



STRENGTHENING SUSTAINABLE FINANCIAL ECOSYSTEMS THROUGH ISLAMIC DIGITAL BANKING: EVIDENCE FROM INDONESIA

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Abstract

Islamic digital banking is expanding alongside the wider digital transformation of financial services, yet the availability of digital services does not automatically translate into customer adoption. This study examines the determinants of Islamic digital banking adoption in Indonesia using Performance Expectancy, Effort Expectancy, Social Influence, and Trust. The study addresses which factors significantly explain customers' adoption of Islamic digital banking and how the findings may inform a more sustainable financial ecosystem. A quantitative cross-sectional survey was conducted with 46 respondents in Indonesia using purposive sampling. Data were analyzed using descriptive statistics and multiple linear regression in SPSS. The results show that Social Influence ($\beta = 0.423$, $p < 0.001$) and Trust ($\beta = 0.530$, $p < 0.001$) have significant positive effects on Islamic digital banking adoption, whereas Performance Expectancy ($\beta = 0.086$, $p = 0.408$) and Effort Expectancy ($\beta = -0.029$, $p = 0.803$) are not significant. The regression model explains 87.1% of the variance in adoption (Adjusted $R^2 = 0.858$). The findings indicate that trust and social reinforcement are more salient predictors in this sample than perceived performance and ease of use. Wider adoption of trusted Islamic digital banking may contribute to financial inclusion, digital innovation, and financial-system resilience; however, sustainable financial ecosystem outcomes and the SDGs are not directly tested and are treated as broader implications.

Keywords *Islamic Digital Banking, Technology Adoption, Trust, Financial Inclusion, Sustainable Financial Ecosystem*

INTRODUCTION

Digital transformation has become a major force reshaping financial services, changing how customers access accounts, make payments, transfer funds, and interact with banks. In Indonesia, this transformation is particularly relevant to Islamic banking because the sector is simultaneously pursuing competitiveness, wider social contribution, and digitalization. The Financial Services Authority (OJK) identifies acceleration of Islamic banking digitalization as one of the five strategic pillars in its 2023–2027 roadmap, alongside strengthening industry resilience, Islamic characteristics, economic contribution, and supervision. The policy direction therefore places digital transformation within a broader agenda of strengthening the role of Islamic banking in the national economy (Otoritas Jasa Keuangan [OJK], 2023).

The need to understand digital adoption is also reinforced by the uneven position of Islamic financial inclusion in Indonesia. The 2024 National Survey of Financial Literacy and Inclusion reported financial inclusion of 75.02% for the general population but only 12.88% for Islamic financial inclusion, while Islamic financial literacy stood at 39.11% (OJK, 2024). These figures do not mean that digital banking alone can close the inclusion

gap. They do, however, indicate why improving the accessibility and use of Islamic financial services is an important policy and research issue.

From a technology-adoption perspective, the Unified Theory of Acceptance and Use of Technology (UTAUT) provides a useful framework for explaining why individuals accept and use information technologies. UTAUT integrates determinants from several earlier technology-acceptance theories and identifies performance expectancy, effort expectancy, social influence, and facilitating conditions as central determinants of behavioral intention and technology use (Venkatesh et al., 2003). UTAUT2 subsequently extended the framework to consumer settings by adding hedonic motivation, price value, and habit (Venkatesh et al., 2012).

In banking, the relevance of UTAUT has been repeatedly demonstrated, but findings are not always consistent across contexts. Alalwan et al. (2017), for example, found that several UTAUT2 factors and trust significantly shaped mobile-banking adoption in Jordan. Slade et al. (2015) also demonstrated the value of extending UTAUT with trust and risk in mobile-payment adoption. In internet banking, Aboobucker and Bao (2018) highlighted the importance of trust and website usability. Indonesian evidence similarly indicates that effort expectancy, trust, and social influence can be important in mobile-banking use (Saparudin et al., 2020).

Recent research specifically on Islamic digital banking in Indonesia further demonstrates the relevance of technology-acceptance perspectives. Harahap et al. (2023) applied UTAUT2 to Indonesian Islamic banking customers and reported significant roles for several behavioral and contextual factors. Sudarsono et al. (2024) combined TAM and UTAUT in studying Muslim students, while Mulazid et al. (2024) extended UTAUT with trust and Sharia compliance. Yusfiarto et al. (2024) found that effort expectancy and online social influence were strongly related to intention to use Islamic internet-only banking. More recent studies continue to show the importance of usability, social influence, trust, and other behavioral factors in Islamic digital banking (Mainata et al., 2025; Wahyuningsih et al., 2025; Sugianto et al., 2026).

Despite this growing literature, there remains value in examining a parsimonious set of determinants using an Indonesian sample and focusing on the relative contribution of effort expectancy, performance expectancy, social influence, and trust. The present study therefore asks: (1) Do Performance Expectancy, Effort Expectancy, Social Influence, and Trust significantly influence Islamic Digital Banking Adoption in Indonesia? and (2) Which determinant is the strongest predictor of adoption in the study sample?

The study contributes in two ways. First, it provides empirical evidence on customer-level determinants of Islamic digital banking adoption in Indonesia based on a focused sample. Second, it interprets these determinants within a broader sustainable financial ecosystem perspective. Importantly, sustainable financial ecosystem outcomes are not treated as a dependent variable in the statistical model. Rather, they are discussed as a potential broader implication of wider adoption, particularly through accessibility, inclusion, efficiency, and resilience. This distinction prevents the study from making causal claims that are not directly tested.

UTAUT argues that technology acceptance is shaped by users' expectations about performance, the effort required to use a system, and social influence, with facilitating conditions also affecting use behavior (Venkatesh et al., 2003). For consumer technologies, UTAUT2 broadens the framework to incorporate hedonic motivation, price value, and habit (Venkatesh et al., 2012). The present study uses the core logic of UTAUT but focuses on three principal constructs—Performance Expectancy, Effort Expectancy, and Social Influence—and adds Trust because digital banking involves financial transactions and sensitive personal information.

Performance Expectancy refers to the degree to which an individual believes that using a technology will provide benefits in performing relevant activities. In digital banking, users may expect faster transactions, convenience, accessibility, and more efficient financial management. Previous banking research generally associates performance expectations with adoption intentions (Alalwan et al., 2017; Harahap et al., 2023). Accordingly, the first hypothesis is:

H1: Performance Expectancy has a positive and significant effect on Islamic Digital Banking Adoption.

Effort Expectancy represents the perceived ease associated with using a technology. Digital financial services that are intuitive, simple, and easy to navigate may reduce cognitive and behavioral barriers to use. Evidence from Indonesian and international banking contexts suggests that usability can be a critical adoption driver (Saparudin et al., 2020; Aboobucker & Bao, 2018; Yusfiarto et al., 2024). Therefore:

H2: Effort Expectancy has a positive and significant effect on Islamic Digital Banking Adoption.

Social Influence captures the extent to which individuals perceive that important people or groups believe they should use a technology. Banking adoption can be socially embedded because users may be influenced by family, colleagues, peers, online communities, and trusted recommendations. Recent Islamic digital banking research has also identified social influence as an important determinant (Harahap et al., 2023; Yusfiarto et al., 2024; Wahyuningsih et al., 2025). Therefore:

H3: Social Influence has a positive and significant effect on Islamic Digital Banking Adoption.

Trust refers to the user's confidence that the digital banking service is reliable, secure, and able to perform its intended function. Trust is especially relevant when financial services are delivered through digital channels because customers must rely on technological systems and institutional safeguards. Prior research has found trust to be an important determinant of mobile banking and digital banking adoption (Slade et al., 2015; Alalwan et al., 2017; Saparudin et al., 2020). Therefore:

H4: Trust has a positive and significant effect on Islamic Digital Banking Adoption.

METHODS

This study employed a quantitative, cross-sectional survey design to examine the determinants of Islamic Digital Banking Adoption in Indonesia. The unit of analysis was the individual respondent. A structured questionnaire was administered using purposive

sampling. Respondents were selected based on their relevance to the study of Islamic digital banking, including access to digital devices and the internet and awareness of Islamic digital banking services.

A total of 46 respondents who satisfied the predetermined inclusion criteria completed the questionnaire, and all responses were considered valid and retained for further analysis. The sample comprised 30 female respondents (65.2%) and 16 male respondents (34.8%). By age, 6 respondents (13.0%) were 17–25 years old, 14 (30.4%) were 26–35, 4 (8.7%) were 36–45, and 22 (47.8%) were above 45. In terms of education, 2 respondents (4.3%) had completed senior high school, 2 (4.3%) held a diploma, 23 (50.0%) held a bachelor's degree, 18 (39.1%) held a master's degree, and 1 (2.2%) held a doctoral degree. By occupation, 2 respondents (4.3%) were students, 23 (50.0%) were civil servants, 3 (6.5%) were private-sector employees, 7 (15.2%) were entrepreneurs, and 11 (23.9%) reported other occupations. By region of residence, 30 respondents (65.2%) were from Central Indonesia, 14 (30.4%) from Western Indonesia, and 2 (4.3%) from Eastern Indonesia.

The questionnaire measured Performance Expectancy, Effort Expectancy, Social Influence, Trust, and Islamic Digital Banking Adoption using five-point Likert-type items. The outcome variable represents the respondent's adoption/use-related assessment of Islamic digital banking. Data analysis was conducted using SPSS. Descriptive statistics were used to summarize the constructs, Pearson correlation was used to examine bivariate associations, and multiple linear regression was employed to test the four hypotheses. Multicollinearity was assessed using tolerance and variance inflation factor (VIF), while the Durbin–Watson statistic was used to assess residual independence.

The regression model was specified conceptually as Islamic Digital Banking Adoption as a function of Performance Expectancy, Effort Expectancy, Social Influence, and Trust. Statistical significance was evaluated at the 5% level. For the partial tests, the regression degrees of freedom were $n - k - 1 = 46 - 4 - 1 = 41$, with a two-tailed critical t-value of approximately 2.020.

Table 1. Respondent profile

Characteristic	Category	n	%
Gender	Female	30	65.2
	Male	16	34.8
Age	17–25	6	13.0
	26–35	14	30.4
	36–45	4	8.7
	>45	22	47.8
Education	Senior high school	2	4.3
	Diploma	2	4.3
	Bachelor's degree	23	50.0
	Master's degree	18	39.1
	Doctoral degree	1	2.2

Characteristic	Category	n	%
Occupation	Student	2	4.3
	Civil servant	23	50.0
	Private-sector employee	3	6.5
	Entrepreneur	7	15.2
	Others	11	23.9
Region	Central Indonesia	30	65.2
	Western Indonesia	14	30.4
	Eastern Indonesia	2	4.3

A total of 46 complete and eligible responses were obtained during the data-collection period, and all eligible responses were retained for analysis. Given the purposive nature of the study and its objective of examining determinants of Islamic Digital Banking adoption rather than producing statistically representative estimates of the Indonesian population, the final sample was considered appropriate for the exploratory analysis.

RESULTS

The descriptive results indicate generally favorable perceptions across the study constructs. At the indicator level, Performance Expectancy means ranged from 4.02 to 4.20, Effort Expectancy from 3.96 to 4.07, Social Influence from 3.63 to 3.89, Trust from 3.67 to 3.91, and Islamic Digital Banking Adoption from 3.80 to 3.93. These patterns indicate that respondents generally evaluated Islamic digital banking positively, even though not all constructs emerged as significant predictors in the multivariate regression model.

Table 2. Descriptive statistics

Variable	N	Mean of item means	SD
Islamic Digital Banking Adoption	46	3.86	0.809
Performance Expectancy	46	4.10	0.871
Effort Expectancy	46	4.02	0.855
Social Influence	46	3.71	0.798
Trust	46	3.79	0.802

The regression model produced $R = 0.933$ and $R^2 = 0.871$, with an adjusted R^2 of 0.858. The overall model was statistically significant ($F = 68.970$, $p < 0.001$), indicating that the four predictors jointly explain a substantial proportion of variation in Islamic Digital Banking Adoption in the 46-respondent sample. The Durbin–Watson statistic was 2.034, indicating no evidence of residual autocorrelation. The assumption tests also indicated approximately normal residuals, no problematic multicollinearity, and homoscedastic residuals.

Table 3. Multiple linear regression results

Predictor	B	Standardized β	t	p
Performance Expectancy	0.088	0.086	0.836	0.408
Effort Expectancy	-0.028	-0.029	-0.251	0.803
Social Influence	0.421	0.423	4.032	<0.001
Trust	0.544	0.530	5.637	<0.001

Model: $R^2 = 0.871$; Adjusted $R^2 = 0.858$;

$F = 68.970$; $p < 0.001$

The results show that Trust has the largest standardized coefficient among the predictors ($\beta = 0.530$, $p < 0.001$), followed by Social Influence ($\beta = 0.423$, $p < 0.001$). Performance Expectancy ($\beta = 0.086$, $p = 0.408$) and Effort Expectancy ($\beta = -0.029$, $p = 0.803$) are not statistically significant. Thus, H3 and H4 are supported, whereas H1 and H2 are not supported.

The predictor correlations with Islamic Digital Banking Adoption were all positive and significant: Performance Expectancy ($r = 0.718$), Effort Expectancy ($r = 0.766$), Social Influence ($r = 0.863$), and Trust ($r = 0.879$), all at $p < 0.01$. Trust therefore showed the strongest bivariate association with adoption. The multicollinearity diagnostics reported tolerance values from 0.243 to 0.358 and VIF values from 2.797 to 4.115, which were below the conventional VIF threshold of 10. Although the predictors were correlated, the diagnostics did not indicate severe multicollinearity in this 46-respondent analysis.

DISCUSSION

The central finding is that Islamic Digital Banking Adoption in the 46-respondent sample is more strongly associated with trust and social influence than with performance expectancy and effort expectancy when the predictors are considered simultaneously. This distinction is important because the descriptive results show favorable perceptions across all constructs, yet only two predictors make statistically significant unique contributions in the regression model.

Trust is the strongest significant predictor in this study ($\beta = 0.530$, $p < 0.001$). This finding supports the wider digital-finance literature emphasizing trust when transactions, personal data, and financial decisions are mediated by technology (Slade et al., 2015; Alalwan et al., 2017). It is also consistent with Indonesian Islamic banking evidence from Saparudin et al. (2020) and Mulazid et al. (2024), where trust plays an important role in digital-service acceptance. In the present context, trust concerns confidence in security, reliability, institutional credibility, transparency, and the perceived compliance of Islamic digital banking services with Sharia principles. The result suggests that strengthening customer confidence may be more influential than simply adding functional features.

The strong role of Trust has an important managerial interpretation. Customers may be more willing to use Islamic digital banking when they feel confident that transactions are secure, personal information is protected, services are reliable, and the provider is transparent and credible. Therefore, digital transformation should be accompanied by

visible security practices, responsive customer support, dependable transaction processing, and clear communication about service safeguards.

Social Influence is also a significant positive predictor ($\beta = 0.423$, $p < 0.001$). This finding indicates that adoption is not purely an individual technological decision. Recommendations, experiences, and expectations from peers, family, colleagues, communities, or online networks can reinforce a customer's decision to use Islamic digital banking. The finding is consistent with recent Indonesian Islamic digital banking research, where social influence has been associated with behavioral intention and adoption (Harahap et al., 2023; Yusfiarto et al., 2024; Wahyuningsih et al., 2025). For Islamic banks, this implies that customer education, community engagement, trusted-user testimonials, and socially credible communication can complement improvements in digital services.

In contrast, Performance Expectancy is not statistically significant ($\beta = 0.086$, $p = 0.408$). Although respondents reported high perceived benefits, these benefits did not provide a significant unique contribution after Trust, Social Influence, and Effort Expectancy were controlled. One plausible explanation is that speed, convenience, efficiency, and accessibility have become expected characteristics of digital banking rather than strong differentiators between services. This interpretation is consistent with evidence that performance expectancy does not always remain significant across Islamic digital banking contexts (Wahyuningsih et al., 2025; Mulazid et al., 2024).

Effort Expectancy is likewise not statistically significant ($\beta = -0.029$, $p = 0.803$), despite high descriptive ratings for ease of use. The negative coefficient should not be interpreted as evidence that ease of use reduces adoption because the effect is statistically non-significant. A possible contextual explanation is that respondents already familiar with digital services may regard ease of use as a basic requirement rather than a factor that differentiates adoption decisions. Thus, usability remains important as a service-quality condition, but within this particular multivariate model it did not make a significant unique contribution.

The difference between the present findings and some previous studies reinforces the importance of context and model specification. Earlier UTAUT research often identifies performance and effort expectancy as important determinants, while recent Islamic digital banking studies report varying significance across constructs and respondent groups. The present study uses a parsimonious four-predictor model and a relatively small purposive sample. Therefore, the findings should be interpreted as evidence of relative predictor importance within this sample rather than as a definitive ranking for all Indonesian Islamic banking users.

The broader contribution of the study concerns the potential relationship between customer adoption and a sustainable financial ecosystem. The empirical model does not directly measure financial inclusion, sustainability, resilience, or SDG outcomes. Therefore, the findings should not be interpreted as demonstrating a causal effect of adoption on sustainability. Instead, the results identify customer-level conditions—particularly trust and social reinforcement—that may facilitate wider use of Islamic digital banking. If trusted services become more widely used, they may improve access to formal digital financial services and support broader participation in the financial system.

This interpretation is consistent with evidence linking digital finance to financial inclusion in Indonesia. Widarwati et al. (2022) found that digital finance can contribute to financial inclusion in the banking industry, while Ridwan et al. (2025) examined digital banking adoption, trust, perceived security, and customer satisfaction in relation to financial inclusion. At the policy level, OJK's roadmap explicitly positions digitalization as a strategic pillar of Islamic banking development (OJK, 2023). The United Nations also identifies expanded access to banking and financial services under SDG Target 8.10, making digital financial access relevant to the broader sustainable-development agenda (UN DESA, 2024).

Accordingly, the study proposes a cautious pathway: trust and social influence can strengthen Islamic digital banking adoption; wider adoption may expand access and participation; and these developments may contribute to a more inclusive and resilient financial ecosystem. The relevance to SDG 8, SDG 9, and SDG 10 is conceptual rather than statistically tested. SDG 8 is relevant through access to financial services and inclusive economic participation; SDG 9 through digital innovation and infrastructure; and SDG 10 through the possibility of reducing disparities in access to financial services.

Practical and policy implications

For Islamic banks, the first implication is to prioritize trust-building. Institutions should strengthen visible security practices, transparent communication, dependable transaction processing, data protection, and responsive customer support. Second, banks can use social influence strategically through financial-digital literacy programs, community-based outreach, referral mechanisms, trusted-user testimonials, and credible communication channels. Although effort expectancy was not significant in the regression, maintaining intuitive interfaces remains important as a baseline service condition.

For policymakers and regulators, the findings support a broader policy focus on consumer protection, cybersecurity, digital infrastructure, and digital financial literacy. These measures are relevant because adoption cannot be separated from the environment in which digital financial services are delivered. OJK's strategic emphasis on accelerating Islamic banking digitalization provides a policy context in which customer adoption factors can be translated into service-design and regulatory priorities (OJK, 2023).

For the sustainable financial ecosystem, the key implication is that sustainability should not be discussed only at the institutional or macro level. Customer adoption is an important micro-level condition. A digital banking ecosystem that is technically advanced but poorly trusted may fail to deliver its broader inclusion potential. Strengthening trust and socially supported adoption can therefore be viewed as enabling conditions for a more accessible and resilient Islamic financial ecosystem.

Limitations and future research

Several limitations should be acknowledged. First, the study uses purposive sampling and a relatively small sample of 46 respondents; therefore, the findings should not be generalized statistically to the entire Indonesian population. Second, the cross-sectional design captures perceptions at one point in time and cannot establish changes in adoption

behavior over time. Third, the model focuses on four predictors and does not include other potentially relevant factors such as perceived risk, digital literacy, habit, service quality, facilitating conditions, or Islamic-specific considerations. Fourth, the sample is unevenly distributed across age, occupation, and region, which may limit the representativeness of the findings.

Future studies should use larger and more geographically balanced samples, compare Islamic and conventional digital banking, and employ longitudinal designs to distinguish initial adoption from continued use. Mixed-method studies could also explain why trust and social influence become more important than perceived performance and effort in particular customer segments. Finally, future research may directly measure downstream outcomes such as financial inclusion, resilience, customer welfare, or sustainable economic participation. Such designs would allow the pathway from adoption to sustainable financial outcomes to be tested rather than treated only as a conceptual implication.

CONCLUSION

This study examined the determinants of Islamic Digital Banking Adoption in Indonesia using Performance Expectancy, Effort Expectancy, Social Influence, and Trust. Based on data from 46 respondents, Trust and Social Influence were significant positive predictors, while Performance Expectancy and Effort Expectancy were not statistically significant. Trust had the strongest standardized effect in the model ($\beta = 0.530$), followed by Social Influence ($\beta = 0.423$). The findings suggest that customer confidence and social reinforcement are more salient unique predictors than perceived benefits and ease of use within this sample. At the broader level, wider adoption of trusted Islamic digital banking may support financial inclusion, digital innovation, and financial-system resilience, creating potential relevance to SDG 8, SDG 9, and SDG 10. However, these broader outcomes were not directly measured. The relatively small purposive sample also limits generalization. Future research should test the adoption-to-inclusion and sustainability pathway using larger samples, additional determinants, and direct measures of financial and sustainable-development outcomes.

ACKNOWLEDGMENT

The author gratefully acknowledges Universiti Sains Islam Malaysia and Universitas Islam Negeri Mataram for their academic support. No external funding was received specifically for this study.

Conflict of Interest The authors declare that they have no conflict of interest.

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