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Integration of technology acceptance model in the use of mobile banking among millennial generations of sharia bank customers in Indonesia

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ABSTRACT

This study explores the factors that influence the millennial generation in using Islamic bank mobile banking using the Technology Acceptance Model (TAM) approach by integrating external factors, namely religiosity and the role of trust as a mediating variable. The sample in this study was 185 respondents. Data analysis using Structural Equation Modeling - Partial Least Square (SEM-PLS). The test results show that of the seven direct effects tested, four relationships have a significant positive effect, namely perceived usefulness and trust in attitudes, as well as religiosity and attitudes towards intentions. While three relationships are not significant, namely, perceived ease of use and religiosity do not affect attitudes, and trust does not affect intentions. Furthermore, from the two indirect effects tested, there is a significant relationship: belief can mediate the relationship between religiosity and attitude.

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Penelitian ini mengeksplorasi faktor-faktor yang mempengaruhi generasi milenial dalam menggunakan mobile banking bank syariah dengan menggunakan pendekatan Technology Acceptance Model (TAM) dengan mengintegrasikan faktor eksternal yaitu religiusitas dan peran kepercayaan sebagai variabel mediasi. Sampel dalam penelitian ini adalah 185 responden. Analisis data menggunakan Structural Equation Modeling - Partial Least Square (SEM-PLS). Hasil pengujian menunjukkan bahwa dari tujuh efek langsung yang diuji, empat hubungan memiliki efek positif yang signifikan, yaitu perceived usefulness dan trust in attitudes, serta religiosity dan attitudes terhadap niat. Sementara tiga hubungan tidak signifikan, yaitu, kemudahan penggunaan dan religiusitas yang dirasakan tidak mempengaruhi sikap, dan kepercayaan tidak mempengaruhi niat. Selanjutnya, dari dua efek tidak langsung yang diuji, ada hubungan yang signifikan: keyakinan dapat memediasi hubungan antara religiusitas dan sikap.

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1. **Introduction**

Technology is interpreted as something knowledge that can help provide a sense of security and comfort in the continuity of human life. The moment this development technology is swift, you can see from the development activity business that it is all digital and proven with magnitude total internet users in Indonesia; of course, no one could deny will push activity business for more proceed Adzimaan develop(Adzima & Ariyanti, 2018).

According to the 2019-2020 APJII survey, in the II quarter, the number of Internet users in Indonesia experienced enhancement to 73.7 percent of the population or equivalent with 196.71 million Internet users out of Indonesia's total population of 266.91 million souls compared to 2018. Besides, based on Report HootSuite, which is titled "Digital 2021", shows that at the start Of 2021, internet users in Indonesia will reach 202.6 million souls or experience an increase to 15.5 percent or 27 million souls if compared with January 2020(Jumena & Anom, 2021).
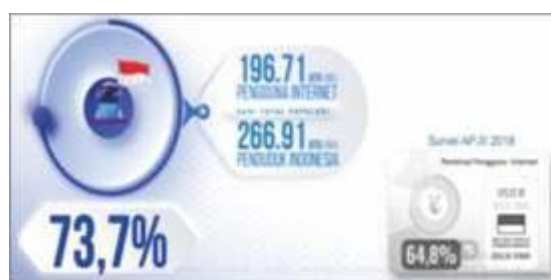

Figure 1 Penetration Data Internet users in 2019-2020 (Q2)

Source: Apjii.or.id

Based on BPS data and surveys, Social The National Economy in 2019 shows that most internet users in Indonesia are controlled by groups of millennials, which is as much as 83.58 percent. Besides that, the result data from the Census Population in 2020 BPS shows that generation millennials amount to as much as 69.38 million, or equivalent to 25.87 percent of the population residents in Indonesia. This is due to the generation of millennials' characteristics and big dependency on technology. In other words, fast generations adapt to change and innovative and versatile technology advances (Thusi & Maduku, 2020).

The total generation of millennials in Indonesia who are aged productive is a profitable market share for a company that offers technical information and sophisticated one-company finance, specifically banking. The existence of Islamic banks is rated as not popular and less experienced compared to conventionalbanking (Yussaivi et al., 2021) and proven with banking market share sharia in Indonesia in December 2020 only 6.51%, meanwhile, the rest owned by banks conventional (Otoritas Jasa Keuangan, 2017).

In the era of the digital revolution, industry banking has used the internet to operate the business by giving service access to easy information with its clients and connecting banks with its customers (Adzima & Ariyanti, 2018). One of them is embodied in the shape of mobile banking services. Mobile banking is an e-commerce application delivered by banks or institutions with possible finances. The user can do transaction finance from a distance by adopting a cellular device such as a Personal Digital Assistant (PDA), cell phone, or smartphone(Baabdullah et al., 2019).

Based on the survey, the Katadata Insight Center (KIC) informed that mobile banking user data occupies fourth at 32.7% after user digital wallets at 67.8%, bank ATM users at 51.1%, and users at conventional at 38.1%. The data show that the use of *mobile banking* is still low compared with user digital wallets, ATMs, and accounts; this is suspected to be the cause because there are weaknesses such as mobile banking services' dependency on the availability of the network cellular operator concerned, If happen absence of a network then mobile banking cannot be accessed. On the other hand, the weakness of mobile banking can appear from non-technical aspects. If another party or third person knows the mobile banking user's PIN, it will impact the level of security and comfort you get customers. Because of that, party provider mobile banking services demanded increased service mobile banking services to remain accepted and used by customers.
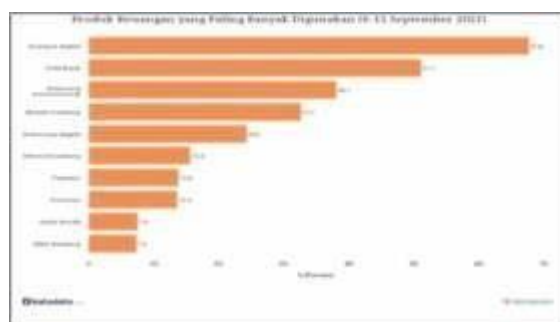

Figure 2 User Data Product Finance on September 6-12, 2021

Source: Databoks.metadata.co.id

Study this uses one method of measurement reception technology: the Technology Acceptance Model (TAM) method introduced by (Davis, 1989). The proposed theory focuses on why users accept or refuse technology information. The theory also has superiority, especially for technology information. It has a strong base theory and supports extensive empirical, so TAM is addressed to provide a generic base in investigating determinant behavior users on reception technology information. The TAM theory has two the most significant factors in influencing the desire to adopt internet banking i.e., factor perception benefit, perception of convenience usage, and the attitude most dominant in influencing intention to use technology.

TAM method is a robust, good, and reliable method in determining the behavior of somebody to reception innovation something technology. However, realizing that technological information will Keep experiencing change, so the TAM factors do not give a clear picture for explaining the intention of related reception technology(Usman et al., 2017) because TAM has modified and expanded to increase prediction by entering other factors like adopted religiosity from the study(Jamshidi, 2016; Purwanto, 2021; Suhartanto et al., 2020) and trust adopted from(Aziz et al., 2019; Fauzi et al., 2021).

Study this enter trust as variable mediation connection Among religiosity with attitudes and intentions on the use of mobile banking due to study previously not yet lots to explore. Then, research this using the top five brand index categories banking and finance, especially the subcategories banking sharia in phase 1 of 2021. Awards can be measured with three specific parameters: first, top-of-mind awareness, or the first bank mentioned by the respondent when institution finance is determined. Second, use the final or the last bank used respondent and will use back. Third, future intention or the bank that makes it the respondent's intention to use in the future. These three parameters are needed for

getting the appropriate Top Brand Index with a reflecting index. Behavior customer to the bank. The results of the Top Brand Index won by Bank Rakyat Indonesia (BRI) Syariah, Bank Syariah Mandiri (BSM), and Bank Negara Indonesia (BNI) Syariah where these three banks have merged and given the name of Bank Syariah Indonesia (BSI), then won by Bank Central Asia (BCA) Syariah, and Bank Muamalat (Top Brand Award, 2021).

Based on the background behind such, research about the reception technology Technology Acceptance Model (TAM) method with integration factors external as religiosity and belief still needs to be done. As for the study of the goals, this is to know factors that can only influence generation millennials in Sharia Bank mobile banking users with an integration approach. The *Technology Acceptance Model* (TAM) is a factor external as religiosity and roles trust as variable mediation

2. Literature Review

Influence Perception Benefit to Attitude

A high system in perception benefits, in turn, is a system that users trust because performance-positive useexists (Davis, 1989). Suppose somebody feels that service banking has many benefits. In that case, institution finance needs strategy formulation to create a positive perception of utility service, which in turn will positively influence the user to adopt technology(Yasa et al., 2014). With this, the usefulness obtained from something technology expected customers to help carry out tasks and jobs. This is supported by research reviewed by (Aziz et al., 2019; and Leiva et al., 2017), who prove that perceptionbenefits influence a manner positive and significant attitude.

H1: Perception benefit influential positive to attitudes towards the use of mobile banking

Influence Perception Convenience Use to Attitude

Davis (1989) describes convenience perceived use as the level where somebody believes that certain will be easy to practice with the user system. In terms of technology information, convenience usage is generally related to the method work part complex and productive inside interface user easy graphics, use, easy browsing, easy use, and limited mental and physical effort. Because of that, more and more practiced and consumed, increasing its use will improve performance (Milly et al., 2021). This is consistent with a study (Leiva et al., 2017; Widanengsih et al., 2021; Yasa et al., 2014) that proves thatperception convenience use correlated in a manner significant to attitude.

H2: Perception convenience use influential positive to attitudes towards the use of mobile banking

Influence Attitude to Intention

The TRA and TAM theories have shown that attitude is an essential antecedent for the intention of developing behavior. Attitude or will customers to use technology will cause technology to be received and used intensively by someone. If somebody has a high interest in something object, then the person will tend to give more attention or feel very happy about the object (Yasa et al., 2014). This corresponds with the study of (Jamshidi, 2016; Leiva et al., 2017; Widanengsih et al., 2021), who stated that attitudeinfluences positive and significant intention in mobile banking.

H3: Attitude influential positive to intention on the use of mobile banking

Influence Religiosity to Attitudes and Intentions

Religion is one tradition that universally and socially influences the attitudes, values, and behavior of the individual and society. A high level of obedience when carrying out the teachings of his religion could Become influential vital aspects of behavior, decisions, and habits (Fauzi et al., 2021). With So, religion becomes one factor urgent in determining the attitude of someone. Muslichah & Sanusi (2019) find that people whose religiosity is tall tend to like a product with the same attributes as what they believe. Thus, the existence of institutions with appropriate finances with standard Sharia could influence the intention of a Muslim to use the product. The more obedience to religious obligations, the more the possibility of somebody using the service of Sharia Banking (Jamshidi, 2016). This is supported by the study by (Muslichah & Sanusi, 2019; and Purwanto, 2021). The study produced that there is a manner positive and significant connection Between religiosity and attitude and intention.

H4: Religiosity influential positive to attitudes towards the use of mobile banking

H5: Religiosity influential positive to intention on the use of mobile banking

Influence Trust to Attitudes and Intentions

Building trust is very important for a company in transactions because it will increase the attitude and intention of individuals in using something (Fauzi et al., 2021). Aziz et al (2019) put forward that trust is a variable that influences attitude. Usman et al (2022) argue that because of the characteristics of virtual worlds that are not sure, trust is identified as a determinant of the live attitude of consumers. Besides, a lack of trust negatively impacts the intent to use service banking because transaction electronic cover details secrets and transfer of funds via the internet. Trust will be influenced positively by the increasing expectation of privacy and security services. Finally, banking produces more intention for the use of service. This is supported by a study by (Aziz et al., 2019; Leiva et al., 2017) stating that trust influences attitude. Several Other kinds of literature also attest to a significant relationship Between belief and intention (Jamshidi, 2016; Tiwari & Tiwari, 2020).

H6: Trust influential positive to attitudes towards the use of mobile banking

H7: Trust influential positive to intention on the use of mobile banking

Influence Religiosity to Attitude Through Trust

Religiosity individuals have been found to influence trust positively. Usman et al (2017) prove that the religiosity connection does not live with choice banking sharia. So if religiosity somebody is that tall, the possibility of trust is also high, which raises the attitude positive in accepting technology. In Thing, this trust acts as an intermediate mediator of religiosity and attitude of somebody using one product, banking sharia, mobile banking services. Corresponding with the study, Aziz et al (2019) stated that trust could mediate the connection Between religiosity and attitude.

H8: Religiosity influential to attitude through confidence in the use of mobile banking

Influence Religiosity to Intention Through Trust

According to Jamshidi (2016), the more obedience somebody has to religious obligations, the more the possibility somebody uses service banking sharia. Someone who has a level of religiosity will trust somebody banking Sharia. In other words, it also believes in something in the product, i.e., secure Islamic bank mobile banking for use, So, with existing technology, there will be more intention to use service banking. In Thing, this trust mediates the connection Between religiosity and intention.

A corresponding study by Fauzi et al (2021) shows that trust could be a mediator Between religiosity and intention.

H9: Religion is influential to intention through confidence in the use of mobile banking.

3. Research Method

Study this use study quantitative using primary data. Population study: Most customers of Bank Syariah Indonesia, Bank BCA Syariah, and Bank Muamalat are Muslim. Sample in a study at least five times with the number of parameters analyzed (indicators). Study this sample of as many as 185 respondents from 33 provinces in Indonesia because only West Papua province is not represented by respondents.

Method taking sample use *non-probability sampling* with a purposive sampling approach. The researcher used several criteria to determine respondents, among others: a) incl generation millennials that are the generation born between 1980-2000 aged 22-42 years. b) Customers of Bank Syariah Indonesia, Bank BCA Syariah, and Bank Muamalat who own mobile banking applications and have transacted through mobile banking applications for at least one month. Deep data collection study with method spread questionnaire in the form of an online Google form to respondents with a scale Likert 5 alternatives answer from very not agree (1) to strongly agree (5). Data analysis techniques using the Structural Equation Model - Partial Least Square (SEM-PLS) method.

As for measurements, every variable refers to the findings of empirical studies, as follows; a) Perception benefit, according to Davis (1989), is a belief that using a system technology information will increase work performance and benefit people who use it. Several indicator perception benefits based on Davis (1989) that a profession is more accessible, a job more fast, practical, improved effectiveness, increased productivity, and increased performance job. b) Perception of convenience is how far someone believes that a particular will be free from effort with technology. As for the indicators perception convenience, use that is easy to learn, clear and easily understood, flexible for use, and adds skill. c) Religiosity is someone's religious teachings with the method of worship to God as shape implementation submission and obedience to Him. Following indicator religiosity is the intention of worship, purpose as worship, doing activity corresponding with Islamic teachings, getting the welfare of the world and the hereafter, and considering the benefit of using something product (Chin et al., 2012; Inayah et al., 2018; Murniati & Zuhri, 2019). d) Attitude is feeling positive or negative from somebody if must do behavior to be determined. As for the indicators, the attitude that covers pleasant for used, assessed necessary, a good idea, and a wise idea. e) Intention is trend behavior from somebody for permanent use of something technology or could be interpreted as desire or trend somebody for Keep going use something technology. Several indicators of intention are a desire to use in the future, use in a manner of intensity, and a tendency to refer to. f) Trust is the hope that individuals or other companies with whom somebody interacts will not take advantage of dependency on them. Indicators refer to Gefen et al (2003) as integrity, kindness, and ability.

4. Result and Discussion

Evaluation of the Measurement Model (Outer Model)

The Outer Model is used to determine if research data has met the validity and reliability tests. Validity tests could be determined through convergent validity and discriminant validity approaches. Temporary determination of reliability test determined with look composite reliability value and value Cronbach's alpha.

Validity Convergent

Determination validity convergent could be known from the AVE value in the SmartPLS output. The terms of more AVE value big of 0.5 could be declared valid. Otherwise, if AVE scored smaller than 0.5, the item is invalid.

Table 1. AVE value

Variable	Nilai AVE
PM	0,701
PK	0,672
R	0,617
K	0,684
S	0,719
N	0,697

Source: Processed Data (2022)

Description : PM: Perception benefits, PK: Perception convenience usage, R: religiosity, K: belief, S: attitude, N: intention.

The table shows that AVEs throughout the variable own score more of 0.5 or above 0.5. It is interpreted that the whole variable is valid because it fulfills the criteria tool measure (valid).

Validity Discriminant

Validity discriminant for determining indicators used already exact gauges for the variables.

Table 2. Correlation Latent Variable

	K	N	PK	PM	R	S
K	0.827					
N	0.586	0.835				
PK	0.704	0.556	0.820			
PM	0.673	0.711	0.681	0.837		
R	0.545	0.524	0.475	0.427	0.786	
S	0.724	0.789	0.602	0.713	0.520	0.848

Source: Processed Data (2022)

Based on the ratio score correlation, the latent variable states that all items have a score correlation more significant than the construct it measures. So it could be said that all measurement items are valid.

Reliability

Reliability tests could be determined with look score *composite reliability and Cronbach's alpha.* If *composite reliability and Cronbach's alpha* score exceed 0.7, the construct stated fulfills the criteria reliability.

Table 3. Composite reliability and Cronbach's alpha values

Variable	Composite Reliability	Cronbach's Alpha
PM	0.933	0.914
PK	0.911	0.878
R	0.889	0.844
K	0.928	0.907
S	0.927	0.901
N	0.932	0.913

Source: Processed Data (2022)

Table 3. The above shows that all variables own a score of more than 0.7. it could be interpreted that all variables fulfill provision reliability.

Evaluation of the Structural Model (Inner Model)

The inner model is evaluated with a look at the R Square (R^2) value on the variable-dependent research.

Table 4. R Square Value

Variable	R Square
Attitude	0,632
Intention	0,641

Source: Processed Data (2022)

Table 4. states that R square on the variable attitude own score of 0.632, so could take the conclusion that variable perception benefit, perception convenience usage, religiosity, and belief influential to attitude own score by 63.2%, meanwhile the rest by 36.8% can be explained by other variables outside research. So is influenced by variable religiosity, beliefs, and attitudes to intention have the R square value of 0.641, which means that 64.1% of variable intention is capable of explained by variables religiosity, beliefs, and attitudes. Other variables outside research can explain the rest of 35.9%.
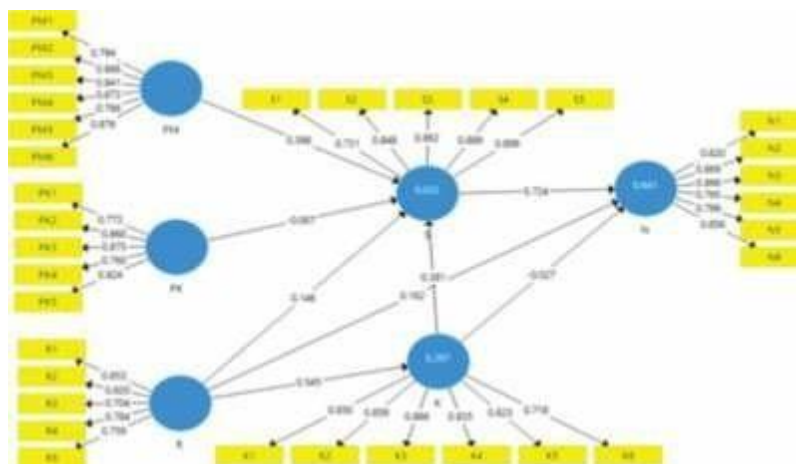
Testing hypothesis

Figure 3 Structural Test Results

Figure 3. This shows that the model consists of 3 independent variables: perception benefit,

perception convenience usage, and religiosity. Two variables are dependent and cover attitudes and intentions, and one is mediation, which is trust.

Table 5 Result

Hypothesis	Original Sample (O)	T- Statistics ($|O/STDEV|$)	P Values	Conclusion
H $_1$: Perception benefit influential positive to attitude	0.398	5,730	0.000	Be accepted
H $_2$: Perception convenience uses an influential positive attitude	-0.007	0.018	0.936	Rejected
H $_3$: Attitude influential positive to the intention	0.724	6,765	0.000	Be accepted
H $_4$: Religiosity influential positive to attitude	0.146	1,900	0.058	Rejected
H $_5$: Religiosity influential positive to intention	0.162	2,596	0.010	Be accepted
H $_6$: Trust influential positive attitude	0.381	4,180	0.000	Be accepted
H $_7$: Trust influential positive to the intention	-0.027	0.224	0.823	Rejected
H $_8$: Religiosity influential to attitude through trust	0.208	3,591	0.000	Be accepted
H $_9$: Religiosity influential to intention through trust	-0.015	0.217	0.282	Rejected

Based on the results testing hypothesis in Table 5. find that of 7 influences directly tested, there are three relationships significant at 1 percent alpha, one relationship significant at 5 percent alpha, and one relationship significant at 10 percent alpha. Temporary of 2 influences in a manner not directly tested, there is one relationship with significance at alpha 1. This could lead to the conclusion that perceived benefits and trust are influential and positive signs of attitude. Then, religiosity and attitude are influential and positively significant to intention, meaning H1, H3, H5, and H6 are accepted. Temporary variable perception convenience use and religiosity were not meaningful on attitude, and trust did not influence intention, concluding that H2, H4, and H7 are rejected. Next, of 2 influences not directly tested, results show that trust plays a capable role as a relationship mediator Between religiosity and attitude. At the same time, trust has no mediate connection between religiosity and intention.

Discussion

Research results find that perceived usefulness influences attitude. Findings are consistent with the theory of the *Technology Acceptance Model* (TAM), which explains that perception benefit is the most significant factor in influencing the attitude of somebody in using something technology. This could conclude that part big customers from circles generation millennials feel that *mobile banking* sharia has many benefits in helping do work and activities daily. Because of that, we can say that customer generation millennials feel convinced that the use of Sharia Bank *mobile banking* will help them do their profession easily, the job could resolve faster, effectiveness work, increase productivity, and also increase their performance profession them, so generation millennials will use sharia bank

mobile banking in a manner sustainable because they feel happy and comfortable with many of the benefits provided from service *mobile banking* sharia (Massie et al., 2019). Research results supported by some literature previously stated that perception benefits have an influence positive and significant on attitude (Aziz et al., 2019; Bangkara & Mimba, 2016; Usman et al., 2017; Leiva et al., 2017; Yasa et al., 2014).

Perception of convenience does not influence attitude. The findings study this does not correspond with reception technology theory. TAM said that perception convenience use is the most significant factor influencing attitude. It could happen because several other factors outside the perception of convenience possibly affect users' attitudes toward system technology. When one system is easy to apply but does not correspond with a need or desire of the user, then convenience or comfort does not include the factor leading the user to keep using the system, which will be based on the suitability of the system to the needs or wishes of its users. Besides that, things suspected could happen because generation millennials feel a lack of flexibility for using where only and when just when they do own an internet connection for access system, so they do not feel happy and comfortable using up time for navigating with service these results aligned with study(Dwilaksono et al., 2018; Perangin-angin et al., 2016; Riptiono et al., 2021) that reveals that perception convenience use no own correlation in a manner positive attitude.

Attitude's influence on intention. Findings corresponding with TRA and TAM theories have shown that attitude is an essential antecedent for the intention of developing behavior. This concluded that generation millennials feel that using Sharia Bank *mobile banking* is an excellent experience, a necessary service for doing activities, right choices, good ideas, and wise ideas for using *mobile banking* sharia. Findings are supported by findings previously stated that the attitude construct has a positive correlation with intention (Bangkara & Mimba, 2016; Jamshidi, 2016; Leiva et al., 2017; Muslichah & Sanusi, 2019; Widanengsih et al., 2021).

Religiosity has no influential attitude. Findings show that Generation Millennials own a level of high religiosity when they decide to use Islamic bank products, and when using the Sharia bank *mobile banking,* they own a level of low religiosity. This is because they consider the system neutral and include one part of the Islamic banking products. Could conclude that generation millennials have high religiosity to appropriate banking products with the rule of Sharia. Hence, a system based on mobile *banking* sharia does not raise attitudes toward the in-use system because of Generation Millennials' religiosity level when they decide to use Islamic banking products. Findings supported by a study by Haque et al (2020) prove that attitude and religiosity have a negative relationship.

Religiosity is influential to intention. Research results could be interpreted that Generation Millennials have a high religiosity to exist appropriate service with Sharia standards find that people whose religiosity is tall tend to like a product with the same attribute as what they believe (Muslichah & Sanusi, 2019). Based on the results, the study shows that most customers' generation millennials own a level of religiosity, so service-appropriate bank *mobile banking* rule Sharia could raise the intention to use or be involved in using Islamic *banking mobile* banking. They also consider that good luck always obtains well-being, and they are convinced that the transaction use of Sharia bank *mobile banking* to fulfill their needs is one part of the mullah (Sukmawati et al., 2021). Findings supported by (Purbowisanti, 2021; Purwanto, 2021; Riptiono et al., 2021) reveal that religiosity is influential in a manner that lives to intention.

Trust's influence on variables attitude. High trust could be built with existing honesty, good customer service, and predictability in Islamic banking products so that customers consider their attitude positively when choosing product Sharia banking. Based on the results, the study shows the majority of generations of millennials have high trust in the system. Islamic bank *mobile banking* believes in providing party service sharia bank *mobile banking* that system corresponds with what to expect, like service sharia bank *mobile banking* could be dependable, guard data confidentiality, and possess feature security for protecting personal information. Findings are consistent with a study that previously found a positive and significant correlation Between trust and attitude to Islamic banking products (Aziz et al., 2019; Leiva et al., 2017; Usman et al., 2022).

Trust is influential to intention. This result indicates a lack of generational trust among millennials in Islamic *mobile* banking services. It means they feel that service they still do not trust enough or are dependable on, as well as a lack of security in keeping and protecting the confidentiality of personal data customers. Fact industry finance in Indonesia is ranked as the primary target, which shows in 2021, as much as 23 percent of attack cyber target sector finance. With so, presumably, things that could raise minimal trust generation millennials will exist Sharia bank *mobile banking*, so trust no influence to intention to use service Islamic *banking mobile* banking. Findings supported by the study previously stated that no there is an influence from trust to intentional behavior of customers in using service banking cellular in Jambi(Bustami et al., 2021; Farah et al., 2018; Shahzad et al., 2017).

Religiosity is influential in constructing attitude through trust, proving that religiosity's connection does not live with choice banking sharia. So, when religiosity is that high, the possibility of trust is also increased, which raises an attitude positive in accepting technology. In Thing, trust acts as an intermediate mediator between religiosity and the attitude of somebody in the use of one product banking sharia. In context, *mobile banking* is interpreted as trust could play a role as an intermediate mediator of religiosity with generational attitudes millennials use *mobile banking* sharia. Findings supported several studies previously suggested that trust could mediate the connection Between religiosity and attitude (Aziz et al., 2019; Edelman, 2011; Ariffin et al., 2015).

Religiosity proved no own influence on intention through trust. The more obedience somebody has to religious obligations, the more the possibility somebody uses service banking sharia. With this, religiosity is an internal vital factor that influences the intention of somebody to produce or services. Karim et al (2020) put forward that trust will be positively influenced by increasing the expectation of privacy and security technology information, which will produce more intention for using something technology. However, according to research, this trust has no capable role as an intermediate mediator of religiosity to intention generation millennials in using Sharia banking services that are Islamic *banking mobile* banking. Findings do not correspond with studies by Fauzi et al (2021) that show that trust could mediate Between religiosity and intention.

5. Conclusions

Based on the empirical test results that have been conducted, we could conclude that perceived benefits and trusts influence positively and significantly attitude. Then religiosity and attitude own influence positively significant to intention. However, perception convenience use and religiosity have

no own influence on attitudes, and beliefs do not influence intention. Next, from influence in a manner no directly tested find that trust could role as a relationship mediator Among religiosity to attitude, In other words, interpreted that religiosity is influential in a manner no live to attitude mediated by trust. However, trust has no role as a relationship mediator. Among religiosity with generational intent, millennials Sharia bank mobile banking users.

Following some suggestions for the researcher, the researcher recommended studying the subsequent use besides TAM theory and suggested measuring the actual use of Islamic bank mobile banking so that later could make a relevant comparison Between intention and actual behavior. The researcher next recommended researching the digital banking of Islamic banks because the service is more complex. It also recommended researching all banks in Indonesia for a limited sample study and expected to increase the ability of the sample to represent the population because the study only uses the five top brand index categories of Islamic banks.

The implication of this research is that simultaneously, the variables of trust and religiosity together influence attitudes. However, interestingly, the test carried out partially shows that there is no influence between the independent variables and the dependent variable. So that good intentions can be used as a benchmark in minimizing negative perceptions. This article highlights each variable in detail and the importance of intention in choosing Islamic banking products. The results of this research provide understanding for writers and readers that the contribution of these variables to attitudes in choosing products from Islamic banking can be maximized, when these variables operate with good intentions.

6. Acknowledgment

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