

# Is the Continuity of Islamic Banking Usage Related to Customer Religiosity?

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## ABSTRACT

Performance is an indicator of the results of achieving a person's work targets in carrying out a job as a whole during a certain period in carrying out tasks that are compared with various possibilities, such as work result standards, targets or objectives or criteria that have been determined in advance and have been agreed upon together. This study aims to reconstruct the component of religiosity as one of the main factors for Muslims in *muamalah*, while trying to analyze the relationship between the religiosity of Islamic banking customers and the intention to continue using Islamic banking. This happens because of the tight competition in the Islamic financial industry in Indonesia, but the Islamic banking industry still has a small percentage of loyal customers, thus contributing to a low market share of Islamic banking in Indonesia. Therefore, banks need to develop strategies, such as maximizing the religiosity factor to increase the intention to continue using Islamic banking. This research was quantitative with a survey method, using a structural equation model (SEM-AMOS) to achieve research objectives. Furthermore, this study selected Islamic banking customers as samples, reaching 530 samples through convenience sampling techniques. The results demonstrated the development of novel indicator to measure individual religiosity related to economic activities. Religiosity is self-awareness of the importance of religion that shows an attitude of surrender to God. This means that a person's religiosity shows more about the processes of internalizing religious values, which then unite within the individual to form daily behavior. Furthermore, this research model also reports that religiosity can significantly increase the intention to continue using Islamic banking.

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## INTRODUCTION

The sustainability and success of the expansion of modern Sharia economics is one of the various benchmarks in the progress of the Sharia banking industry in Indonesia. Significantly, in Indonesia, the popularity of Sharia banking has increased in recent years. Banks as financial institutions that collect funds and then channel them back to the community in the form of loans and other forms, solely as an effort to improve the quality of life of the community. This is based on the Sharia Banking Law No. 21 of 2008. Some of the problems often faced by Sharia banks are how to attract customers and how much strength the bank has in maintaining customer trust so that the bank can survive and grow rapidly in the future. As Muslims who want to practice Sharia, this can be realized by saving in Sharia-compliant banks. As a form of solution to concerns about the practice of usury and interest in transactions, Sharia banks have implemented a profit-sharing system between the two parties. With balanced feedback between the bank and the customer, it attracts customers to save their money in an Islamic bank (Alidar et al., 2024).

This is the result obtained by the bank by implementing the profit-sharing system. Thus, an individual's decision-making will not be separated from factors prevalent within community, such as the level of religiosity, rational motivation, and even emotion itself. In carrying out Sharia, it is necessary to be aware that saving in Islamic banks is a form of religious practice. The various types of products in Islamic Banks also influence customers' decisions to save in Islamic Banks. However, the lack of understanding and knowledge of customers regarding products and services and the benefits therein, cannot be used as a benchmark for customer savings preferences in Islamic banks. Religiosity is a form of spiritual expression of people related to the belief system, values, applicable laws, and rituals. Religiosity is an attitude or awareness that arises based on a person's belief or trust in a religion (Ismal, 2010).

According to Rahim (2016), religiosity encompasses the extent of one's knowledge, the strength of belief, the degree of adherence to worship and rules, and the depth of religious appreciation. Based on the researcher's observations, Islamic banks have a high level of concern in transactions, enabling them to cater to aspects of customer religiosity. Islamic banks strive to provide appropriate solutions to existing challenges. In previous studies, based on the results of analysis and observation, it was shown that there was an influence between religiosity and decisions that were well-received. Continuance intention is an essential success

factor for companies to survive and compete in the globalization era. It is considered important because continuance intention usage represents such an intangible asset for a company that cannot be acquired easily. Thus, maintaining customers' intention to trigger loyalty becomes the most considered strategy for the company, including the Islamic banking industry.

The Islamic financial industry in Indonesia has experienced rapid development over the past few years. This condition is depicted by the increasing number of Islamic banking assets, financing disbursement, and third-party funds by June 2022, reaching 721 trillion, 467 trillion, and 572 trillion, respectively (Ma'ruf et al., 2024). Throughout its massive development, Islamic banking can easily allocate such financial resources to the most productive economic activities and users, which might help stimulate productivity and capitalization. Leading national economic progress to reduce global economic turmoil caused by socio-economic problems that have affected Muslim-majority developing countries. Nevertheless, although Indonesia has become a Muslim-majority country, and is experiencing the acceleration of Islamic banking assets, it does not align with the market share of the bank, which has remained at 7.6% for over the last 30 years since the Islamic banking industry was established in Indonesia in 1992. This occurs due to the lack of confidence, which appeared from Islamic banking customers assuming that the Islamic banking industry is not stable and modern enough as conventional banking (Ismail et al., 2024).

This condition leads Islamic banking products and services to become secondary accounts, which are only used for administrative purposes. Religion becomes an essential factor in revealing how people behave. It is because religion portrays a system that represents people's expectations, values, behaviors, and commitments, used to gauge their attitude and behavior both privately and publicly. Regarding this, there were numerous scholars conducting research that connected religiosity with any economic activities such as organizational performance, continuance intention, usage, satisfaction, and loyalty. This condition proves that religiosity is an important element that can influence individuals in terms of cognitive and behavioral aspects. Research has reported that religiosity can affect people's behavioral intention to use Islamic financing products. This condition occurs due to the great belief system in Islamic law, which then leads people to support the Islamic banking industry (Budi & Faizin, 2024).

According to Khotimah (2018), this tendency appeared because of their common belief, which commands Muslims to avoid *riba* in every *muamalah* activity, leading them to think that the more obedient people about God's commandment, the more blessings they receive in their lives. However, numerous scholars showed a different argument, reporting that religiosity had an insignificant effect on consumers' intention to use Islamic financing products. This occurs because the majority of people tend to distinguish between economic activity and religion. In addition, rational factors such as high cost, security, efficiency, and others also become dominant aspects that lead people to consider using an Islamic financing product. Surprisingly, as long as the authors are concerned, we find another reason why religiosity often has an insignificant effect on consumers' intention to use Islamic financing products. The majority of previous research used the 5 pillars of Islam as the main measures in an inappropriate way to measure religiosity. This is because they were often presenting item measurements without any connection to the issue.

These measures often lack a direct connection with consumers' intention to use Islamic financing products. In addition, those previous researchers still defined religiosity as the practice of religious teachings. Religion refers to formal aspects related to rules, such as obligations and teachings in Islam, which are depicted by the 5 pillars of Islam. The meaning of religiosity refers to the appreciation of religious values that have been implemented as a basis for decision-making in every activity. Most customers believe that by using ethics in a business or even in choosing to use the services of a Sharia-based financial institution, they will get real goodness for themselves or even for the business they are engaged in, including workers and the surrounding community who directly or indirectly become their consumers. So, it can be concluded that religiosity is a manifestation of belief, embraced by substantively experiencing its values to inform attitudes and behavioral choices in decisions (Usman, 2015).

Therefore, relating to the previous discussion, this research tries to conduct a deep analysis regarding the relationship between religiosity and economic activity to reconstruct religiosity measures to be more appropriate, specifically for measuring the correlation with customers' continuance intention to use Islamic financing products. Furthermore, this research will also try to prove the consistency of the relationship between religiosity and customers' behavioral intention to use Islamic financing products in Islamic banking, which is moderated by motivation, which is a novelty aspect of this study. Religious values in general

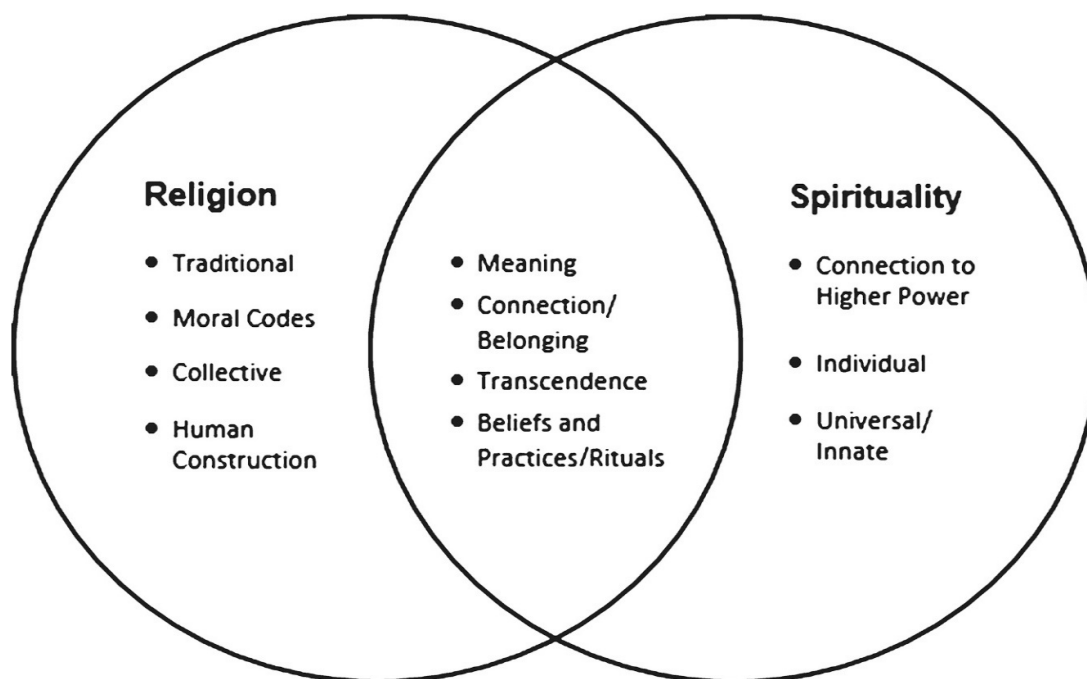
are complicated and challenging to assess their construct, which is perceived from multiple perspectives. As a result, most prior investigations used various techniques to quantify it. A particular approach that researchers commonly use is adopting the assessment of religiosity in various contexts in their investigations (Nora, 2019).

Many Islamic studies have used religiosity indices developed through specific methods, in which they assessed religiosity based on the number of times the person attended religious events, whether the person was reared religiously at home, and whether the person characterized themselves as religious or non-religious. In addition, religious affiliation and religious commitment also become another measurement of religiosity, which is used by certain scholars. This is hardly surprising given the scarcity of quantitative measures of Islamic religiosity in the literature. As a result, the findings of numerous investigations conducted in an Islamic context elicit skepticism. Religiosity is a well-known variable that is commonly used by researchers to measure human behavior or attitude toward economic activity such as work performance, purchase behavior, continuance intention, and so forth. It is because religiosity is considered a prominent factor reflecting people's beliefs, thoughts, principles, and motivations in routine life (Wijaya, 2023).

Aligning with the previous discussion, some research has revealed that religiosity had a significant effect on customer's intention to use Islamic banking products. This condition occurred because religiosity is a system of concepts, perceptions, and behaviors that serve as a means of achieving a sense of closeness to God and as a framework for interpersonal interactions. High-minded Muslims will always faithfully uphold their religious commitment in their everyday lives. In this regard, the majority of Muslims will tend to choose and use such products that align with their belief. It is because they tend to believe that consuming *halal* products will bring more blessings in their lives, which then triggers their satisfaction when consuming them. This condition aligns with the theory of the Expectancy Confirmation Model (ECM), which reveals that continuance intention can be established within customers due to their belief and expectation of something, which then leads to their satisfaction (Nafi', 2022).

The sustainability of an organization, especially banking, is largely determined by consumers, especially those who have loyalty, which is a psychological condition that can be studied using an attitudinal or behavioral approach. Customer loyalty is a commitment to persist deeply to make repeat purchases or re-subscribe to selected products or services

consistently in the future, even though the influence of situations and marketing efforts has the potential to cause behavioral changes. In addition to loyalty, customer interest is also important, namely a strong drive for someone to do something to realize the achievement of goals and ideals that they want. In addition, interest can grow due to external and internal factors. Strong interest can be a significant motivator for desired actions, in this case, the interest in saving in Islamic banking (Warsame & Ireri, 2016). According to Bukhari et al. (2020), religiosity is a form of religious aspect that has been internalized by individuals in their hearts. The meaning of religiosity is described in several aspects that must be fulfilled as a guide on how to live life properly so that humans can achieve happiness, both in this world and the hereafter. Islam is a way of life that can guide all aspects of human life with faith, Sharia, and morals.



**Figure 1. Religious Construction and Human Activity**

Source: Hamim, 203

Figure 1 explains, religion, human beings' relation to that which they regard as holy, sacred, absolute, spiritual, divine, or worthy of special reverence. It is also commonly regarded as consisting of the way people deal with ultimate concerns about their lives and their fate after death. In many traditions, this relation and these concerns are expressed in terms of

one's relationship with or attitude toward gods or spirits in more humanistic or naturalistic forms of religion, they are expressed in terms of one's relationship with or attitudes toward the broader human community or the natural world. In many religions, texts are deemed to have scriptural status, and people are esteemed to be invested with spiritual or moral authority. So, religious behavior is a religious behavior that is believed or a manifestation of religious feelings and souls in a person based on religious awareness and experience.<sup>20</sup> Having religious behavior is a situation where a person carries out activities or activities by practicing every teaching of his religion.

Religiosity is an attitude of diversity of a person manifested in various aspects of their life. Religious activities do not only occur when a person performs ritual behavior (worship) but also when he performs other activities, including economic activities. Religious attitudes or religiosity are a condition that encourages a person to behave according to their level of obedience to religion. Therefore, the higher the level of a person's religiosity, the more he will understand the limits of halal and haram for usury and always submit to and obey the rules of religion that drive his decision to choose Islamic banking. In addition to religiosity, trust is also one of the things that is highly considered in the banking world. A bank is only an intermediary institution between customers who deposit funds and customers who need funds (Ashraf, 2015). Trust is a mental condition based on a person's situation and social context. When a person makes a decision, they will prefer decisions based on choices that they can trust more than those that they trust less. In addition, the emergence of trust is an advantage or attribute that can be an attraction for customers towards a bank. The reputation of Islamic banking is important to build trust because the sharia label will create an attitude of trust in the professionalism of banking in carrying out its operational activities (Albaity & Rahman, 2019).

According to Hidayat et al., (2015), religiosity is not only related to visible activities, such as worship, *muamalah* (economic activities), *muasyarah* (social activities), studying religion, preaching (*amar ma'ruf nahi mungkar*), and *jihad* (defending religion) but also activities that are not visible or occur in a person's heart, inner, such as faith and inner remembrance of Allah. The practical dimension (ritual) includes the behavior of worship, obedience, or compliance, and things that people do to show commitment to the religious doctrine (theology) they believe in, in Islam, called worship, such as establishing the five daily prayers, fasting, and so on. The dimensions of interpersonal relations (*mu'asyarah*) and

economic activities (*muamalah*) contain the behavior of human relations activities and the procedures or rules that must be followed in carrying out social and economic activities.

Religiosity or religiousness is the level of commitment loyalty, and obedience of a religious person to the values of the teachings of the religion he adheres to, both in attitudes and behavior about God, humans, other creatures, and nature. In Islam, religiosity or obedience includes aspects of faith, Sharia including (*ubudiah, muamalah, and muasyarah*), morals, *syi'ar*, and *jihad*. The range of religiosity is between the lowest religiosity, namely someone claiming to be a follower of religion and the highest is the most pious, namely those who are very deep in their faith who do not believe that fire can burn except with the permission of Allah SWT, carry out worship activities to the maximum, have high social characteristics and other noble qualities, in economic activities follow the rules of sharia strictly, continue to study religion, actively invite others to obey religion and are willing to sacrifice to defend religion from disturbances and harassment from other parties (Kamaruddin et al., 2024). According to Sumaedi et al. (2015), religiosity is a form of religious aspect that has been internalized by individuals in their hearts. The meaning of religiosity is described in several aspects that must be fulfilled as a guide on how to live life properly so that humans can achieve happiness, both in the world and the hereafter. Islam is a way of life that can guide all aspects of human life with *aqidah*, Sharia, and morals.

## **METHOD, DATA, AND ANALYSIS**

This is quantitative research with a survey method, using a questionnaire as the main instrument to obtain the data. Respondents of this research are those who have been using Islamic banking financing products at Islamic banks in Indonesia. Nevertheless, because of unclear data and limited information regarding the number of Islamic financing customers at Islamic banks, this research employed convenience sampling (Sugiyono, 2014).

Therefore, according to the accumulation of sample size, it is evident that the sample of this research is approximately 530 respondents, which were gathered using a convenience technique. In addition, this research also considers several criteria of respondents, such as Islamic banking customers with at least 2 years of experience in Islamic financing products, at least 1 year, and a minimum age of 21. The references used in this study as secondary data come from several valid sources such as reputable international journals, books, electronic



newspapers, and regulations from banking regulators such as Bank Indonesia and the Financial Services Authority.

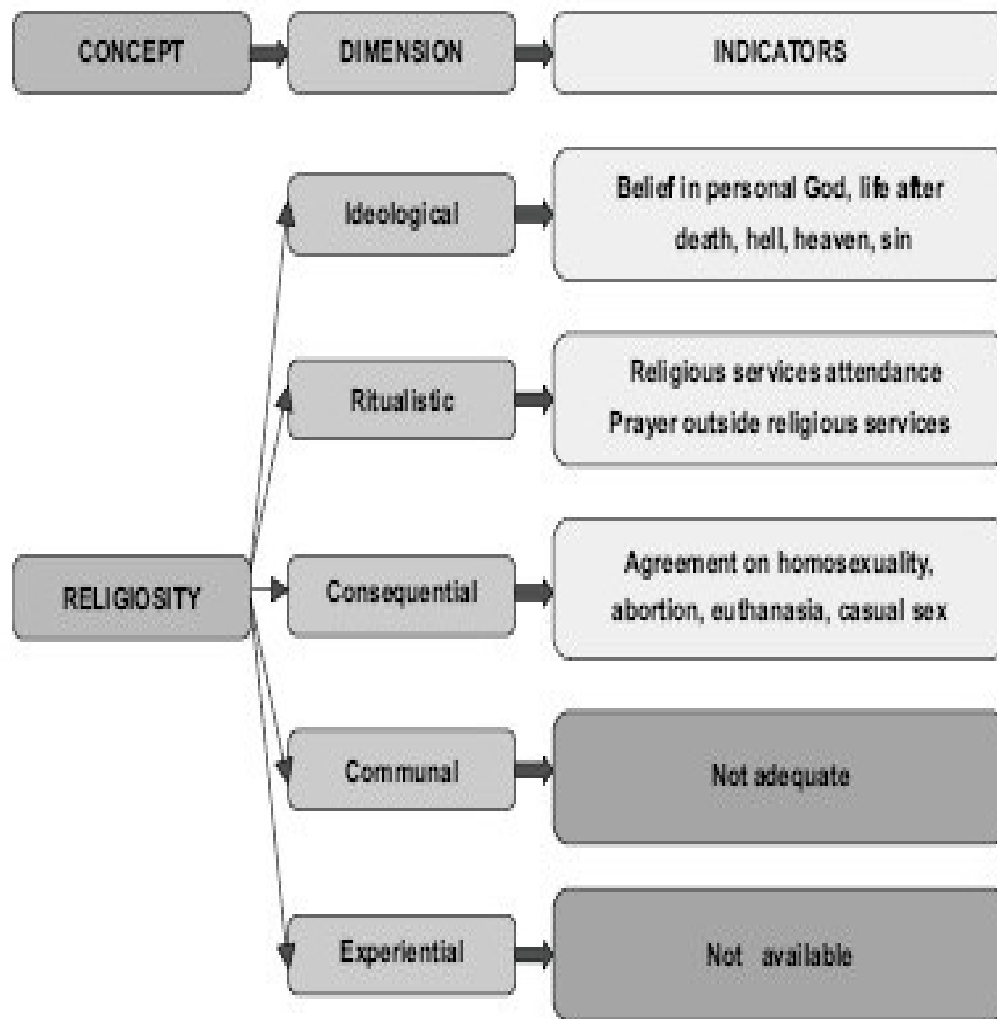
### **Validity Test**

Before conducting statistical analysis, it is important to conduct a pre-analysis through a validity test instrument, this test is used to determine the reliability and accuracy of the research instrument (questionnaire). Validity testing is useful in measuring the validity of a questionnaire. A questionnaire is said to be valid if the questions on the questionnaire are able to reveal something that will be measured by the questionnaire (Ghozali, 2024). The validity test uses AMOS software, namely by paying attention to the output estimate on the regression weight. The way to assess validity is by looking at the regression weight value above 0.5 and comparing the p-value at the significance level (alpha) many researchers use 5% or 10%, if the p-value is smaller than alpha, then the indicator is declared valid.

### **Reliability Test**

The reliability test is used to test whether the research instrument can show its ability to measure without error and the results are always consistent (remain the same), even though it is used by other people or in other places to measure the same thing (Sugiyono, 2017). The reliability test in this study was conducted by looking at the construct reliability value in SEM obtained through the following formula (Ghozali, 2014). A research instrument is declared reliable if the acceptable reliability limit value with construct reliability  $> 0.7$ . While the reliability of 0.6 - 0.7 is still acceptable.

Structural Equation Model (SEM) is a collection of statistical techniques that allow testing a series of relatively complex relationships, as a multivariate technique that combines regression analysis and factor analysis to assess a series of interdependent interrelations together. One of the computer programs that can be used for SEM analysis is the AMOS (Analysis of Moment Structure) program, which is one of the most sophisticated programs today for processing multidimensional and hierarchical research models. Researchers will analyze data from the UTAUT model through SEM statistical analysis techniques to obtain results according to objectives by utilizing IBM AMOS software version 21 combined with the help of SPSS (Statistical Program for Social Science) version 26.0.



**Figure 2. Research Model Construct**

Source: Author, 2025

## RESULT AND DISCUSSION

The results of the distribution of research instruments obtained 186 respondents who actively use digital Islamic banking services in Indonesia. The samples obtained have several characteristics based on gender, account ownership at Islamic banks, age, last level of education, occupation, religion, and domicile. By Hair (2006), which has been stated in the method, the minimum sample that must be collected is 115 respondents, from the results of the distribution of questionnaires, 530 respondents have been obtained with heterogeneous characteristics. For more details, see Table 1.

**Table 1. Respondent Characteristic**

	Percentage	Average Score
Base on Gender		
Female	89%	359
Male	55%	252
Base on Generations		
< 25 Years	25%	50
25-35 Years	70%	113
36 - 40 Years	56%	353
> 40 Years	89%	290
Base on Education		
Senior high school	65%	225
Undergraduate	75%	185
Post Graduate	54%	104
Base on Employment		
State Civil Apparatus (ASN)	57%	238
State-owned Enterprise Employees	76%	113
Private Employees	35%	89
Based on product usage		
Entrepreneurs	76%	314
Saving & Financing	57%	289
More than two products	28%	56

Source: Processed Primary Data, 2024

Table 1 explains that respondents come from several heterogeneous characters, especially demographic data of respondents such as gender, age, and occupation. In terms of religion, it is clear that Islamic banking customers are still dominated by Muslims, although those who are not Muslims have also begun to be interested in Islamic banking services. Table 1 shows that the majority of respondents were dominated by F This information can be beneficial for Islamic baking to gather Females as a new-targeted customer for the bank to enhance Islamic banking market share and development.

### Measurement Model Test

The first stage is to test the correlation between indicators and latent variables, which is called the Measurement Model Test. The combination of structural and measurement model testing allows researchers to test measurement error as an inseparable part of SEM and conduct factor analysis together with hypothesis testing (Bollen, 1989). The measurement model test obtained a Chi-square of 120.331 and a probability of 0.777. The results of the measurement model test can be seen in Table 1.

**Table 2. Measurement Model Test Results**

Model	NPAR	CMIN	DF	P	CMIN/DF
Default Mode	230	130,442	233	888	975
Saturated Model	265	000			
Independence Model	45	4220.982	345	000	

Source: Data processed with AMOS 21, 2025

Table 2 namely the test of the model hypothesis, shows that the model fits and/or is by the data used in this study with a CMIN Default model value of 130,442 between the saturated model of 0.00 and the independence model of 4220.982.

### **The Goodness of Fit Model Test Results**

Structural Model Evaluation Testing or Goodness of fit Model testing is preceded by Outlier Evaluation. Outlier evaluation is needed to determine the observation conditions of data that have unique characteristics that appear very different from other observations and arise in extreme forms, both for a single variable or a combination of variables (Hair, 2022). Outlier detection to determine univariate outliers and multivariate outliers. When viewing multivariate outliers, the value of the malahanobis distance is seen. The malahanobis distance value is compared with the chi-square value with the provision that the malahanobis distance value must be below the chi-square value. Based on these provisions, in this study, the chi-square value obtained was 130.44 and the largest value in the malahanobis distance was 105.702. Therefore, it can be concluded that this study is free from multivariate outlier problems. Because there is no multivariate outlier problem, it means that the data is worthy of being continued in the study.

Testing using the SEM model is carried out in stages. If the right model (fit) has not been obtained, then the originally proposed model needs to be revised. The need for revision of the SEM model arises from problems that arise from the analysis. Problems that may arise are problems regarding the inability of the developed model to produce unique estimates. If these problems arise in the SEM analysis, it indicates that the research does not support the structural model that was formed. Thus, the model needs to be revised by developing existing theories to form a new model.

**Table 3. The Goodness of Fit Model Test Results**

No	Index	Cut Off	Results	Evaluation
1	Chi-Square	Expected small	130.44	Bad
2	Significance Probability	$\geq 0,05$	0.88	Good
3	GFI	$\geq 0,95$	0.95	Good
4	AGFI	$\geq 0,90$	0.90	Marginal
5	TU	$\geq 0,95$	1.009	Good
6	CFI	$\geq 0,95$	1.000	Good
7	RMSEA	$\geq 0,08$	0.00	Good
8	CMIN/DF	$\geq 0,20$	0.94	Good

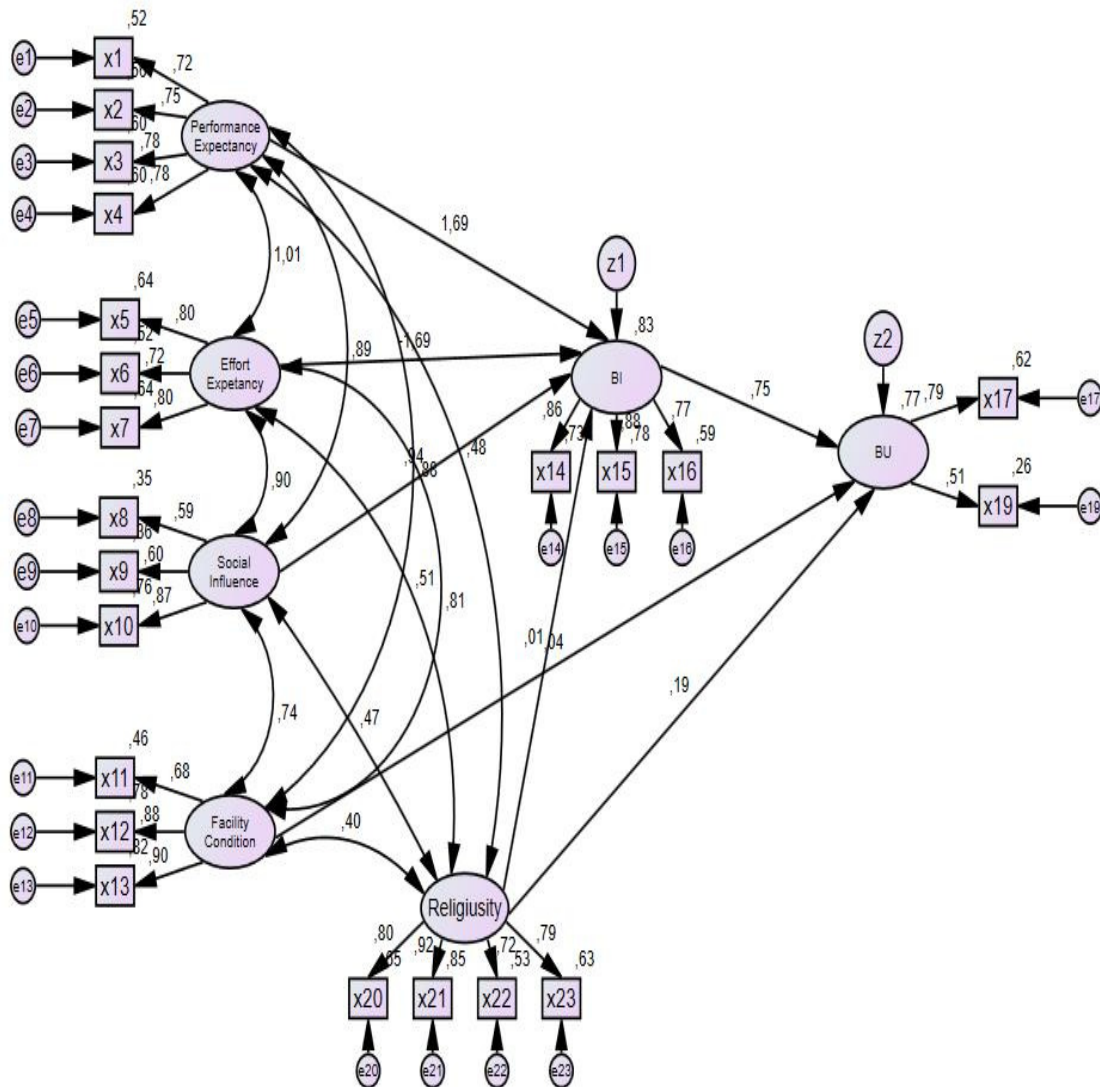
Source: Data processed with AMOS 21, 2025

Table 3 shows that the model used is acceptable. The dominant index is in the expected range of values, including significance probability, GFI, TLI, CFI, RMSEA, and CMIN/DF indicating a good structural model or fit, although Chi-Square and AGFI are marginally accepted. From several model feasibility tests, the model is said to be feasible if at least one of the model feasibility test methods is met (Hair, 2022). In an empirical study, a researcher is not required to meet all the goodness of fit criteria but depends on the judgment of each researcher. The Chi-Square value in this study is 120.333 Joreskog and Sobron in Haryono, (2020) said that the Chi-Square cannot be used as the only measure of the overall model fit, one of the reasons is because the chi-square is sensitive to sample size. When the sample size increases, the chi-square value will also increase and lead to rejection of the model even though the difference between the sample covariance matrix and the model covariance matrix has been minimal. Chi-square is also closely related to the value of the degree of freedom, if the degree of freedom is greater then it will affect the Chi-Square value. The value of the degree of freedom in the study is quite large, namely 133, so it affects the chi-square value.

### **Discriminant Validity Test Results**

Evaluation of individual reflexive measurement parameters is said to be valid if it has a loading value with the latent variable to be measured  $\geq 0.5$ . The test results can be seen in Figure 2. If one of the indicators has a loading value  $< 0.5$ , then the indicator must be discarded

(dropped) because it will indicate that the indicator is not good enough to measure the latent variable accurately.



**Figure 2. Loading Factor Test Results**

Source: Data processed with AMOS 21, 2025

Figure 2 explains that the number of samples is 530, so the EFA value must not be less than 0.45, from Figure 4 it can be seen that all indicators have a factor loading value greater than 0.5, so the model can be continued for the discriminant validity test. The results of the discriminant validity test calculation can be seen from the AVE value and are explained in Table 3 for the validity test. From the output results of the model on the model suitability test

criteria, several criteria are at marginal values. Marginal values are the condition of the suitability of the measurement model under the absolute fit and incremental fit criteria, but can still be continued in further analysis because they are close to the good fit criteria.

### Reliability Test Results

Basically, the reliability test shows the extent to which a measuring instrument can provide relatively the same results if the measurement is repeated on the same subject. A variable is said to be reliable if it has an alpha reliability coefficient value of 0.7 or more. Table 4 will explain the reliability test of the variable.

**Table 4. Validity and Reliability Test**

Latent Variable	Indicators	Loading Factor	Construct Reliability
Ideological	N1.1	0.342	0.231
	N1.2	0.674	
	N1.3	0.679	
	N1.4	0.782	
	N1.5	0.790	
	N1.6	0.660	
Ritualistic	N2.1	0.802	0,867
	N2.2	0.789	
	N2.3	0.793	
	N2.4	0.792	
	N2.5	0.831	
Consequential	N3.1	0.642	0,867
	N3.2	0.798	
	N3.3	0.670	
Knowledge	N4.1	0.806	0,967
	N4.2	0.808	
	N4.3	0.767	
Communal	N5.1	0.858	0,789
	N5.2	0.847	

Latent Variable	Indicators	Loading Factor	Construct Reliability
Experiential	N5.3	0.795	0,743
	NUI1	0.859	
	DUI2	0.785	
	DUI3	0.774	

Data source: Data processed by the author, 2025

Table 4 presents the factor loading for each indicator and the construct reliability for each latent variable depicting customers' religiosity and continuance usage in using an Islamic bank. To begin with, it is seen that religiosity consists of 5 main dimensions which represent the five pillars of Islam, such as Belief, Commitment, Practice, Knowledge, and Experience (20 indicators in total). Meanwhile, for the latter, it consists of 3 indicators in total. According to Adamu et al. (2017), based on the criteria, the indicators in Table 3 can be categorized as good in depicting the phenomenon of customers' religiosity and continuance usage intention of Islamic banking. Thus, it is proven that religiosity and *muamalah* activity will always work alongside, and it rejects an argument that reported that religiosity cannot be combined with economic activity (Supriyanti et al., 2025).

Taking the example of the Belief dimension of religiosity, it is seen that N1.4 becomes an indicator with the highest average score, reaching approximately 4.89. This condition means that the majority of Islamic banking customers believe to choose Islamic banking because every activity in Islamic banking is operationalized based on the Prophet and the Apostles. It makes sense because there is a strong bone relationship between belief in religion and economic activity realization (Sumaedi et al., 2015). The recommended AVE value should be greater than 0.50. It can be seen in Table 4 or it can be concluded that the construct has good discriminant validity. Based on the calculation results, because there is no construct reliability value below 0.70, all constructs in this study are suitable for use.

The modified UTAUT model with the religiosity variable produced interesting and diverse findings, the discussion of each variable can be described below. The modified UTAUT model with religiosity variables produces interesting and diverse findings, the discussion of each variable can be described. A research instrument is declared reliable if the acceptable reliability limit value with construct reliability > 0.7. While reliability of 0.6 - 0.7 is still acceptable



### Hypothesis Test Results

The relationship between constructs in the hypothesis is shown by the regression weights value. To analyze more clearly, it can be seen in Table 5.

**Table 5. Hypothesis**

			Std.Estimate	K.E.	Y.J.	<i>p</i>
Ritualistic	<---	Religiosity	0.537	0.171	1.619	0.001
Consequential	<---	Religiosity	0.678	0.083	4.141	0.001
Experience	<---	Religiosity	0.456	0.191	5.770	0.002
Knowledge	<---	Religiosity	0.673	0.143	4.698	0.001
Communal	<---	Religiosity	0.567	0.074	3.092	0.001
Experiential	<---	Religiosity	0.767	0.094	5.424	0.001

Data source: Data processed by the author, 2025

Table 5 shows the hypothesis of the Fit Index for the structural equation model of this research, which is depicted in Figure 2. The result revealed that the majority of index, such as Ritualistic, Consequential, Experience, Knowledge, Communal, and Experiential, are still a marginal fit, which means this model needs to be modified to approach the best and fit model to depict the relationship between religiosity and continuance usage intention of Islamic banking. Religion becomes an essential factor in revealing how people behave. It is strongly proven that religion can potrays a system that represents people's expectations, values, behaviors, and commitments that are used to gauge their attitude and behavior both privately and publicly. Thus, it is evidence that religiosity will always continuously work alongside the whole of human-life beyond economic activity.

The final model of this research depicting the relationship between religiosity on continuance usage intention is showed by Figure 2 and Table 5 considering Ritualistic <2 is good and fit; Consequential < 0.08 is good and fit; Knowledge goodness-of-fit index (>0.090 is good and >0.80 acceptable); adjusted goodness-of-fit index (Experience >0.80 is good and >0.70 acceptable); comparative fit index (Communal >0.90 is good and fit) and alternative incremental fit index (Experiential >0.90 is good and fit). Based on the evaluation model, it could be seen that the fitness model of this research is by, considering the goodness of fit

indices such which are shown in the model summary, are good and fall within the acceptable limits.

## DISCUSSION

Religion becomes an essential factor in revealing how people behave. It is strongly proven that religion can portray a system that represents people's expectations, values, behaviors, and commitments that are used to gauge their attitude and behavior both privately and publicly (Yasin et al., 2020). Thus, it is evident that religiosity will always work alongside the whole of human life beyond economic activity. This argument aligns with the findings of this research revealed by Table 6, which shows that statistically, Belief, Worship, Experience, Knowledge, and Expression can significantly represent the Islamic banking customers' religiosity. Thus, it is evident that these five dimensions of religiosity are accepted to represent and measure individual religiosity, which is related to economic activity. Furthermore, this finding also aligns with the results depicted in Table 3, considering that most of the *muamalah* activities (including choosing and using Islamic banking) were related to religious beliefs (Kartika et al., 2020)

Taking example as Belief (D1) and Worship (D2) aspects which become the dimensions with the highest average score (Table 3) revealed that majority of Islamic banking customers are tended to use and choose Islamic banking because of their awareness to accomplish their needs along with Islamic principle, and this is also correlate with another religiosity dimension specifically the dimension of Expression (D5). In this regard, they have a tendency that all the products, services, and operational activities of the bank are referred to the Qur'anic propositions and the Prophets' and Apostles' teachings (D1.3 & D1.4). Because they believe that by choosing and using Islamic banking, they feel safe from the danger of usury (D2.1). This condition is aligned with several scholars who argued that religiosity can affect an individual's understanding of the concept of Islamic banking as well as bank selection criteria.

Surprisingly, it is also correlated with the findings of this research, as reported in Table 3, that Knowledge (D4) and Experience (D3) also significantly contribute to the dimensions of religiosity. According to Yusfiarto et al., (2022), the former dimension, depicted that the more customers religious the more they are educated to understand how the operational activity, and other Islamic banking concept as an alternative institution to support them (specifically

Muslim) in fulfilling their needs on *halal* financial services (D4.2). In addition, they also believe that using Islamic banking services gives them a chance to realize social responsibility programs, including protecting the environment, and it aligns with the latter dimension (D3.3). This condition occurred because preserving the environment and social wellbeing are considered important, and this is in line with how Islam maintains the balance of nature, as mentioned the Qur'an (2:11), which commands Muslims to make mischief on the face of the earth.

In the banking world, trust is the main key so that customers do not run away. If customers run away, then it is certain that the business will also be destroyed. Therefore, trust is one of the most important factors for the continuity of a business in the service sector. Trust is the most important thing for a commitment or promise, and commitment can only be realized if it is meaningful at some point. Trust exists if customers believe that the service provider is trustworthy and has high integrity values. Consumer trust is defined as the willingness of one party to accept the risk of another party's actions based on the expectation that the other party will take important actions for the party who trusts it, regardless of the ability to supervise and control the actions of the trusted party (Fusva et al., 2020). According to Mohd Dali et al. (2019), trust involves a person's willingness to behave in a certain way because of the belief that their partner will provide what they expect, and an expectation that is generally held by someone that the words, and promises, or statements of others can be trusted.

According to Usvita (2021), trust can generally be interpreted as a person's trust in another party because the party can be trusted. A person or company can be trusted because they have high integrity, which is associated with qualities such as consistency, competence, honesty, fairness, responsibility, and kindness. According to Mulia et al. (2020), customer trust is the perception of reliability from a consumer's perspective based on experience, or more on, a sequence of transactions or interactions characterized by the fulfillment of expectations of product performance and satisfaction. Defines trust as the willingness of an individual to rely on another party involved in an exchange. Trust is a consumer's belief in the attitude and behavior of another party or service provider. Trust is the expectation of each individual who will become a consumer that the company can be trusted and relied on to provide satisfaction

for consumers. Trust is measured in two dimensions, namely, competence and competence policy, which can lead to brand trust (Jasin et al., 2021).

Religiosity is defined as the extent to which an individual is committed to acknowledging religion and its teachings, such as attitudes and behaviors that reflect this commitment. Religiosity is the extent to which an individual is committed to his religion and with that religion the individual's attitudes and behavior are reflected, states that religiosity is the consistency between belief in religion as a cognitive element, feelings towards religion as an affective element, and religious behavior as a conative element (Tabrani et al., 2018). So it can be said that the religious aspect is an integration of knowledge, feelings, and religious behavior in humans. Another definition states that religiosity refers to the quality of one's experience and attitude to life based on religious values that are believed Ali et al. (2023), defines religiosity as diversity which means covering various aspects or dimensions that not only occur when someone performs ritual behavior (worship), but also carries out other activities driven by supernatural powers.

According to Bouteraa et al. (2024), there are five dimensions of religiosity, namely religious belief (dimension of belief), religious practice (practice of religion), religious feeling (experience of religion), religious knowledge (knowledge of religion), and religious effect (consequences of religion). The factors that influence religiosity are social factors, natural factors, need factors, and intellectual factors. Purchasing interest can be identified through measuring variables, namely transactional interest, preferential interest, and explorative interest. Therefore, based on the explanation regarding the dimension of Religiosity, this research proves that to measure the correlation between religion and economic activity is possible by modifying the dimension of religiosity, which is represented by the 5 pillars of Islam within the economic phenomenon. This argument is also proven by Table 6, which revealed that religiosity brings a positive and significant impact on Islamic banking customers' continuance intention usage, which means that the more customer's religious the more they continue to use Islamic banking products and services. This finding is in line with several previous researchers such as.

This condition occurred because religiosity is a system of concepts, perceptions, and behaviors that serve as a means of achieving a sense of closeness to God and as a framework for interpersonal interactions. High-minded Muslims will always faithfully uphold their

religious commitment in their life. In this regard, the majority of Muslims will tend to choose and use such products that align with their belief. It is because they tend to believe that consuming *halal* products will bring more blessings in their life, which then trigger their satisfaction when consuming them. In this regard, there are some reasons why religiosity can be an important factor in the context of economic activity. *Firstly*, the conformity among values and ethics; Religiosity is considered a prominent aspect because it reflects a person's beliefs, values, and ethics (Usman et al., 2022).

Thus, when a person's religious values align with the principles of their business or economic transactions, they tend to be more committed to continuing those economic activities. *Secondly*, the conformity of consistency and trust; Religiosity can affect a person's consistency and confidence in the economic activities they undertake. A high level of religiosity can strengthen an individual's belief that the economic activities they carry out are true and lawful, so they are more likely to continue in business or conduct transactions with strong beliefs. *Thirdly*, motivational factors: Religiosity can be a powerful source of motivation for individuals during carrying out economic activity. Motivations that arise from religious beliefs, such as doing business to seek God's pleasure or to contribute positively to society, can help maintain the intention to continue doing business or participate in certain economic activities (Aziz et al., 2019).

Therefore, based on the three reasons regarding the correlation between religiosity and economic activity, it can be seen clearly that religiosity plays an important role in shaping continuance intention in economic activity, as it affects people's values, beliefs, and commitment to the principles believed and practiced in a religious context. However, it should be noted that the influence of religiosity can vary between individuals and depends on the cultural context and social environment of customers (Lasmiatun & Manteghi, 2025). Religiosity is one of the important cultural forces, religiosity has a major influence on the behavior and character of an individual. Religiosity is a person's adherence to the values of the religion they adhere to and practice these values in everyday life. Furthermore, religiosity is considered an important element in the decision-making process that can direct customers to behave according to Islamic law (Maulina et al., 2025).

Customers who have high religiosity tend to be more satisfied when using Islamic banks. Religiosity is also a factor that can create customer loyalty because customers who

have high religiosity will remain committed to using Islamic banking services. The increasing level of competition causes customers to face more choices and results in customers being more selective in choosing a bank. This encourages the banking industry to always try to maintain and seek customers to be able to compete with its competitors. Religiosity is an attitude or awareness that arises based on a person's belief or trust in a religion. Religious attitude is a condition that exists in a person that encourages them to behave according to the level of their obedience to religion. A person's religiosity or religiosity is manifested in various aspects of their life. Religious activity does not only occur when someone performs ritual behavior (worship) but also when doing other activities that are driven by inner strength from within a person. It is not only related to activities that are visible and can be seen with the eye but also activities that are not visible and occur in a person (Aliyu et al., 2017).

Religiosity is one of the important cultural forces, religiosity has a major influence on the behavior and character of an individual. Religiosity is a person's adherence to the values of the religion they adhere to and practice these values in everyday life. Furthermore, religiosity is considered an important element in the decision-making process that can direct customers to behave according to Islamic law. Customers who have high religiosity tend to be more satisfied when using Islamic banks. Religiosity is also a factor that can create customer loyalty because customers who have high religiosity will remain committed to using Islamic banking services. The increasing level of competition causes customers to face more choices and results in customers being more selective in choosing a bank. This encourages the banking industry to always try to maintain and seek customers to be able to compete with its competitors. Religiosity is an attitude or awareness that arises based on a person's belief or trust in a religion. Religious attitude is a condition that exists in a person that encourages them to behave according to the level of their obedience to religion. A person's religiosity or religiosity is manifested in various aspects of their life. Religious activity does not only occur when someone performs ritual behavior (worship) but also when doing other activities that are driven by inner strength from within a person. Not only related to activities that are visible and can be seen with the eye but also activities that are invisible and occur in a person (Mahdzan et al., 2024).

Religiosity is a religious commitment (related to religion or faith beliefs), which can be seen through the activities or behavior of individuals concerned with the religion or faith

beliefs that are adhered to. Religiosity is often identified with religiosity. Religiosity is defined as how far the knowledge is, how strong the belief is, how much the implementation of worship and rules, and how deep the appreciation of the religion that is adhered to is. For a Muslim, religiosity can be known from how far the knowledge, belief, implementation, and appreciation of the Islamic religion. From the definition above, religiosity in Islam concerns five things, namely faith, worship, charity, morals (*ihsan*), and knowledge. Faith concerns belief in Allah, Angels, Messengers, and so on. Worship concerns the implementation of relationships between humans and Allah. Charity concerns the implementation of relationships between humans and fellow creatures (Intan and Hasbi, 2024).

Morals refer to the spontaneity of a person's response or behavior or the stimuli that are present to him, while *ihsan* refers to a situation where a person feels very close to Allah SWT. *Ihsan* is part of morals. If a person's positive morals reach an optimal level, then he gains various religious experiences and experiences, which is *ihsan* and is a high level of morals. In addition to the four things above, there is another important thing that must be known in Islamic religiosity, namely, a person's religious knowledge. Religion is not just ritual actions such as praying and reading prayers. Religion is more than that, namely, the entirety of praiseworthy human behavior that is carried out to obtain the pleasure of Allah SWT. Religiosity is the direction of humans so that their behavior is driven by feelings about the relationship between their souls and hidden souls, whose power is recognized over themselves and all nature, and he is willing to feel connected like that (Hadziq & Ali, 2025).

To sum up, it is clearly described that the five dimensions of religiosity, such as Belief, Worship, Experience, Knowledge, and Expression, are accepted to represent and measure individual religiosity, which is related to economic activity. This research has already proven that to measure the correlation between religion and economic activity is possible by modifying the dimension of religiosity, which is represented by the 5 pillars of Islam within the economic phenomenon. Therefore, it is clear that measuring and analyzing the correlation between the religious aspect and economic activity must be coherent and adapted to the context of the issue. Furthermore, the results of the findings revealed that religiosity brings a positive and significant impact on Islamic banking customers' continuance intention usage, which means that the more religious customers are, the more they continue to use Islamic banking products and services. Therefore, it is evidence that religious factors can become one

of the essential-succeed aspects to maintain customer's continued intention usage for Islamic banking suggested for Islamic banking, triggering increasing customer loyalty, which is beneficial for Islamic banks to enhance the existences and market share during competition in a global economic world (Hasbi et al., 2023).

## **CONCLUSION AND SUGGESTION**

To sum up, it is clearly described that the five dimensions of religiosity, such as Belief, Worship, Experience, Knowledge, and Expression, are accepted to represent and measure individual religiosity, which is related to economic activity. This research has already proven that measuring the correlation between religion and economic activity is possible by modifying the dimension of religiosity, which is represented by the 5 pillars of Islam within the economic phenomenon. Therefore, it is evident that measuring and analyzing the correlation between the religious aspect and economic activity must be coherent and adapted to the context of the issue. Furthermore, the result of the finding revealed that religiosity has a positive and significant impact on Islamic banking customers' continuance intention usage, which means that the more customers are religious the more they continue to use Islamic banking products and services.

This condition occurred because religiosity has always correlated with the whole of human life, such as the conformity among values and ethics, the conformity of consistency and trust, and motivational factors. Therefore, it is evident that religious factors can become one of the essential aspects to maintaining customer continuance intention usage for Islamic banking suggested for Islamic banking, triggering the increasing number of customer loyalty, which is beneficial for Islamic banks to enhance their existence and market-share during competition in a global economic world.

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