

When Intention Is Not Enough: Post-Adoption Use Behavior of Islamic Mobile Banking within the UTAUT2 Framework

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ABSTRACT

This research investigates the factors influencing usage behavior of the Muamalat DIN application, an Islamic mobile banking service provided by Bank Muamalat Indonesia in Padang City, by applying the UTAUT2 framework. Specifically, the study evaluates the effects of performance expectancy, effort expectancy, and facilitating conditions on users' behavioral intention, as well as the impact of behavioral intention on actual usage behavior. Additionally, it examines the mediating role of behavioral intention and the moderating effect of user experience on the relationship between intention and use behavior. A quantitative research design was employed, with data collected through a survey of 105 Muamalat DIN users. The data were processed using Partial Least Squares-Structural Equation Modeling (PLS-SEM). The findings demonstrate that performance expectancy, effort expectancy, and facilitating conditions exert positive and significant influences on behavioral intention. Behavioral intention, in turn, significantly affects use behavior and serves as a mediator between the antecedent variables and actual application usage. Moreover, user experience significantly moderates the relationship between behavioral intention and use behavior, suggesting that the influence of intention diminishes as users accumulate greater experience. In summary, the sustained use of Islamic mobile banking services is largely shaped by users' perceptions of usefulness, ease of use, and the availability of adequate supporting infrastructure. This study extends the UTAUT2 literature by offering a post-adoption perspective within the context of Islamic digital banking and provides practical insights for banks seeking to improve service quality and user experience in order to foster continued usage.

Keywords:

Behavioral Intention
Islamic Mobile Banking

Use Behavior

User Experience

UTAUT2

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1. Introduction

The development of digital technology has triggered structural transformations in the banking industry, particularly through the utilization of mobile banking services as the primary medium of interaction between banks and customers. The presence of mobile banking not only enhances the efficiency of transaction processes but also contributes to the expansion of financial inclusion and shapes changes in user behavior in managing financial services. In the context of Islamic banking, the digitalization process has its own distinctive characteristics because it must remain grounded

in Sharia principles, such as transparency, fairness, and compliance with Islamic values. A number of studies indicate that Islamic mobile banking has the potential to enhance the competitiveness of Islamic banks if it is able to deliver tangible benefits, ease of use, and a positive user experience (Kumar et al., 2020; Sholihah et al., 2023; Suhartanto et al., 2019; Yaseen et al., 2022). Nonetheless, regarding the use of the Muamalat DIN application in Padang City, evidence suggests that growth in the number of registered users has not been matched by consistent and intensive service utilization. This situation indicates a disparity between initial adoption and actual usage patterns. It further highlights that the success of mobile banking implementation depends not only on adoption rates, but also on the factors that shape users' behavior during the post-adoption phase.

The main issue in the development of mobile banking today no longer lies in the initial adoption stage, but rather in actual use behavior and continued usage. Although many users already have access to mobile banking applications, the utilization of available features has not been carried out consistently. This situation points to a discrepancy between users' intentions and their actual technology usage, representing a significant theoretical concern in research grounded in UTAUT2. Treating behavioral intention as the main indicator of successful technology adoption can result in a partial perspective, since intentions do not necessarily materialize into real use, especially during the post-adoption phase. Consequently, focusing on actual usage behavior becomes essential to advance the theoretical scope of UTAUT2, particularly in clarifying the factors that sustain continued use of digital technologies. Previous studies reveal that behavioral intention is an important predictor of use behavior; however, the strength of this relationship may vary depending on context and user characteristics (Gadiman et al., 2023; Meiranto et al., 2024; Rahmiati et al., 2022). In the context of Islamic banking, empirical studies that specifically examine actual use behavior remain relatively limited, particularly at the local level in Indonesia.

The Unified Theory of Acceptance and Use of Technology (UTAUT) and its extension, UTAUT2, have been widely used as the main theoretical framework to explain technology acceptance and usage behavior. This model emphasizes that performance expectancy, effort expectancy, and facilitating conditions play a role in shaping behavioral intention, which subsequently influences use behavior. Various recent studies have demonstrated the relevance of UTAUT and UTAUT2 in the context of mobile banking, fintech, and digital (Anugrah et al., 2022; Mensah & Khan, 2024; Schukat & Heise, 2021; Tariq et al., 2024). Nevertheless, a synthesis of UTAUT and UTAUT2 research within the domains of mobile banking and digital services reveals that the majority of studies continue to emphasize behavioral intention as the main dependent variable. In these works, actual usage is often positioned as a downstream consequence presumed to arise from intention, while the mediating processes linking intention to real usage behavior are rarely examined through robust empirical testing, while use behavior is often treated as a direct consequence without an in-depth examination of the mediation mechanism.

The theoretical contribution of this study is grounded in its examination of post-adoption usage behavior by conceptualizing behavioral intention as a mediating mechanism and user experience as a boundary condition (moderating variable) in explaining the use of Islamic mobile banking services. Within the UTAUT2 framework, behavioral intention is commonly regarded as the immediate antecedent of actual use. Nevertheless, this research advances the framework by arguing that the magnitude of the relationship between intention and actual behavior depends on users' accumulated experience. Recent empirical evidence indicates that as users gain experience, usage behavior increasingly becomes automatic and habit-based, thereby diminishing the role of deliberate cognitive processes such as behavioral intention (Huang, 2023; Rashid, 2025). Conversely, among less experienced users, behavioral intention continues to play a pivotal role in shaping actual usage behavior. By incorporating user experience as a moderating variable, this study offers a theoretical explanation of the conditions under which behavioral intention is more or less effectively translated into actual use. Furthermore, this integrative mechanism is particularly salient in the context of Islamic mobile banking. Prior UTAUT2 based studies in Indonesia have largely concentrated on conventional banking or fintech services more broadly. As a result, both

empirical findings and theoretical development related specifically to Islamic banking services remain relatively scarce (Deasy Safitri et al., 2024; Mu'tamim & Dwita, 2025; Putri & Sundari, 2024)

Based on this background and the identified research gaps, this study aims to analyze the determinants of use behavior of the Muamalat DIN application as an Islamic mobile banking service at Bank Muamalat Indonesia in Padang City. Specifically, this study examines the effects of performance expectancy, effort expectancy, and facilitating conditions on behavioral intention; the effect of behavioral intention on use behavior; as well as the role of behavioral intention as a mediating variable and experience as a moderating variable. Accordingly, this study is expected to contribute theoretically to the development of UTAUT2 literature in the context of Islamic digital banking, while also providing practical implications for bank managers in formulating strategies to enhance sustainable mobile banking usage.

2. Methods

This study employs a quantitative approach with the aim of analyzing the factors that influence the use behavior of the Muamalat DIN application as a mobile banking service at Bank Muamalat Indonesia in Padang City. The variables examined in this study include performance expectancy, effort expectancy, and facilitating conditions as independent variables, behavioral intention as a mediating variable, and use behavior as the dependent variable. In addition, this study incorporates experience as a moderating variable that affects the relationship between behavioral intention and use behavior. The relationships among these variables are tested within a research model that is causal and predictive in nature.

The sample size in this study consists of 105 respondents. The determination of the sample size refers to the guidelines for sample size estimation in Partial Least Squares–Structural Equation Modeling (PLS-SEM), which state that the minimum sample size can be determined based on the number of indicators, with a requirement of 5 to 10 respondents per indicator. This study uses 21 indicators; therefore, the minimum required sample size is $21 \times 5 = 105$ respondents. Accordingly, the sample size used in this study meets the adequacy requirements for PLS-SEM analysis. The research model is developed based on the Unified Theory of Acceptance and Use of Technology (UTAUT) framework, which explains that perceived usefulness (performance expectancy), ease of use (effort expectancy), and the support of facilities and resources (facilitating conditions) play a role in shaping individuals' intentions to use a technology. Subsequently, this intention drives actual use behavior. The development of this model also considers the role of experience as a moderating variable, assuming that the level of user experience may strengthen or weaken the effect of behavioral intention on use behavior. Thus, the research hypotheses are implicitly stated through the structural relationships among variables tested in the research model.

The research instrument is an online questionnaire constructed by adapting indicators from previous studies relevant to the UTAUT model and the mobile banking context. All statement items are measured using a five-point Likert scale, ranging from strongly disagree to strongly agree. The collected data are then screened to ensure the completeness and consistency of responses before further analysis is conducted. Data analysis in this study is carried out using the Partial Least Squares–Structural Equation Modeling (PLS-SEM) method. This method is chosen due to its ability to analyze relationships among latent variables simultaneously and its suitability for predictive research. The analysis stages include the evaluation of the measurement model to assess the validity and reliability of the instrument, as well as the evaluation of the structural model to examine the strength and direction of relationships among variables, including testing the moderating effect of experience on the relationship between behavioral intention and use behavior. The results of the analysis are used to address the research objectives and to provide theoretical and practical implications for the development of mobile banking services at Bank Muamalat Indonesia in Padang City.

The conceptual framework applied in this study is presented as follows:

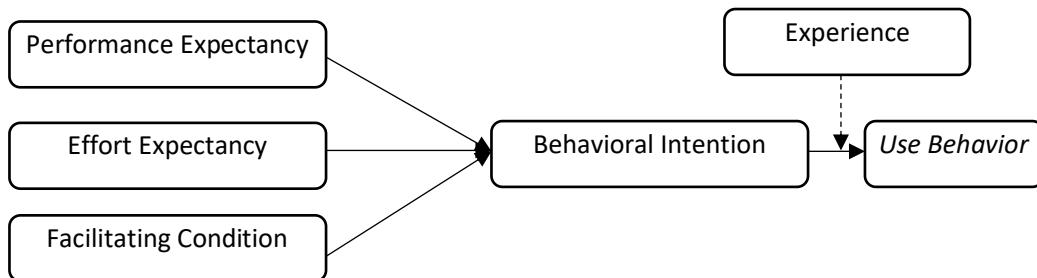


Figure 1. Conceptual Framework

3. Results

Demographic Characteristics

The demographic profile of respondents in this study offers a detailed overview of users of the Muamalat DIN application as an Islamic mobile banking service at Bank Muamalat Indonesia in Padang City. Out of a total of 105 respondents, the gender distribution indicates that 54 respondents (51.4%) are male, while 51 respondents (48.6%) are female. This composition reflects a relatively balanced gender proportion, with a slight predominance of male users, suggesting that the use of Islamic mobile banking services in Padang City is not concentrated within a specific gender group.

In terms of age, the majority of respondents fall within the 20–29 year age group, totaling 70 individuals (66.7%). This is followed by respondents aged 30–39 years, amounting to 23 individuals (21.9%), while those aged 40 years and above account for 12 individuals (11.4%). The dominance of younger users indicates that most Muamalat DIN users in Padang City are individuals of productive age who demonstrate a high level of adaptability to digital technological developments and are accustomed to utilizing mobile-based financial applications in their daily banking activities.

With respect to educational attainment, the findings reveal that most respondents possess a relatively high level of education. A total of 95 respondents (90.5%) hold a bachelor's degree (S1) or an equivalent qualification, whereas 10 respondents (9.5%) have a diploma or postgraduate educational background. This high educational profile suggests that Muamalat DIN users generally have strong digital literacy, enabling them to understand and optimally utilize the features offered by mobile banking services.

Regarding occupational background, respondents are predominantly civil servants and employees of government institutions, accounting for 58 individuals (55.2%). In addition, 32 respondents (30.5%) are employed in the private sector, while 15 respondents (14.3%) belong to other occupational categories, including entrepreneurs, students, and independent professionals. This distribution indicates that users of the Muamalat DIN application in Padang City generally come from groups with relatively stable income levels, which corresponds to a consistent need for efficient and easily accessible digital banking services.

Based on the duration of the banking relationship with Bank Muamalat Indonesia in Padang City, 44 respondents (41.9%) have been customers for one to three years. Respondents with a relationship duration of less than one year total 27 individuals (25.7%), while 34 respondents (32.4%) have maintained a banking relationship for more than three years. This distribution demonstrates that the Muamalat DIN application is utilized by both new and long-standing customers, reflecting a relatively even level of acceptance of digital banking services.

Furthermore, in terms of usage frequency, the majority of respondents—70 individuals (66.7%)—use the Muamalat DIN application two to three times per week. Meanwhile, 21 respondents (20.0%) use the application more than three times per week, and 14 respondents

(13.3%) use it less than twice per week. This usage pattern indicates a relatively high level of user engagement and suggests that the Muamalat DIN application has become an integral component of customers' routine banking activities at Bank Muamalat Indonesia in Padang City.

Overall, the demographic characteristics of respondents indicate that users of the Muamalat DIN application are predominantly individuals of productive age, possess high educational qualifications, are engaged in occupations associated with relatively stable economic conditions, and demonstrate consistent application usage intensity. This respondent profile provides a strong empirical foundation for analyzing the factors influencing behavioral intention and use behavior within the context of Islamic mobile banking at the local level.

Results of Validity and Reliability Testing

The assessment of validity and reliability was carried out to ensure that all constructs included in the research model satisfied the established measurement quality standards. This stage is essential, as it seeks to confirm that each indicator is capable of representing the latent constructs accurately and consistently prior to examining the structural relationships among variables.

The results of the convergent validity assessment show that all indicators across the constructs exhibit outer loading values above the recommended minimum threshold of 0.70. This finding indicates that each indicator makes a substantial contribution to explaining the construct it measures. Accordingly, it can be concluded that the indicators have met the requirements for convergent validity and adequately reflect the underlying theoretical concepts.

Moreover, the reliability test results reveal that the values of Cronbach's Alpha and Composite Reliability for all constructs exceed the threshold of 0.70. These results demonstrate that the research instrument possesses a high level of internal consistency, indicating that the indicators within each construct yield stable and dependable measurements. The strong reliability values further confirm that the constructs are reliable for assessing respondents' perceptions and behaviors related to the use of the Muamalat DIN application.

In addition, the Average Variance Extracted (AVE) values for all constructs are greater than 0.50. This condition suggests that each construct is able to account for more than half of the variance of its indicators, thereby fulfilling the criteria for convergent validity. As all validity and reliability requirements have been satisfied, the measurement model employed in this study can be regarded as methodologically sound and appropriate for subsequent structural model analysis.

Table 1. Presents the detailed results of the validity and reliability assessments for each construct:

Table 1. Result of Validity and Reliability Test

variable	indicator	outer loading	Cronbach's alpha	Composite reliability (rho_a)	Average variance extracted (AVE)
Performance Expectancy	PE 1	0.807	0.777	0.782	0.692
	PE 2	0.839			
	PE 3	0.848			
Effort Expectancy	EE 1	0.825	0.799	0.808	0.714
	EE 2	0.810			
	EE 3	0.896			
Facilitating Conditions	FC 1	0.856	0.854	0.858	0.774
	FC 2	0.896			
	FC 3	0.888			
Behavioral Intention	BI 1	0.866	0.860	0.861	0.705
	BI 2	0.801			
	BI 3	0.859			
	BI 4	0.831			
Experience	EXP 1	0.862	0.881	0.882	0.737

	EXP 2	0.877			
	EXP 3	0.883			
	EXP 4	0.810			
Use Behavior	UB 1	0.845	0.872	0.873	0.723
	UB 2	0.891			
	UB 3	0.808			
	UB 4	0.855			

Based on the results of the validity and reliability assessments, it can be concluded that all constructs included in this research model have satisfied the established criteria in terms of both reliability and convergent validity. All indicators have been shown to represent the latent constructs accurately and consistently; therefore, the research instrument can be regarded as having adequate measurement quality.

With these requirements fully met, the measurement model employed in this study is considered appropriate and reliable for application in the structural model testing stage. Accordingly, the subsequent analysis focuses on evaluating the relationships among variables within the inner model in order to examine direct and indirect effects, as well as to assess the roles of mediation and moderation as specified in the research hypotheses. The structure of the inner model used in this study is illustrated in Figure 2.

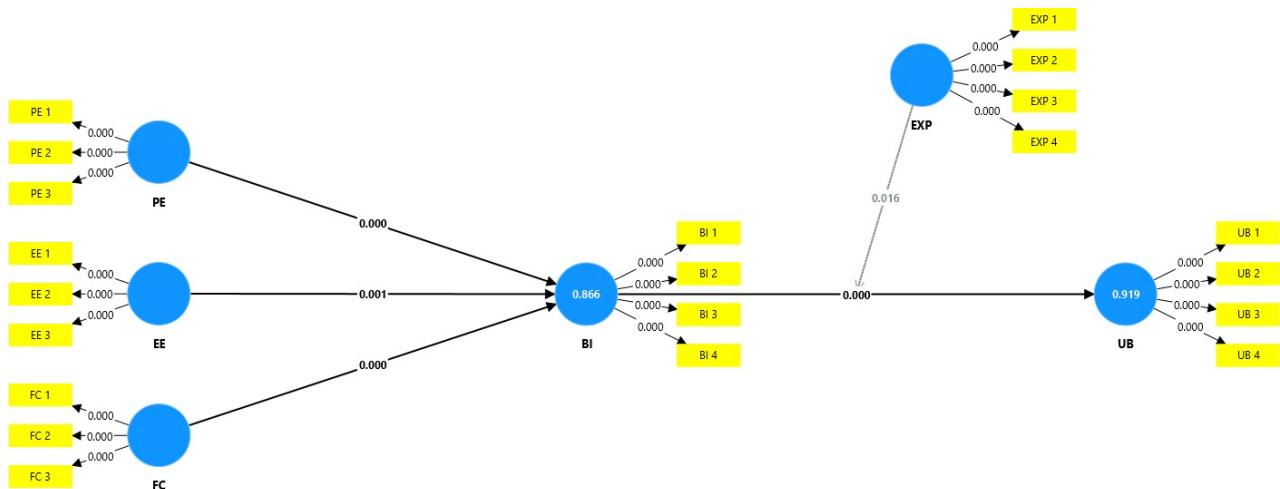


Figure 2. Inner Model Structure

Results of the R-Square Test

The coefficient of determination (*R-square*) is employed to evaluate the extent to which the independent variables in the research model account for variations in the dependent variables. A higher *R-square* value indicates a stronger predictive capacity of the model. Based on the results of the analysis, the *R-square* value for the *Behavioral Intention* (BI) variable is 0.866, while the *R-square* value for the *Use Behavior* (UB) variable is 0.919. These results demonstrate that the independent variables explain 86.6% of the variance in usage intention and 91.9% of the variance in the actual use behavior of the Muamalat DIN application.

Table 2. Result of Coefficient Determination R-Square

	Original Sample Mean (<i>O</i>)	Sample Mean (<i>m</i>)	Standard Deviation (<i>STDEV</i>)	T statistics ($ O/STDEV $)	P values
BI	0.866	0.867	0.037	23,524	0.000
UB	0.919	0.920	0.021	43,894	0.000

The *R-square* values for both variables are classified as high, indicating that the research model demonstrates very strong predictive power in explaining both users' intention to use and their actual use behavior of the Muamalat DIN application. Accordingly, the variables incorporated in the model provide a robust and comprehensive explanation of the factors that influence users' acceptance and utilization of the application.

Path Coefficient

Path coefficient analysis was performed to examine direct effects, indirect effects, as well as moderating effects among constructs within the structural research model. The findings reveal that *Performance Expectancy* (PE), *Effort Expectancy* (EE), and *Facilitating Conditions* (FC) exert significant influences on *Behavioral Intention* (BI). Moreover, *Behavioral Intention* (BI) is shown to have a positive and significant effect on *Use Behavior* (UB) among users of the Muamalat DIN application.

This study further investigates the role of *Experience* (EXP) as a moderating variable in the relationship between BI and UB. The results indicate a significant moderating effect, suggesting that users' level of experience affects the strength of the relationship between intention to use and actual usage behavior. In addition, mediation analysis was conducted to evaluate the indirect effects of PE, EE, and FC on UB through BI. The results demonstrate that all three independent variables have significant indirect effects on UB, with BI functioning as the mediating variable. A detailed presentation of the path coefficient testing results is provided in the Table 3.:

Table 3. Result of Path Coefficient Test

	Original sample (O)	Sample mean (M)	Standard deviation (STDEV)	T statistics (O/STDEV)	P values
PE -> BI	0.329	0.326	0.066	5,004	0.000
EE -> BI	0.316	0.306	0.089	3,533	0.001
FC -> BI	0.335	0.347	0.070	4,769	0.000
BI -> UB	0.771	0.772	0.067	11,477	0.000
PE -> BI -> UB	0.254	0.252	0.055	4,646	0.000
EE -> BI -> UB	0.244	0.236	0.072	3,375	0.001
FC -> BI -> UB	0.258	0.269	0.065	3,992	0.000
EXP x BI -> UB	-0.058	-0.064	0.024	2,452	0.016

Based on the testing outcomes, the relationships between PE → BI, EE → BI, FC → BI, and BI → UB are found to be statistically significant, as evidenced by *p-values* below 0.05. Furthermore, *Behavioral Intention* (BI) is confirmed to function as a significant mediating variable in the relationships between PE, EE, and FC and *Use Behavior* (UB). The analysis also demonstrates that *Experience* (EXP) exerts a significant moderating effect on the relationship between BI and UB. Accordingly, it can be concluded that the majority of the relationships examined within this research model are statistically significant.

4. Discussion

The findings of this study demonstrate that *Performance Expectancy* (PE) exerts a positive and significant influence on *Behavioral Intention* (BI). This result indicates that users' perceptions regarding the benefits and performance of the Muamalat DIN application such as transaction efficiency and support for Islamic financial activities constitute a critical factor in shaping usage intention. When users perceive that the application enhances productivity and improves the quality of financial services, their intention to use it becomes stronger. This finding is consistent with the UTAUT and UTAUT2 frameworks proposed by (Venkatesh et al., 2003, 2012) and is supported by recent empirical studies in the domains (Al Tarawneh et al., 2023; Mensah & Khan, 2024; Tariq et al., 2024; Vidal-Silva et al., 2024). In the context of Islamic banking, prior studies similarly emphasize that perceived usefulness plays a central role in promoting the adoption of digital services (Mu'tamim & Dwita, 2025; Yusfiarto et al., 2024).

In addition, *Effort Expectancy* (EE) is found to have a significant effect on BI. This result suggests that the ease of using the Muamalat DIN application including intuitive navigation and straightforward transaction procedures contributes to stronger usage intentions. When an application is perceived as easy to learn and operate, barriers to technology adoption are reduced. This finding aligns with the concept of *perceived ease of use* introduced by (Davis, 1989) and is reinforced by recent studies identifying ease of use as a primary determinant of intention to adopt digital technologies (Narayan & Naidu, 2024; Safitri et al., 2024). Within the mobile banking context, ease of use is particularly important given the diversity of users' digital literacy levels.

The analysis further reveals that *Facilitating Conditions* (FC) have a positive and significant impact on BI. This finding indicates that the availability of supporting resources such as adequate devices, stable internet access, and reliable technical and system support enhances users' confidence in utilizing the Muamalat DIN application. A supportive technological environment fosters a sense of security and comfort when conducting digital transactions. This result is consistent with previous research highlighting the importance of facilitating conditions in technology adoption, especially for application-based services (Brandford Bervell et al., 2021; Gani et al., 2024; Handayani, 2023).

Moreover, the study confirms that *Behavioral Intention* (BI) has a positive and significant effect on *Use Behavior* (UB). This finding reinforces the view that intention is a key predictor of actual usage behavior. Users with stronger intentions are more likely to engage in regular use of the Muamalat DIN application in their daily financial activities. This result is in line with the *Theory of Planned Behavior* proposed by (Ajzen, 1991) and is supported by recent empirical evidence in the contexts of digital financial services and e-government (Gadiman et al., 2023; Meiranto et al., 2024; Rahmiati et al., 2022).

Furthermore, mediation analysis indicates that BI mediates the effects of PE, EE, and FC on UB. This suggests that perceptions of usefulness, ease of use, and facilitating conditions do not directly influence usage behavior; rather, they first shape users' intentions. In this regard, intention functions as a psychological mechanism that links users' perceptions to their actual behavior. This finding is consistent with studies by (Gadiman et al., 2023; Meiranto et al., 2024; Mu'tamim et al., 2025), which similarly identify the mediating role of BI in the adoption and continued use of digital technologies.

Additionally, the *Experience* (EXP) variable is shown to significantly moderate the relationship between BI and UB. This result indicates that among users with higher levels of experience, the influence of intention on usage behavior tends to weaken. This condition suggests that usage behavior among experienced users becomes more automatic and is driven by habitual patterns. This finding aligns with habit theory proposed by (Author et al., 2007) and is further supported by recent studies emphasizing the role of user experience in the post-adoption stage of technology use. The results of this study confirm that *Performance Expectancy*, *Effort Expectancy*, and *Facilitating Conditions* are key determinants in shaping intentions to use the Muamalat DIN application, while *Behavioral Intention* serves as the principal mechanism driving actual usage behavior. These findings contribute to the enrichment of the UTAUT2 literature within the context of Islamic digital banking and offer practical implications for application managers to enhance service quality, ease of use, and technical support in order to promote sustained usage.

5. Conclusion

The findings of this study indicate that the sustained use of the Muamalat DIN application is more strongly shaped by users' internal factors related to their technological perceptions than by external influences. *Performance Expectancy*, *Effort Expectancy*, and *Facilitating Conditions* are shown to play significant roles in forming *Behavioral Intention*, which in turn exerts a meaningful influence on *Use Behavior*. These results suggest that users' beliefs regarding the application's benefits, its ease of operation, and the availability of adequate technical support and infrastructure constitute the primary drivers of actual usage behavior. Furthermore, *Behavioral Intention* is demonstrated to function as a mediating mechanism that links the effects of these three variables to use behavior,

while *Experience* affects the strength of the relationship between intention and actual usage. Accordingly, this study highlights the importance of application development strategies that prioritize improvements in service quality, accessibility, and user experience in order to foster adoption and promote the sustained use of Islamic digital banking services.

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