has a positive influence on UB.
9	**Model:** TAM **Country:** Malaysia (250) **Constraint:** Gender Goh & Sun (2014)	**Female:** PU, SN and PEX* affect BI positively, while PC* and PT* affect BI negatively. **Male:** PC*, SN*, PT* and PEX affect BI positively, while PU* affects BI negatively.
10	**Model:** IDT **Country:** Indonesia (219) Sudarsono et al. (2022)	RA*, AWA, SN and REL positively affect BI, while PR* negatively affects BI.
11	**Model:** TAM **Country:** Indonesia (179) Riza & Hafizi (2019)	PEU and PU positively affects ATP.
12	**Model:** ANOVA **Country:** Türkiye (334) **Constraint:** Marmara region (Normal Pandemic Anxiety Level-Dijital Banking) Ahmetoğulları & Arabacı, (2022)	While PT positively affects the ROI, PEU* negatively affects the ROI.
13	**Model:** TPB, TRA **Country:** Türkiye (695) Pilatin & Dilek (2023)	ATP and SN positively affect BI.

Variables marked with (*) are insignificant.

The findings from the works on Islamic mobile banking is given in Table 1. Among these, only Ahmetoğulları & Arabacı (2022) and Pilatin & Dilek (2023) focused on Islamic banks in Türkiye. Ahmetoğulları & Arabacı (2022) conducted their study in the Marmara

Region and applied ANOVA test. On the other hand, Pilatin & Dilek (2023) evaluated the intention to use Islamic mobile banking (IB) in Türkiye with a Theory of Planned Behaviour (TPB) analysis. In our study, a national sample in Türkiye was formed and mobile banking adoption (MA) was considered as the dependent variable. In addition, an analysis was conducted by combining the Technology Acceptance Model (TAM) with the religiosity-intention model.

Research utilizing the TAM model in the literature generally demonstrates that the PU variable has a significant and positive impact. However, Goh and Sun (2014) found that PU exhibited an insignificant and negative effect in their analysis. Regarding the PEU variable, most studies in the literature report a significant and positive influence. Nonetheless, Yaseen et al. (2022) identified a non-significant positive effect for PEU, while Ahmetoğulları & Arabacı (2022) reported a non-significant negative effect. Suhartanto et al. (2020) revealed that REL has a significant and positive impact on both BI and PU, but only a non-significant positive effect on US. Similarly, Sudarsono et al. (2022) concluded that REL significantly and positively influences BI. Table 2 outlines the coding of variables referenced in the literature.

Table 2. Coding of Variables

PE	Performance Expectancy	**BI**	Behavioral Intention	**NFS**	Service Need
SI	Social Influence	**QOS**	Service Quality	**ATA**	Attitude Towards Artificial Intelligence
EE	Effort Expectancy	**EE**	Effort Expectancy	**REL**	Religiosity
FC	Facilitating Conditions	**PT**	Perceived Trust	**PEU**	Perceived Ease of Use
HM	Hedonic Motivation	**UB**	Usage Behavior	**MA**	Mobile Banking Adoption
PV	Price Value	**RA**	Relative Advantage	**SN**	Social Norms
HBT	Habit	**MU**	Mobile Banking Usage	**PEX**	Perceived Self-Expression
PU	Perceived Usefulness	**PC**	Perceived Cost	**PR**	Perceived Risk
SUN	Subjective Norms	**US**	User Satisfaction	**AWA**	Awareness
TR	Trust	**SIM**	Security	**EV**	Emotional Value
ATP	Attitude	**FV**	Functional Value		

4. Material and Methods

4.1 Research Method and Demographic Structure Research Limitation

The purpose of this work is to explore the determinants of adoption of Islamic mobile banking. In this context, TAM (Technology Acceptance Model) and Religiosity-Intention model are combined and antecedents such as 'perceived usefulness', 'perceived ease of use', 'religiosity' and 'satisfaction' are considered.

While developing the scale for the research questionnaire, the ethics committee rules stating that 'permission must be obtained in writing or by e-mail from the owner(s) of the scale for the survey scales to be used in research' were taken into consideration. E-mails were sent to various academics who own these scales and permission was obtained only for the scales used in the studies of Suhartanto et al. (2018, 2020). Therefore, only the survey scales in these studies were used. Five different experts were consulted during the translation of the scales into Turkish. Suhartanto et al. (2020) stated that they derived their scales from the studies listed in Table 3.

Table 3. Survey Scale

Sources and Model	Scale
Jamshidi, D., & Hussin, N. (2016) Venkatesh et al. (2003) (TAM)	**Perceived Usefulness (PU)** • PU1: *Helps in my everyday life.* • PU2: *Flexible.* • PU3: *Saves my time.* • PU4: *Increases my productivity.* **Perceived Ease of Use (PEU)** • PEU1: *Itis not difficult to learn* • PEU2: *A clear feature.* • PEU3: *Easy to use.* • PEU4: *Can be learned quickly.*
Suhartanto et al. (2018) (Religiosity)	**Religiosity (REL)** • REL1: *Regularly offer compulsory prayer.* • REL2: *Fast during the month of Ramadan.* • REL3: *Pay Zakat as prescribed criteria.* • REL4: *Always avoid sin.* • REL5: *Follow Islamic commands in all life affairs.* • REL6: *Keep away from haram earnings.* • REL7: *Recite the Koran regularly.*
Priya et al., (2018)	**User Satisfaction (US)** • US1: *Overall satisfaction.* • US2 : *Match with the expectation.*
Venkatesh et al., (2012)	**Behavioral Intention (BI)** • BI1*: Continue to use mobile banking.* • BI2*: Does not change the mobile banking services.*
Alalwan et al., (2018)	**Mobile Banking Adoption (MA)** • MA1: *Whenever possible, I use mobile banking for my banking services need.*

4.2 Population of the Study

The population of the study consists of Islamic banking (Participation Banking) users in Türkiye. Before participating in the survey, a consent form was given to the participants and those who did not agree were excluded from the survey. Efforts were made to ensure a balanced regional distribution of the sample and the survey was conducted online in Turkish using a 5-point Likert scale (from '1. Strongly Disagree' to '5. Strongly Agree'). At the beginning of the survey, it was clearly stated that the study targeted Islamic banking users and only customers of these banks were allowed to participate.

As a result of the survey, a total of 514 Islamic bank accounts were identified (some users use multiple Islamic mobile banking applications), and customers using the mobile applications associated with these accounts were detected. However, 24 individuals who answered "No" to the question, "Do you use any of the mobile or internet banking applications of Islamic banks?" were excluded from the sample. Thus, data from 358 individual Islamic mobile banking users were obtained. Since the analysis will be conducted using Smart PLS 4.0 software, a repeated sampling method has been employed to achieve the recommended sample size of 5000 individuals in the model, aiming to obtain reliable results.

Research Method

Structural Equation Modelling (SEM) is a statistical technique that allows us to examine complicated links between observed and unobserved variables and test theoretical models that hypothesise these relationships (Merchant et al., 2013). SEM is one of the multivariate statistical analysis techniques and consists of two main components: Confirmatory Factor Analysis (CFA) and Structural Modelling (Brown, 2012). SEM is fundamentally different from traditional regression analysis as it provides the simultaneous examination of a number of dependent relationships (Gunzler et al., 2013).

Variance-based Smart PLS (Partial Least Squares) programme is accepted by researchers as a powerful tool especially for studies involving Structural Equation Modelling (SEM) (Kim et al., 2008). Therefore, Smart PLS 4.0 was chosen in this study and SEM analysis was performed. Smart PLS offers various advantages such as working with small sample sizes, independence from distributional assumptions, simultaneous testing of measurement and structural models, and a prediction-oriented approach (Henseler et al., 2016).

4.3 Demographic Structure of the Research

Table 4. Demographic Structure

Marital Status	Married	186
	Single	172
Age	18-25	124
	26-35	108
	36-45	104
	46-55	20
	56 and above	2
Education	Primary School	1
	Middle School	2
	High School	32
	University	230
	Master's Degree/PhD	92
	None of them	1

In the demographic distribution of the participants, married (186 people) and single (172 people) individuals were equally represented in terms of marital status. The highest participation came from young people aged between 18-35 years (232 people), while the participation of older groups was quite low. In terms of education, bachelor's (230 respondents) and master's/doctorate (92 respondents) graduates constituted the majority, while the proportion of individuals with lower education levels was almost negligible. These data show that mobile banking is predominantly used by young and highly educated individuals, while the representation of older and less educated groups is limited.

5. Results and Analysis

5.1 Measurement Model

Our model consists of 6 different variables: BI, MA, PEU, PU, REL, US. The indicators of each variable and the external loadings of these indicators are given in columns 2 and 3 of Table 5. These loadings are expected to be above 0.70 (Hair et al., 2021). In the factor analysis of our model, BI_1, MA_1, $PEU_{3\text{-}4}$, $PU_{1\text{-}2\text{-}3\text{-}4}$, $REL_{2\text{-}3\text{-}4\text{-}6}$, US_2 indicators are above the 0.70 threshold. However, BI_2, $PEU_{1\text{-}2}$, $REL_{1\text{-}5\text{-}7}$ and US_1 are below this threshold (in the range of 0.571-0.69). In explanatory analyses, the appropriateness of loadings between 0.40-0.70, especially Cronbach's Alpha and AVE values, are examined. Cronbach's Alpha value is an indicator of the internal consistency of the model and this value is expected to be bigger than 0.70 (Sarstedt et al., 2021). AVE expresses the concurrent validity of the factor analysis and is expected to be above 0.50 (Fornell & Larcker, 1981a). Looking at columns 4 and 7 of Table 5 for both analyses, it will be seen that the values are above the threshold levels. Therefore, it is seen that the factor loadings measurements are adequate, internal consistency and convergent validity are ensured and low loadings are kept in the model. In addition, rho_A, which indicates data consistency, and Composite Reliability coefficients, which express the reliability of the model, are above 0.70. These results reveal that the model is dependable. Convergent validity is provided in the model.

R^2 values express the relationship between variables (Baguley, 2008). Cohen (1988) stated that R^2 values for endogenous latent variables should be deemed as (0.26) significant, (0.13) moderate and (0.02) weak. In addition, Falk & Miller (1992) argued that an R^2 value equal to or greater than 0.10 is sufficient to accept variance regularisation of a particular endogenous structure. When column 8 of Table 5 is analysed, it is observed that the variables are at a moderate and significant level.

Table 5. Measurement model Test Results

1	2	3	4	5	6	7	8	9	10
Latent Variable	Indicators	Outer Loadings	Cronbach's Alpha	rho_A	Composite Reliability	(AVE)	R Square	T Statistic	VIF İnner model)
BI	BI_1	0.932	0.724	0.815	0.757	0.619	0.502	21.310	BI→MA (1.00)
	BI_2	0.608						8.936	
MA	MA_1	1.000					0.113		
PEU	PEU_1	0.598	0.841	0.883	0.830	0.563		8.970	PEU→BI (1.848) PEU→PU (1.160) PEU→US (1.839)
	PEU_2	0.597						9.612	
	PEU_3	0.708						12.488	
	PEU_4	1.018						19.214	
PU	PU_1	0.802	0.892	0.896	0.894	0.678	0.492	22.926	PU→BI (2.101) PEU→US (1.970)
	PU_2	0.765						18.850	
	PU_3	0.847						31.181	
	PU_4	0.877						27.796	
REL	REL_1	0.669	0.892	0.900	0.894	0.548		8.525	REL→BI (1.323) REL→PU (1.160) REL→US (1.258)
	REL_2	0.723						13.284	
	REL_3	0.871						12.799	
	REL_4	0.739						10.701	
	REL_5	0.682						9.752	
	REL_6	0.826						15.618	
	REL_7	0.646						8.917	
US	US_1	0.661	0.733	0.773	0.747	0.601	0.258	10.599	US→BI (1.348)
	US_2	0.875						13.636	

Fornell-Larcker Criterion and Heterotrait-monotrait ratio (HTMT) Ratios were calculated to test the discriminant validity of our analysis. The values indicated in bold in the Fornell-Larcker Criterion table should be greater than the values in their rows and columns and the values of Heterotrait-monotrait ratio (HTMT) Ratios must be less than 0.85 according to some researchers (Fornell & Larcker, 1981b; Ab Hamid et al., 2017). Upon the relevant values in Table 6 are examined, it is established that divergence validity is ensured in our model.

Table 6. Dissociation Validity Test

Discriminant Validity											
	Fornell-Larcker Criterion						**Heterotrait-monotrait ratio (HTMT) Ratios**				
	BI	**MA**	**PEU**	**PU**	**REL**	**US**	**BI**	**MA**	**PEU**	**PU**	**REL**
BI	**0.787**										
MA	0.337	**1.000**					0.346				
PEU	0.568	0.319	**0.750**				0.544	0.320			
PU	0.677	0.424	0.670	**0.824**			0.694	0.425	0.649		
REL	0.434	0.397	0.371	0,441	**0.740**		0.445	0.398	0.367	0.438	
US	0.388	0.225	0.369	0,460	0.386	**0.775**	0.408	0.230	0.367	0.471	0.401

5.2 Structural Model

The path model results obtained for the test of the hypotheses are shown in Table 7. The table shows the direct, indirect and total effects of the variables on each other. Direct effects refer to unmediated effects and indirect effects refers to mediated effects. The total effect indicates that the final form of the path is coefficient of the direct effect and indirect effect. In addition, β indicates the level of relationship between the variables and t-statistic value represents the confidence level of the variables.

Table 7. Structural model Test Results

	Direct effect		Indirect effect		Total effect		
Hypothesis/Path	**β**	**t statistics**	**β**	**t statistics**	**β**	**t statistics**	**Hypothesis Testing**
PU→BI	0.015	0.629	0.015	0.629	0.486	6.525**	H_1: Accepted
PEU→BI	0.290	3.941**	0.277	3.652**	0.471	6.740**	H_2: Accepted
PEU→PU	0.587	8.537**	-	-	0.587	8.537**	H_3: Accepted
REL→BI	0.120	2.626**	0.011	0.628	0.259	3.263**	H_4: Accepted
REL→US	0.070	2.220*	0.070	2.220*	0.290	3.827**	H_5: Accepted
US→BI	0.049	0.683	-	-	0.049	0.683	H_6: Red
PU→US	0.312	3.280**	-	-	0.312	3.280**	H_7: Accepted
PEU→US	0.183	2.880**	0.183	2.880**	0.262	3.771**	H_8: Accepted
REL→PU	0.223	2.757**	-	-	0.223	2.757*	H_9: Accepted
BI→MA	0.337	6.525**	-	-	0.337	6.525**	H_{10}: Accepted

** Significance level p < 0.01, * Significance level p < 0.05

When the path coefficients in Table 8 are analysed, it is seen that all path coefficients except PU→BI (0.629) and US→BI (0.683) for direct effect, PU→BI (0.629) and REL→BI (0.628) for indirect effect and US→BI (0.683) for total effect are significant at p < 0.01 and p < 0.05 levels. In this case, all hypotheses ($H_{1\text{-}10}$) are accepted except hypothesis H_6 for total effect. This shows that the model is supported to a great extent. Especially PU→BI, PEU→BI, PEU→PU, PU→US and BI→MA relationships are quite strong. The significant results of the hypotheses ($H_{4\text{-}5\text{-}6\text{-}9}$) formed within the scope of the religiosity-intention model indicate that the model is an important indicator in determining the factors influencing the use of Islamic mobile banking in Türkiye.

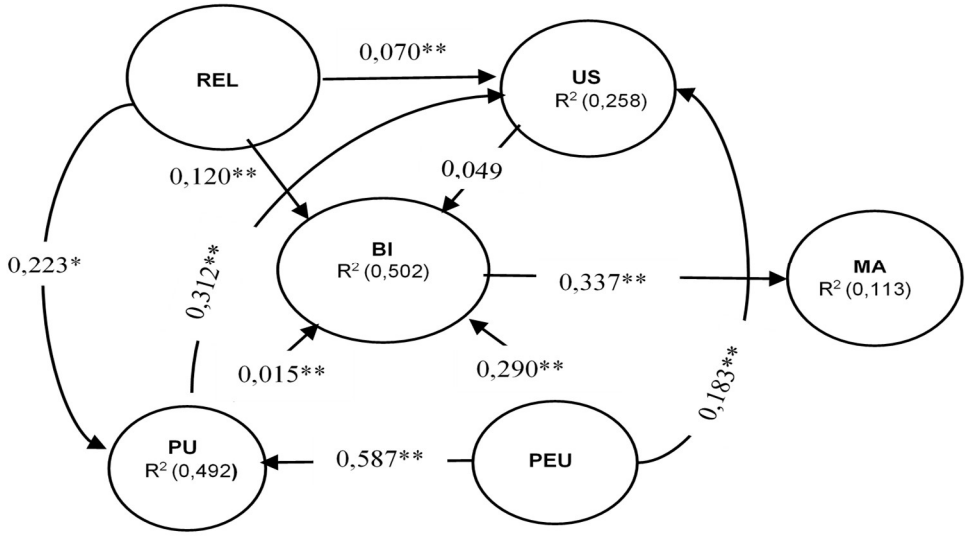

Figure 2. Results

6. Discussion

This study combined the Technology Acceptance Model (TAM) with the Religiosity-Intention Model to examine the factors influencing Turkish users' adoption of Islamic

mobile banking. The findings showed that combining these two models offers a strong framework for understanding how Islamic mobile banking users behave. In particular, the study found that behavioral intention (BI) was significantly influenced by the variables of perceived usefulness (PU) and perceived ease of use (PEU). PU had a considerable overall impact, measured at 0.486, even though it did not directly have a significant impact on BI. This result is consistent with research that suggests PU may work more strongly through indirect pathways (Venkatesh & Bala, 2008; Sun et al., 2012; Goh & Sun, 2014). Similarly, TAM and extended TAM models have often supported the strong effect of PEU on BI (0.471) (Venkatesh & Davis, 2000; Suhartanto et al., 2020). These results suggest that the factors influencing Islamic and conventional mobile banking users are comparable.

The significance of religious sensitivities among Islamic mobile banking users is highlighted by the REL (Religiosity) variable's significant effect on BI (0.259). Studies like Suhartanto et al. (2020) and Sudarsono et al. (2022) also support this conclusion. However, it's possible that the lack of user experience differentiation between Islamic and conventional banking applications in Türkiye is the reason for the US (User Satisfaction) variable's negligible impact on BI (rejection of the H_6 hypothesis). This finding suggests that cultural and religious perceptions differ between places like Türkiye and Indonesia, which runs counter to research by Priya et al. (2018) and Suhartanto et al. (2020). The noteworthy impacts of REL on PU and US show that religious sensitivities directly affect how Islamic mobile banking users perceive the service. Studies like Suhartanto et al. (2020) have also highlighted this finding. REL's effects, however, might differ based on cultural and regional variables. Users' favorable opinions of BI and the US may be reinforced in the Türkiye context if Islamic banks make their religious sensitivities more apparent and open.

Although some discrepancies have surfaced, the results of this study are generally in line with comparable studies in the literature. For instance, the negligible impact of the US on BI implies that, in terms of user satisfaction, Islamic mobile banking apps do not offer a higher degree of satisfaction than traditional banking apps. This result emphasizes the necessity for Turkish Islamic banks to create plans to improve customer satisfaction. The combination of TAM and the Religiosity-Intention Model is a useful tool for comprehending the behaviors of Islamic mobile banking users, according to additional findings that are in line with the body of existing literature. According to the data, Islamic banks should prioritize REL (Religiosity) openly, improve PEU (Perceived Ease of Use) by providing user-friendly interfaces, and concentrate on PU (Perceived Usefulness) by creating useful applications.

This study offers a fresh viewpoint on user behavior in the context of Türkiye and significantly adds to the scant literature on the adoption of Islamic mobile banking.

7. Results

For Islamic bankers as well as academics and practitioners, this study provides a meaningful analysis. The high explanatory power of the integrated model shows how effective it is in understanding the factors influencing the adoption of Islamic mobile banking. The findings reveal that Islamic mobile banking users have similar adoption factors (Perceived Usefulness - PU and Perceived Ease of Use - PEU) as conventional banking users, but their decision-making process is also influenced by religious sensitivities (Religiosity - REL).

These results point to three main areas of strategic interest for Islamic banks in Türkiye;

a) Creating highly useful applications to improve perceived usefulness
b) Designing intuitive interfaces to raise perceived ease of use
c) Openly discussing issues of religious compliance

The study's findings lay the groundwork for further research on the adoption of Islamic mobile banking and are backed by a number of literature sources (Venkatesh et al., 2003; Almaiah & Alismaiel, 2019). The current findings indicate regional differences in customer behavior and preferences, which calls for more research to fully understand the factors that influence user satisfaction, especially in diverse cultural contexts.

References

Ab Hamid, M. R., Sami, W., & Sidek, M. M. (2017). Discriminant validity assessment: Use of Fornell and Larcker criterion versus HTMT criterion. *Journal of Physics: Conference Series*, *890*(1), 012163. https://doi.org/10.1088/1742-6596/890/1/012163

Abbasi, T., & Weigand, H. (2017). The impact of digital financial services on firms' performance: A literature review. *arXiv preprint arXiv:1705.10294*. https://doi.org/10.48550/arxiv.1705.10294

Ahmad, M. (2018). Review of the technology acceptance model (TAM) in internet banking and mobile banking. *International Journal of Information Communication Technology and Digital Convergence*, *3*(1), 23-41.

Ahmed, W., Hizam, S. M., Sentosa, I., Akter, H., Yafi, E., & Ali, J. (2020). Predicting IoT service adoption towards smart mobility in Malaysia: SEM-neural hybrid pilot study. *International Journal of Advanced Computer Science and Applications*, *11*(1). https://doi.org/10.14569/ijacsa.2020.0110165

Ahmetoğulları, K., & Arabacı, N. (2022). Pandemi sonrası finansal yeteneklerin teknoloji kabul modeli ekseninde irdelenmesi: Katılım finans sektöründe dijital bankacılık üzerine bir uygulama. *İşletme Araştırmaları Dergisi*, *14*(3), 2270-2289. https://doi.org/10.20491/isarder.2022.1501

Akturan, U., & Tezcan, N. (2012). Mobile banking adoption of the youth market: Perceptions and intentions. *Marketing Intelligence & Planning*, *30*(4), 444-459. https://doi.org/10.1108/02634501211231928

Alalwan, A. A., Dwivedi, Y. K., Rana, N. P., & Algharabat, R. (2018). Examining factors influencing Jordanian customers' intentions and adoption of internet banking: Extending UTAUT2 with risk. *Journal of Retailing and Consumer Services*, *40*, 125-138.

AlHares, A., Dahkan, A., & Abu-Asi, T. (2022). The effect of financial technology on the sustainability of banks in the Gulf Cooperation Council countries. *Corporate Governance and Organizational Behavior Review*, *6*(4), 359-373. https://doi.org/10.22495/cgobrv6i4sip16

Ali, F., Rasoolimanesh, S. M., Sarstedt, M., Ringle, C. M., & Ryu, K. (2018). An assessment of the use of partial least squares structural equation modeling (PLS-SEM) in hospitality research. *International Journal of Contemporary Hospitality Management*, *30*(1), 514-538.

Aliman, N. K., Ariffin, Z. Z., & Hashim, S. M. (2018). Religiosity commitment and decision-making styles among Generation Y Muslim consumers in Malaysia. *International Journal of Academic Research in Business and Social Sciences*, *8*(1), 554-576. https://doi.org/10.6007/ijarbss/v8-i1/3830

Almaiah, M. A., & Alismaiel, O. A. (2019). Examination of factors influencing the use of mobile learning systems: An empirical study. *Education and Information Technologies*, *24*, 885-909. https://doi.org/10.1007/s10639-018-9810-7

Amin, H., Supinah, R., Aris, M. M., & Baba, R. (2012). Receptiveness of mobile banking by Malaysian local customers in Sabah: An empirical investigation. *Journal of Internet Banking and Commerce*, *17*(1).

Amin, M., Rezaei, S., & Abolghasemi, M. (2014). User satisfaction with mobile websites: The impact of perceived usefulness (PU), perceived ease of use (PEOU), and trust. *Nankai Business Review International*, *5*(3), 258-274. https://doi.org/10.1108/NBRI-01-2014-0005

Arkaan, D. U., Budianto, E. W. H., & Dewi, N. D. T. (2023). Mapping research topics on mobile banking in Sharia and conventional financial institutions: VOSviewer bibliometric study and literature review.

Berthold, A., & Ruch, W. (2014). Satisfaction with life and character strengths of non-religious and religious people: It's practicing one's religion that makes the difference. *Frontiers in Psychology*, *5*, 876. https://doi.org/10.3389/fpsyg.2014.00876

Bilgin, A. (2014). Din, dindar, dindarlık: Özeleştirel bir değerlendirme. *Anemon Muş Alparslan Üniversitesi Sosyal Bilimler Dergisi*, *2*(2), 75-84.

Brosnan, M. J. (1999). Modeling technophobia: A case for word processing. *Computers in Human Behavior*, *15*(2), 105-121. https://doi.org/10.1016/S0747-5632(98)00020-X

Brown, T. A. (2012). Confirmatory factor analysis. R. H. Hoyle (Ed.), *Handbook of structural equation modeling* (261-276). The Guilford Press.

Çetin, M. (2021). Dindarlık-ahlak ilişkisi ve dînî-toplumsal yansımaları. *Mizanü'l-Hak: İslami İlimler Dergisi*, *(13)*, 83-106.

Choi, H., Park, J., Kim, J., & Jung, Y. (2020). Consumer preferences of attributes of mobile payment services in South Korea. *Telematics and Informatics*, *51*, 101397. https://doi.org/10.1016/j.tele.2020.101397

Cohen, J. E. (1988). *Statistical power analysis for the behavioral sciences* (2nd ed.). Routledge. https://doi.org/10.4324/9780203771587

Davis, F. D. (1989). Perceived usefulness, perceived ease of use, and user acceptance of information technology. *MIS Quarterly*, *13*(3), 319-340. https://doi.org/10.2307/249008

Davis, F. D., & Granić, A. (2024). *The technology acceptance model: 30 years of TAM*. Springer International Publishing AG. https://doi.org/10.1007/978-3-030-45274-2

Davis, F. D., Bagozzi, R. P., & Warshaw, P. R. (1989). User acceptance of computer technology: A comparison of two theoretical models. *Management Science*, *35*(8), 982-1003. https://doi.org/10.1287/mnsc.35.8.982

Eshimov, A. (2023). Development Trends of Islamic Finance Worldwide. *International Journal of Scientific Trends (IJST), 2*(8), 22-28. https://scientifictrends.org/index.php/ijst

Falk, R. F., & Miller, N. B. (1992). *A primer for soft modeling*. University of Akron Press.

Fishbein, M., & Ajzen, I. (2010). *Predicting and changing behavior: The reasoned action approach*. Psychology Press. https://doi.org/10.4324/9780203838020

Fornell, C., & Larcker, D. F. (1981a). Evaluating structural equation models with unobservable variables and measurement error. *Journal of Marketing Research*, *18*(1), 39-50. https://doi.org/10.1177/002224378101800104

Fornell, C., & Larcker, D. F. (1981b). Structural equation models with unobservable variables and measurement error: Algebra and statistics. *Working paper*, No: 266. https://deepblue.lib.umich.edu/bitstream/handle/2027.42/35622/b1378752.0001.001.pdf?sequence=2

Gefen, D., & Straub, D. W. (2000). The relative importance of perceived ease of use in IS adoption: A study of e-commerce adoption. *Journal of the Association for Information Systems*, *1*(1), 1-30. https://doi.org/10.17705/1jais.00008

Goh, T. T., & Sun, S. (2014). Exploring gender differences in Islamic mobile banking acceptance. *Electronic Commerce Research*, *14*, 435-458. https://doi.org/10.1007/s10660-014-9150-7

Griffiths, J. R., Johnson, F., & Hartley, R. J. (2007). User satisfaction as a measure of system performance. *Journal of Librarianship and Information Science*, *39*(3), 142-152. https://doi.org/10.1177/0961000607080417

Gu, J. C., Lee, S. C., & Suh, Y. H. (2009). Determinants of behavioral intention to mobile banking. *Expert Systems with Applications*, *36*(9), 11605-11616. https://doi.org/10.1016/j.eswa.2009.03.024

Güney, G. (2023). Türkiye'de İslami finansta dijital bankacılık anlayışı. *Avrasya Sosyal ve Ekonomi Araştırmaları Dergisi, 10*(4), 932-944.

Gunzler, D., Chen, T., Wu, P., & Zhang, H. (2013). Introduction to mediation analysis with structural equation modeling. *Shanghai Archives of Psychiatry*, *25*(6), 390. https://doi.org/10.3969/j.issn.1002-0829.2013.06.009

Haider, M. J., Changchun, G., Akram, T., & Hussain, S. T. (2018). Exploring gender effects in intention to Islamic mobile banking adoption: An empirical study. *Arab Economic and Business Journal*, *13*(1), 25-38. https://doi.org/10.1016/j.aebj.2018.01.002

Hair, J. F., Hult, G. T. M., Ringle, C. M., Sarstedt, M., Danks, N. P., & Ray, S. (2021). *Partial least squares structural equation modeling (PLS-SEM) using R: A workbook* (p. 197). Springer Nature. https://doi.org/10.1007/978-3-030-80519-7

Hanafizadeh, P., Behboudi, M., Koshksaray, A. A., & Tabar, M. J. S. (2014). Mobile-banking adoption by Iranian bank clients. *Telematics and Informatics*, *31*(1), 62-78. https://doi.org/10.1016/j.tele.2012.11.001

Hanny, N., Shohibul, I., & Firsan, N. (2019). Intention the role of halal awareness, religious orientation and consumer motive toward purchase intentions: Case of Muslim consumers in Indonesia. *5th Sriwijaya Economics, Accounting, and Business Conference (SEABC 2019)* (Vol. 142, pp. 342-349). Atlantis Press SARI.

Henseler, J., Hubona, G., & Ray, P. A. (2016). Using PLS path modeling in new technology research: Updated guidelines. *Industrial Management & Data Systems*, *116*(1), 2-20. https://doi.org/10.1108/imds-09-2015-0382

Hidayat, R., Akhmad, S., & Machmud, M. (2015). Effects of service quality, customer trust, and customer religious commitment on customer satisfaction and loyalty of Islamic banks in East Java. *Al-Iqtishad Journal of Islamic Economics*, *7*(2), 151-164. https://doi.org/10.15408/aiq.v7i2.1681

Hutagalung, U., Sukriah, Y., & Ritonga, N. (2021). The influence of perceived usefulness and perceived ease of use on intention to use Gojek application and its impact on purchase decision of Gojek services. *The International Journal of Accounting and Business Society*, *29*(1), 15-34.

Jamal, A., & Sharifuddin, J. (2015). Perceived value and perceived usefulness of halal labeling: The role of religion and culture. *Journal of Business Research*, *68*(5), 933-941. https://doi.org/10.1016/j.jbusres.2014.09.020

Jamshidi, D., & Hussin, N. (2016). Forecasting patronage factors of Islamic credit card as a new e-commerce banking service: An integration of TAM with perceived religiosity and trust. *Journal of Islamic Marketing*, *7*(4), 378-404. https://doi.org/10.1108/JIMA-07-2014-0050

Khan, M. S., Rabbani, M. R., Hawaldar, I. T., & Bashar, A. (2022). Determinants of behavioral intentions to use Islamic financial technology: An empirical assessment. *Risks*, *10*(6), 114. https://doi.org/10.3390/risks10060114

Kim, D. J., Ferrin, D. L., & Rao, H. R. (2008). A trust-based consumer decision-making model in electronic commerce: The role of trust, perceived risk, and their antecedents. *Decision Support Systems*, *44*(2), 544-564. https://doi.org/10.1016/j.dss.2007.07.001

Kinderman, P., Tai, S., Pontin, E., Schwannauer, M., Jarman, I., & Lisboa, P. (2015). Causal and mediating factors for anxiety, depression and well-being. *The British Journal of Psychiatry*, *206*(6), 456-460. https://doi.org/10.1192/bjp.bp.114.147553

Legris, P., Ingham, J., & Collerette, P. (2003). Why do people use information technology? A critical review of the technology acceptance model. *Information & Management*, *40*(3), 191-204. https://doi.org/10.1016/S0378-7206(01)00143-4

Luarn, P., & Lin, H. H. (2005). Toward an understanding of the behavioral intention to use mobile banking. *Computers in Human Behavior*, *21*(6), 873-891. https://doi.org/10.1016/j.chb.2004.03.003

Mansori, S., Sambasivan, M., & Md-Sidin, S. (2015). Acceptance of novel products: The role of religiosity, ethnicity and values. *Marketing Intelligence & Planning*, *33*(1), 39-66. https://doi.org/10.1108/MIP-03-2013-0050

Merchant, W. R., Li, J., Karpinski, A. C., & Rumrill Jr, P. D. (2013). A conceptual overview of structural equation modeling (SEM) in rehabilitation research. *Work*, *45*(3), 407-415. https://doi.org/10.3233/WOR-131633

Miniard, P. W., & Cohen, J. B. (1983). Modeling personal and normative influences on behavior. *Journal of Consumer Research*, *10*(2), 169-180. https://doi.org/10.1086/208957

Mohd Thas Thaker, M. A. B., Allah Pitchay, A. B., Mohd Thas Thaker, H. B., & Amin, M. F. B. (2019). Factors influencing consumers' adoption of Islamic mobile banking services in Malaysia: An approach of partial least squares (PLS). *Journal of Islamic Marketing*, *10*(4), 1037-1056. https://doi.org/10.1108/JIMA-04-2018-0065

Moore, D. S., & McCabe, G. P. (1989). *Introduction to the practice of statistics*. WH Freeman/Times Books/Henry Holt & Co.

Moro-Visconti, R., Cruz Rambaud, S., & López Pascual, J. (2020). Sustainability in FinTechs: An explanation through business model scalability and market valuation. *Sustainability*, *12*(24), 10316. https://doi.org/10.3390/su122410316

Mutahar, A. M., Aldholay, A., Isaac, O., Jalal, A. N., & Kamaruddin, F. E. B. (2022). The moderating role of perceived risk in the technology acceptance model (TAM): The context of mobile banking in developing countries. In *Proceedings of International Conference on Emerging Technologies and Intelligent Systems: ICETIS 2021* (Vol. 1, pp. 389-403). Springer International Publishing.

Naseri, R. N., & Abdullah, R. N. R. (2022). Religiosity as a moderator between attitude and intention towards online halal cosmetic purchasing. *International Journal of Academic Research in Business and Social Sciences*, *12*(6), 1244.

Nisar, T. M., & Prabhakar, G. (2017). Exploring the key drivers behind the adoption of mobile banking services. *Journal of Marketing Analytics*, *5*, 153-162. https://doi.org/10.1057/s41270-017-0023-5

Otieno, O. C., Liyala, S., Odongo, B. C., & Abeka, S. O. (2016). Theory of reasoned action as an underpinning to technological innovation adoption studies. *World Journal of Computer Application and Technology*, *4*(1), 1-7. https://doi.org/10.13189/wjcat.2016.040101

Parayil Iqbal, U., Jose, S. M., & Tahir, M. (2023). Integrating trust with extended UTAUT model: A study on Islamic banking customers' m-banking adoption in the Maldives. *Journal of Islamic Marketing*, *14*(7), 1836-1858. https://doi.org/10.1108/JIMA-01-2022-0030

Park, Y., & Chen, J. V. (2007). Acceptance and adoption of the innovative use of smartphone. *Industrial Management & Data Systems*, *107*(9), 1349-1365. https://doi.org/10.1108/02635570710834009

Pilatin, A. (2022). Türkiye'de katılım bankacılığı tercihi: Bölgesel bir araştırma. *MANAS Sosyal Araştırmalar Dergisi*, *11*(3), 1042-1060. https://doi.org/10.33206/mjss.998155

Pilatin, A., & Dilek, Ö. (2023). Customer preference for Islamic banks in Turkey: A model of planned behavior theory. *Turkish Journal of Islamic Economics (TUJISE)*, *10*(2), 1-32. https://doi.org/10.26414/A3777

Priya, R., Gandhi, A. V., & Shaikh, A. (2018). Mobile banking adoption in an emerging economy: An empirical analysis of young Indian consumers. *Benchmarking: An International Journal*, *25*(2), 743-762. https://doi.org/10.1108/BIJ-01-2016-0009

Prom Tep, S., Arcand, M., & Diotte, S. K. (2020). The smartphone, not the tablet, now rules the mobile banking experience. *Journal of Digital Banking*, *5*(2), 155-162.

Püschel, J., Mazzon, J. A., & Hernandez, J. M. C. (2010). Mobile banking: Proposition of an integrated adoption intention framework. *International Journal of Bank Marketing*, *28*(5), 389-409. https://doi.org/10.1108/02652321011064908

Raza, S. A., Shah, N., & Ali, M. (2019). Acceptance of mobile banking in Islamic banks: Evidence from modified UTAUT model. *Journal of Islamic Marketing*, *10*(1), 357-376. https://doi.org/10.1108/JIMA-04-2017-0038

Riza, A. F., & Hafizi, M. R. (2019). Customers' attitude toward Islamic mobile banking in Indonesia: Implementation of TAM. *Asian Journal of Islamic Management (AJIM)*, 75-84. https://orcid.org/0000-0002-7919-843X

Sakkthivel, A. M., & Ramu, N. (2018). Investigating the gender influence on technology adoption model towards smartphones: Evidences from emerging economies. *International Journal of Business Excellence (IJBEX)*, *16*(1), 35-46.

Samsa, C. (2023). The mediating role of firm prestige in the relationship between perceived quality and behavior intention in customer cafeteria experiences. *Marketing and Management of Innovations*, *14*(2), 87-100. https://doi.org/10.21272/mmi.2023.2-09

Saroglou, V. (2011). Believing, bonding, behaving, and belonging: The big four religious dimensions and cultural variation. *Journal of Cross-Cultural Psychology*, *42*(8), 1320-1340. https://doi.org/10.1177/0022022111412267

Sarstedt, M., Ringle, C. M., & Hair, J. F. (2021). Partial least squares structural equation modeling. In *Handbook of market research* (pp. 587-632). Cham: Springer International Publishing. https://doi.org/10.1007/9

Scherer, R., Siddiq, F., & Tondeur, J. (2019). The technology acceptance model (TAM): A meta-analytic structural equation modeling approach to explaining teachers' adoption of digital technology in education. *Computers & Education*, *128*, 13-35. https://doi.org/10.1016/j.compedu.2018.09.009

Siska, E. (2022). Exploring the essential factors on digital Islamic banking adoption in Indonesia: A literature review. *Jurnal Ilmiah Ekonomi Islam*, *8*(1), 124-130. https://doi.org/10.29040/jiei.v8i1.4090

Srivastava, R. K., Singh, S., & Srivastava, V. (2013). The role of trust and technology acceptance model (TAM) on customer acceptance of mobile banking: An integrated model to improve mobile banking in banking sector—a conceptual paper. *International Journal of Asian Business and Information Management (IJABIM)*, *4*(1), 31-43. https://doi.org/10.4018/jabim.2013010104

Subani, M. A. P., & Roostika, R. R. R. (2024). Hubungan antara technology acceptance model, user satisfaction, user trust dan mobile banking adoption intention pada pengguna layanan BNI mobile banking. *Al-Kharaj: Jurnal Ekonomi, Keuangan & Bisnis Syariah*, *6*(6), 3689-3704. https://doi.org/10.47467/alkharaj.v6i6.1152

Sudarsono, H., Kholid, M. N., Trisanty, A., & Maisaroh, M. (2022). The intention of Muslim customers to adopt mobile banking: The case of Islamic banks in Indonesia. *Cogent Business & Management*, *9*(1), Article no: 2154102. https://doi.org/10.1080/23311975.2022.2154102

Suhartanto, D., Dean, D., Ismail, T. A. T., & Sundari, R. (2020). Mobile banking adoption in Islamic banks: Integrating TAM model and religiosity-intention model. *Journal of Islamic Marketing*, *11*(6), 1405-1418. https://doi.org/10.1108/JIMA-05-2019-0096

Suhartanto, D., Farhani, N. H., Muflih, M., & Setiawan, S. (2018). Loyalty intention towards Islamic banks: The role of religiosity, image, and trust. *International Journal of Economics & Management*, *12*(1), 137-151.

Sun, S., Goh, T., Fam, K. S., Xue, Y., & Xue, Y. (2012). The influence of religion on Islamic mobile phone banking services adoption. *Journal of Islamic Marketing*, *3*(1), 81-98. https://doi.org/10.1108/17590831211206617

Tan, K. S., Chong, S. C., Loh, P. L., & Lin, B. (2010). An evaluation of e-banking and m-banking adoption factors and preference in Malaysia: A case study. *International Journal of Mobile Communications*, *8*(5), 507-527. https://doi.org/10.1504/IJMC.2010.034935

Tang, G., & Li, D. (2015). Is there a relation between religiosity and customer loyalty in the Chinese context? *International Journal of Consumer Studies*, *39*(6), 639-647. https://doi.org/10.1111/ijcs.12197

Taylor, S., & Todd, P. (1995). Decomposition and crossover effects in the theory of planned behavior: A study of consumer adoption intentions. *International Journal of Research in Marketing*, *12*(2), 137-155. https://doi.org/10.1016/0167-8116(94)00019-K

Thye Goh, T., Mohd Suki, N., & Fam, K. (2014). Exploring a consumption value model for Islamic mobile banking adoption. *Journal of Islamic Marketing*, *5*(3), 344-365. https://doi.org/10.1108/JIMA-08-2013-0056

Tuhin, M. K. W., Miraz, M. H., Habib, M. M., & Alam, M. M. (2020, November 9). Strengthening consumers' halal buying behaviour: Role of attitude, religiosity and personal norm. *Emerald Publishing Limited*, *13*(3), 671-687. https://doi.org/10.1108/jima-07-2020-0220

Türkiye Katılım Bankaları Birliği. (2025, 8 Nisan). Veri Peteği. https://www.tkbb.org.tr/veripetegi-detay/44

Venkatesh, V., & Bala, H. (2008). Technology acceptance model 3 and a research agenda on interventions. *Decision Sciences*, *39*(2), 273-315. https://doi.org/10.1111/j.1540-5915.2008.00192.x

Venkatesh, V., & Davis, F. D. (2000). A theoretical extension of the technology acceptance model: Four longitudinal field studies. *Management Science*, *46*(2), 186-204. https://doi.org/10.1287/mnsc.46.2.186.11926

Venkatesh, V., Morris, M. G., Davis, G. B., & Davis, F. D. (2003). User acceptance of information technology: Toward a unified view. *MIS Quarterly*, 425-478. https://doi.org/10.2307/30036540

Venkatesh, V., Thong, J. Y., & Xu, X. (2012). Consumer acceptance and use of information technology: Extending the unified theory of acceptance and use of technology. *MIS Quarterly*, 157-178. https://doi.org/10.2307/41410412

Vinson, D. E., Scott, J. E., & Lamont, L. M. (1977). The role of personal values in marketing and consumer behavior. *Journal of Marketing*, *41*(2), 44-50. https://doi.org/10.1177/002224297704100215

Wang, Y. S., Lin, H. H., & Luarn, P. (2006). Predicting consumer intention to use mobile service. *Information Systems Journal*, *16*(2), 157-179. https://doi.org/10.1111/j.1365-2575.2006.00213.x

Yalley, A. A. (2021). Customer readiness to co-production of mobile banking services: A customer-only co-production perspective. *Journal of Financial Services Marketing*, *27*(2), 81. https://doi.org/10.1057/s41264-021-00105-0

Yaseen, S. G., El Qirem, I. A., & Dajani, D. (2022). Islamic mobile banking smart services adoption and use in Jordan. *ISRA International Journal of Islamic Finance*, *14*(3), 349-362. https://doi.org/10.1108/IJIF-04-2021-0065

Yıldırım, S., & Yıldırım, D. Ç. (2022). İslami bankacılık sektöründe dijital dönüşüm ve adaptasyon: Türkiye örneği. *Kapanaltı Dergisi*, (1), 73-84.

Yunita, P. (2021). The digital banking profitability challenges: Are they different between conventional and Islamic banks?. *Jurnal Akuntansi dan Keuangan Indonesia*, *18*(1), 4. https://doi.org/10.21002/jaki.2021.04

Yussaivi, A., Suhartanto, D., & Syarief, M. E. (2020, July). An analysis of the determining factors of mobile banking adoption in Islamic banks. In *IOP Conference Series: Materials Science and Engineering*. IOP Publishing. https://doi.org/10.1088/1757-899X/879/1/012174

Conflict of Interest: None.

Funding: None.

Ethical Approval: None.

Author Contributions: Yunus KUTVAL (100%)

Çıkar Çatışması: Yoktur.

Finansal Destek: Yoktur.

Etik Onay: Yoktur.

Yazar Katkısı: Yunus KUTVAL (%100)