International Journal of Innovative Research and Scientific Studies, 8(3) 2025, pages: 255-265

IJIRSS
International Journal of Innovative Research & Scientific Studies

ISSN: 2617-6548

URL: www.ijirss.com

Opportunities for the success of digital Islamic banks in Jordan

Hamza Ahmad Tanash[1], Shadi Khalifeh Alahmad[2], Kholood Ahmed Tanash[2], Abdalla Mohammad Al Badarin[2*]

[1]*Audit and Follow-Up Department, Yarmouk University, Jordan.*
[2]*Islamic Economic and Banking Department, Yarmouk University, Jordan.*

Corresponding author: Abdalla Mohammad Al Badarin (*Email: abdalla.badarin@yu.edu.jo*)

Abstract

This study aims to explore the prospects for the success of digital Islamic banks in Jordan by examining the factors that influence customers' attitudes toward adopting digital banking services. A quantitative research approach was employed, utilizing a questionnaire grounded in the Technology Acceptance Model (TAM), which is derived from the Theory of Reasoned Action (TRA). The study surveyed a sample of 556 respondents, and data were analyzed using Partial Least Squares Structural Equation Modeling (PLS-SEM). Model validity was confirmed through the Chi-square and SRMR tests. The findings reveal that ease of use, cost, and facilitating conditions significantly influence the perceived usefulness of digital banking. Furthermore, perceived usefulness, security, and awareness were found to impact users' trust in digital banks. While awareness and social influence showed no direct effect on digital banking adoption, trust emerged as a central mediating factor. Additionally, both perceived usefulness and security indirectly affect adoption through trust, whereas awareness does not exert an indirect influence. The study concludes that there are substantial opportunities for the success of digital Islamic banking in Jordan. It recommends that Islamic banks expand the implementation of digital banking services to reduce operational costs, enhance public awareness, and build trust, factors that are critical to securing long-term success in the digital financial landscape.

Keywords: Adoption, Awareness, Digital, Islamic banks, Jordan, Security, Trust, Usefulness.

DOI: 10.53894/ijirss.v8i3.6480
Funding: This study received no specific financial support.
History: Received: 18 March 2025 / **Revised:** 21 April 2025 / **Accepted:** 23 April 2025 / **Published:** 25 April 2025

Competing Interests: The authors declare that they have no competing interests.
Authors' Contributions: All authors contributed equally to the conception and design of the study. All authors have read and agreed to the published version of the manuscript.
Transparency: The authors confirm that the manuscript is an honest, accurate, and transparent account of the study; that no vital features of the study have been omitted; and that any discrepancies from the study as planned have been explained. This study followed all ethical practices during writing.
Institutional Review Board Statement: The Institutional Review Board (IRB) of the Yarmouk University, Jordan has granted approval for this study (Ref. No. YU/IRB/2025/169).
Publisher: Innovative Research Publishing

1. Introduction

In recent years, the economic sector has shifted to digital. Globalization, interconnection between all regions of the world, and the spread of technological communication channels and tools have helped accelerate digital transformation. As a result, banking systems have advanced and become interconnected, and the provision of digital banking services in banks has increased.

Technological development has helped banks develop their business, expand their reach, increase their market area, and increase their profits without spending a lot of money on infrastructure and human resources. Over time, banks moved from traditional banking to digital banking.

The importance of digital banks has increased with the spread of digital currencies and the enormous effects of the Covid-19 pandemic, which forced a large portion of the world's population to complete their banking transactions using digital banking services. The rates of dealing with digital banks increased in light of the comprehensive closure that the world witnessed during that period.

In Jordan, banks have adapted to technological development, offering many types of digital services. Moreover, Jordanian Islamic banks have provided numerous digital services to maintain their competitiveness by meeting the needs of their customers, attracting new clients, and working to provide services that offer comfort to their customers. Furthermore, Islamic banks reduce their operating costs and manage expected digital risks in the best possible ways. All of these factors depend on customers' evaluations of banking services, their satisfaction with them, and their willingness to adopt them.

The success of the digital banking experience depends on the availability of many requirements necessary for success, such as the availability of the necessary infrastructure for its establishment, including a high-quality Internet network, communication channels, and tools for all, as well as a digitally qualified workforce. Moreover, success depends on the presence of demand from customers to use digital banks, and effective demand for digital banks is only achieved in the presence of tangible benefits for customers. Furthermore, success depends on simplifying interactions with digital services as much as possible and providing a sufficient degree of privacy and security. To raise the level of customer confidence in digital banks, which is the focus of this study, we examine the chances of success of Islamic digital banks through customers' positions on adopting their use and providing the necessary awareness to embrace such developments.

The experience of implementing digital banks is a modern and unique experience, as it has become a gateway to achieving mutual benefits for customers and owners. This experience has attracted the Islamic banking sector to keep pace with the transformations and benefit from the advantages resulting from the application of this experience. The success of digital banks depends on customer acceptance [1]. It also turns out that there is a wide discrepancy in the acceptance and application of digital banks between different countries. Due to different national cultures, banking and technological awareness [2] and differences between developed and developing countries in terms of obstacles facing digital banks, especially with regard to infrastructure [3].

Hence, the study came to investigate the factors affecting the chances of success of implementing digital Islamic banks in Jordan, according to the opinions of those dealing with Islamic banks regarding their adoption of their use in the future. Therefore, this study aims to investigate the factors affecting the chances of success of implementing digital Islamic banks in Jordan, according to the opinions of those dealing with Islamic banks regarding their adoption of their use in the future.

2. Literature Review

The digital transformation has led to changes in the behavior of investors and altered their directions, significantly increasing the tendency towards e-commerce [4]. It has also changed consumption patterns due to the ease of use for consumers and the abundance of electronic marketing channels. This shift was facilitated by the availability of the internet, smartphones, digital currencies, and electronic payment methods [5].

Digital transformation is defined as the creation of a cohesive network for all sectors of the economy, and the rehabilitation of businesses through the electronic transformation of operations, allowing all parties to adapt to the new realities of the digital economy. This includes the creation of data network systems to facilitate data exchange and analysis, evaluate options, and take appropriate actions [6]. This means that digital transformation is the modification of behavior by all parties to accept the production, marketing, and provision of services electronically without the need for traditional tools, through benefiting from technological advancements and the evolution of its tools, with the goal of facilitating the process for all parties involved.

Banks have kept pace with the technological revolution and digital transformation, striving to benefit from them as much as possible, allowing them to remain competitive and attract customers. Over time, the importance of digital banking services has grown [7]. This shift became even more significant after the spread of the COVID-19 pandemic, which led to the suspension of many traditional banking transactions and the expansion of the use of digital banking services [8].

Digital banking services refer to the process of providing all banking activities electronically via the internet, according to customer preferences in terms of location and time [9]. Customers need a considerable amount of time to adapt to these services, as they are accustomed to using traditional banking services for an extended period [10].

Digital banks are technology-based platforms that facilitate the exchange of information and the performance of various banking transactions and services between banks and customers at any time, without the need to be physically present at the bank Riza and Hafizi [11] and Dinç, et al. [12]. Jain, et al. [13] clarified that the term "digital banking" is often used as a synonym for "electronic banking." However, it should specifically refer to the provision of all known banking services electronically, without the need to use physical currency or its use in a limited manner.

In this context, the researchers argue that the reality does not align completely with this concept. Digital banking has existed for two decades and has a large customer base, with many of its transactions still relying on conventional currency.

Additionally, implementing digital banking as per (Jain's) definition would require a complete digital transformation across all sectors and establishments at their technological level, with digital currency being used as the primary means of payment for all transactions. This is a distant prospect, at least in the short term. Therefore, the researcher suggests that digital banks are those that provide as many of their services electronically as possible, or offer them entirely online, using all prevalent types of currency.

The emergence of digital banks dates back to the late 20th century and early 21st century in technologically advanced countries, after which they spread to other nations globally [14]. Examples include Nubank, which was established in Brazil in 2013. Initially, it offered international credit cards with annual fees that could be used via smartphones and other services. In 2019, it expanded its services outside of Brazil, and by 2022, it became one of the top Brazilian banks in terms of customer satisfaction, service, reliability, and digitization. Another example is Monzo Bank, which was established in 2015 in the United Kingdom. It initially relied on prepaid debit cards as a preliminary step before offering current accounts via mobile phones [15].

Islamic banks have not been isolated from digital transformation, as they have sought to develop their services to keep pace with digital banking transformation [16] while ensuring they meet the financial needs of Muslims in accordance with Islamic law [17] which is primarily based on avoiding usury (riba) and uncertainty (gharar), and any actions that could undermine the legitimacy of banking transactions [18]. The efforts of Islamic banks to provide digital banking services have played a role in gaining the loyalty of some Muslims to Islamic banks and enhancing their trust in the banks' ability to keep up with digital developments and compete effectively [16].

The implementation of digital banking offers numerous advantages and benefits arising from the use of digital banking services, which benefit both customers and banks.

For customers, the advantages include providing continuous and flexible operations without geographical barriers [12]. They can perform transactions electronically without needing to visit the bank physically, which leads to customer convenience, time savings, and cost reductions [19-21]. These effects will be reflected in the development of customers' businesses, supporting e-commerce platforms, and enabling banking transactions for investors such as deposits, transfers, withdrawals, the payment of mortgages, and the purchase of financial instruments [12, 20, 22].

For digital banks, the advantages include reducing operational costs by 20% to 25%, which increases their competitiveness [20]. On the other hand, this increase in competitiveness leads to improved profitability and growth [23, 24]. It also helps improve customer satisfaction, retain existing customers, and attract new ones in the face of intense competition. Furthermore, it enables banks to target a global customer base, eliminating geographical barriers, which strengthens their connection with customers at all times [12, 20, 25]. The reason for this is that these services rely on self-service, eliminating the need for staff to provide services [22, 26].

Additionally, digital technologies enhance the role of banking employees by encouraging them to develop services and innovate, offering digital products and services that simplify banking processes [25].

Digital banks face numerous challenges and difficulties that limit their implementation, and these challenges are more prominent in developing countries than in developed ones. Some of the most significant challenges include:

Alnemer [3] argues that cybersecurity risks, which are associated with digital transactions, are among the most important difficulties faced by digital banks. Regardless of how advanced the protection software is, it does not provide complete security for users, and these risks are increasing due to the rise of system breaches and the expansion of cyber fraud [8, 12]. To mitigate these risks, it is essential to enhance cybersecurity, which requires regulatory and supervisory requirements. However, most small banks lack the resources needed to ensure cybersecurity [17].

Another challenge is the lack of adequate infrastructure and the scarcity of skilled individuals for development and innovation. The success of digital banks depends heavily on the availability of the necessary technologies, including high-quality internet connectivity and the ability to keep up with development and innovation processes [3, 8].

Takieddine and Sun [2] point out a trust gap regarding digital transformation between developed and developing countries, as well as among different social groups within the same country, in terms of age groups, education levels, and income levels. This has been confirmed by Alnemer [3]. Therefore, it is crucial to promote digital financial literacy, especially among potential customers, because the success of digital banks relies on the acceptance of these changes by customers [12]. Moreover, some services are still difficult to provide digitally, as certain services are not yet practical [8, 9].

Digital banks also suffer from many of the same risks faced by traditional banks, such as strategic risks, credit risks, liquidity risks, and reputational risks [27]. Operational risks could lead to increased rejection rates or improper pricing to cover risks [28]. Transaction risks arise from fraud processing errors or unforeseen events that lead to temporary service disruptions, thus affecting customer trust [27]. Moreover, Kaur et al. [28] suggest that 70% of the risks faced by digital banks stem from the digitization of data. As a result, 22% of banks worldwide invest more than 25% of their annual budgets in digitizing risk management.

Ease of use is a component of the TAM Technology Acceptance Model [29]. Where customers prefer simple services [30]. Most users want to complete banking transactions quickly and without hassle [31]. The ease of use of digital banks makes them convenient for customers who want to bypass the effort and cost [32].

Ease of use is the extent to which a person believes that using a technology will be less effortful [33, 34]. They also simply implement digital banking [35]. This means staying away from complex applications [36]. And services are easily accessible and have a high degree of simplicity [37].

Moreover, ease of use is the degree to which the user is freed from the efforts of using a particular system; that is, he uses the banking systems and procedures in digital banks easily [3]. Ease of use may not be related to the difficulty of the applications used, but rather it is related to the lack of experience and skill of the users [38]. Furthermore, the frequency of

user interaction with the system may also be a good indicator of how easy it is to use [39]. Overall, the ease of using digital banking systems and procedures means attracting the largest percentage of customers [3].

Furthermore, Ananda, et al. [20], Musyaffi et al. [39], Ziouache et al. [40], Alnemer [3], and Kaur et al. [28] had shown that ease of use positively affects customers' adoption of digital banks. This is confirmed by studies related to Islamic digital banks [11, 16, 17, 35].

Perceived cost is the level to which an individual believes there will be a cost to using financial technology [40]. The cost may include the purchase price of the compatible device and the cost of data or airtime to download and use related applications [41].

Reducing costs is very important for the adoption of digital banks [42]. The use of digital banking can help reduce costs by reducing direct contact with customers at bank branches [43]. Reducing costs increases financial inclusion, Humbani and Wiese [44]. Johar and Suhartanto [45] also showed that the cost of services affects customers' adoption of digital banks, and may lead to the customer moving from one bank to another.

Rithmaya et al. [46] and Johar and Suhartanto [45] showed that cost reduction positively affects the adoption of digital banks. This is indicated by studies related to Islamic digital banks [11, 17, 35]

Facilitating condition: The degree to which an individual believes that technical infrastructure enables him or her to use technology [42]. That is, a facilitating condition is the availability of infrastructure that enhances the efficiency of digital banks and enables customers to use them easily, and their lack of availability negatively affects the use of digital banks [46].

Therefore, FinTech companies should improve their infrastructure so that more customers can use FinTech [10]. This includes a wide-coverage, high-quality Internet network, a website with easy and clear features, a user guide, and a helpdesk Dinç, et al. [12]. Rithmaya et al. [46], Cele [42], and Pham [10] showed that facilitating conditions positively affect the adoption of digital banks.

Perceived Usefulness is one of the most important elements of the TAM Technology Acceptance Model [29] as it represents the main element in the adoption of digital banks [47]. Usefulness is defined as the degree to which a potential customer believes a new technology will improve their performance [28, 33]. Usefulness is also the high user feeling that using a particular system will help facilitate the completion of transactions and increase productivity [3, 48].

The success of digital banks depends on the extent to which they are able to convince customers of their perceived benefits [28]. This means that customers use digital banking services only if they realize that it is beneficial to them and compatible with the nature of their business [49]. Digital banks bring benefits to customers through the use of financial technology that combines advanced information and communication technologies with finance [43].

Usefulness has led to many customers using digital banking services to complete a lot of work because of the benefit they experience resulting from this use, such as paying bills, transferring money, purchasing, managing accounts, and other transactions [50]. No one will adopt digital banking unless it achieves a benefit that convinces them to use it [51].

Musyaffi, et al. [52]; Cele [42]; Neves, et al. [34]; Musyaffi, et al. [53]; Alnemer [3] and Ananda, et al. [20] showed that Usefulness positively affects the adoption of digital banks. Moreover, Jayakody et al. [38] and Tiong [54] showed that Usefulness does not affect the adoption of digital banks. On the other hand, Siska [17], Wandira et al. [35], Riza and Hafizi [11], and Riza [16] showed that Usefulness had a positive impact on customers' adoption of the use of Islamic digital banks.

Security is essential for increasing the use of digital banks [52]. Security is a measure of users' trust in the security of digital banks, ensuring the confidentiality of all financial and non-financial data [55]. Low level of security is a major barrier to using digital banking services [56]. Banks need to build customer confidence in their digital banking services in the areas of data transfer, priority, security, reliability and information quality [57]. Moreover, Security positively affects the user's intention towards using digital services [8]. Security assurances can increase user perceptions of digital banking features and increase adoption [58].

According to Musyaffi et al. [39], Ziouache et al. [40], Le et al. [59], Neves et al. [34], Musyaffi et al. [53], and Ananda et al. [20], security positively affects the adoption of digital banks. But Rafferty and Fajar [59] and Yoon and Joung [43] stated that security does not affect the adoption of digital banks. On the other hand, Siska [17] and Wandira et al. [35], Riza and Hafizi [11], and Riza [16] showed that security had a positive impact on customers' adoption of the use of Islamic digital banks.

Customers' adoption of digital banks depends on customers' awareness of digital banks and their awareness of the digital banking services available, and the benefits they offer [20]. Some have linked awareness to having digital skills that help increase awareness [60]. According to Ananda et al. [20] and Anouze and Alamro [61] demonstrated the impact of awareness on customers' adoption of digital banks was demonstrated.

Social influence is the individual's influence on the opinions of those around him about the advantages of adopting digital banks [42]. Which means that social influence affects individuals' perceptions about the usefulness of technology [10]. Which means that the advice and experiences of influential people, such as relatives, friends, and colleagues, influence the intention to adopt certain services [62]. Although social influence is not included in the TAM model, this factor is influential in customers' intentions to adopt digital banks Tiong [54]. Pham [10] and Tiong [54] demonstrated the impact of social influence on customer adoption of digital banks. On the contrary, [63] found that Social influence does not affect customer adoption of digital banks.

Trust is essential for digital banks to maintain credibility and competitiveness, according to Ashrafi and Easmin [64]. Alnemer [3] stressed that Trust is more important in digital banks, as digital banking is high risk. Moreover, trust is consumers' belief that the digital bank is capable of delivering the services they promised [64]. It is also the extent to which an individual believes that the technology is reliable and safe to adopt [65].

According to Nguyen et al. [67], the availability of security in digital banks is the most important factor in enhancing trust. This means that customer trust increases if digital banks are highly secure, private, low-risk, and achieve the expected benefits [28]. Moreover, Cele [42] also indicates that trust increases through understanding customer needs and providing services that help build trust. Furthermore, a high level of trust increases the adoption of digital banks [44]. Educating and informing customers about security measures and the benefits of digital banking channels through live in-branch demonstrations can build customer confidence in digital banking [66]. Some studies, such as Musyaffi et al. [39], Rithmaya et al. [46], Alnemer [3], and Keskar and Pandey [67] have shown that trust affects customers' adoption of digital banks. On the contrary, Jayakody et al. [38] showed that trust does not affect customers' adoption of digital banks.

3. Hypothesis Development

H_{01}: Ease to use EU directly impacts Digital banking usefulness U.
H_{02}: Cost C directly impacts Digital banking usefulness U.
H_{03}: Facilitating conditions FC directly impacts Digital banking usefulness U.
H_{04}: Usefulness U directly impacts trust in Digital banking T.
H_{05}: Security S directly impacts trust in Digital banking T.
H_{06}: Awareness AW directly impacts trust in Digital banking T.
H_{07}: Awareness AW directly impacts adoption of Islamic Digital banking ADOP.
H_{08}: Social influences SI directly impacts adoption of Islamic Digital banking ADOP.
H_{09}: Trust T directly impacts adoption of Islamic Digital banking ADOP.
H_{10}: Usefulness of U indirectly impacts adoption of Islamic Digital banking ADOP.
H_{11}: Security S indirectly impacts adoption of Islamic Digital banking ADOP.
H_{12}: Awareness AW indirectly impacts adoption of Islamic Digital banking ADOP.

4. Research Model

The Theoretical Model in Figure 1 shows how ease of use, cost, facilitating conditions, usefulness, security, awareness, trust, and social influences impact the adoption of Islamic digital banking. The Theoretical Model depends on the Technology Acceptance Model (TAM). The Technology Acceptance Model (TAM) is derived from the Theory of Reasoned Action (TRA), a theory that posits that a person's perceptions of something will determine their attitude and behavior toward that thing (Indrasari et al. [70]). Davis et al. [33] established the TAM, which has spread among researchers in identifying factors influencing technology acceptance. The TAM model is the most widely used model for predicting digital bank adoption [15]. TAM is based on perceived ease of use and perceived usefulness, through which the user's intentions to adopt or actually adopt the technology emerge [11, 68].

The TAM has evolved by adding new variables, such as trust in technology, sociability, demographic factors, perceived barriers, and others [23].

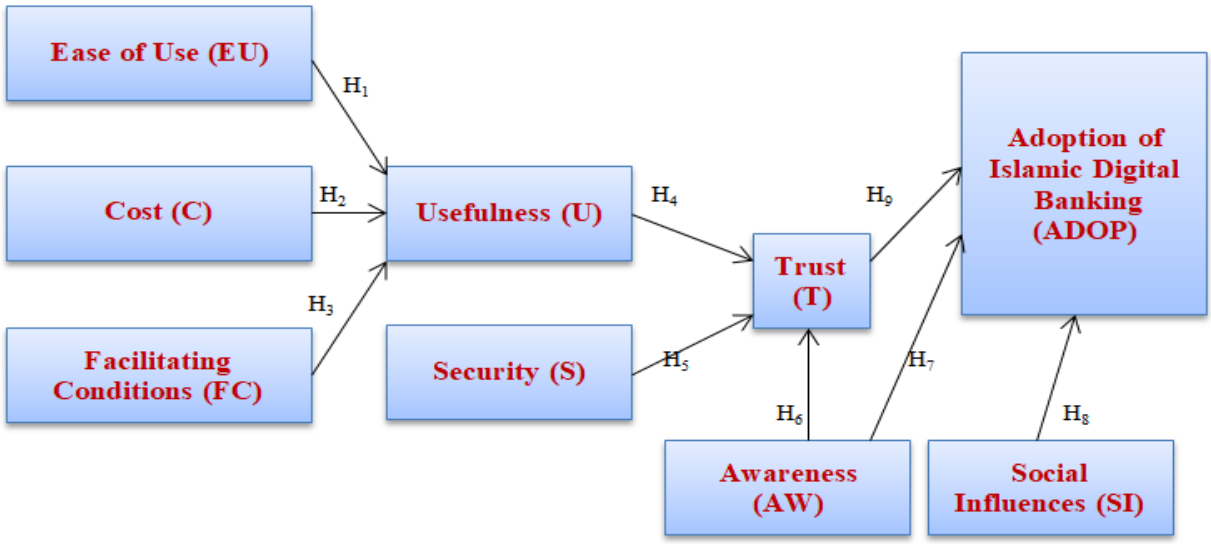

Figure 1.
Theoretical model.

5. Methodology

In this study, the descriptive analytical research approach was adopted. The data was collected from a study sample by designing a questionnaire, and the study used statistical methods to analyze the data. The design of the questionnaire was based on the Technology Acceptance Model (TAM). The TAM model is based primarily on perceived ease of use and perceived usefulness [11, 68]. Over time, the TAM model evolved by adding new variables to the model, such as trust in technology, social connection, demographic factors, and perceived barriers [23].

The questionnaire consisted of 3 sections; The first section was used to collect the demographic characteristics of the study sample, where the second and third are used to measure the constructs in the research model by using a five-point Likert scale, with options ranging from strongly disagree to strongly agree. The current study targets customers in Jordanian Islamic banks using a questionnaire distributed electronically and in person. There are three Islamic banks in Jordan [69]. This study used the random sampling method to select the sample. Descriptive analysis is used to describe the characteristics of a sample. The means, standard deviations, direction, and percentage of the dependent and independent variables are presented. Furthermore, the relationship between the independent variables was examined through Pearson's correlation coefficients. Simple and multiple linear regression analyses were used to test the hypotheses. The study uses a five-point Likert scale: (strongly agree = 5, agree = 4, neutral = 3, disagree = 2 and strongly disagree = 1). Thus, the weighted average is computed with the length of the first period being 0.80, and thus, the weighted average for each choice will be given.

6. Results

The data analysis section includes the Demographic characteristics, the reliability and validity tests for the questionnaire, descriptive analysis of the study variables, testing the association between the variables, and testing the study hypotheses using regression analysis. The study sample consisted of 673 clients from Islamic banks in Jordan, of which 592 questionnaires were retrieved (≈88%), and 556 questionnaires were deemed suitable for analysis (≈83%). On the other hand, 36 questionnaires were excluded due to the lack of seriousness of the respondents while filling out the questionnaire.

6.1. Results of Demographic Characteristics

As shown in Table 1, 69% of the respondents are male, more than 71% of them have a bachelor's degree at least, more than 83% of them are less than 50 years old, around 67% of them are employed in the public and private sectors, and more than 74% dealing with Islamic banks for 5 years at least.

Table 1.
Demographic characteristics.

Item		Freq.	%	Item		Freq.	%
Gender	Male	384	69	Bank	JIB	267	48
	Female	172	31		IIAB	184	33
Age	Less than 30 years	84	15		SIB	105	19
	31-40	168	30	Work	Student	17	3
	41-50	212	38		Private-company employee	111	20
	More than 50 years	92	17		Government employee	261	47
Education	secondary or less	133	24		free business	34	6
	Diploma	28	5		retired	133	24
	Bachelor	306	55	Duration of dealing	Less than 5 years	145	26
	Postgraduate	89	16		5 – 10 years	151	27
Technology skills	I have	490	88		11 – 15 years	172	31
	I haven’t	66	12		More than 15 years	88	16

6.2. Reliability Testing

Measurement of reliability is one of the important elements that can be taken into consideration when preparing a questionnaire. The current study uses a measure of internal consistency, through Cronbach's alpha, to perform a reliability test for the questionnaire. As shown in Table 2, the ratios of Cronbach's alpha coefficients express a high degree of reliability for all items of the questionnaire, as all the ratios of the variables were higher than (0.79); Thus, alpha coefficients were statistically acceptable for all sections of the questionnaire. The reliability score for the entire questionnaire is 0.91.

Table 2.
Questionnaire reliability testing.

Item	Alpha	Questions
Ease of use	0.88	4
Cost	0.91	4
facilitating conditions	0.86	4
Usefulness	0.86	4
Security	0.79	4
Awareness	0.89	4
Trust	0.85	4
Social influences	0.84	4
adoption of Islamic Digital banking	0.88	4
All Variables	0.91	36

6.3. Validity Testing

The Variance Inflation Factor (VIF) test and the Tolerance test are used to ensure that the collected data are valid for analysis and to verify that there is no linear relationship between variables that may affect the validity of the data analysis.

As shown in Table 3, all VIF values were less than 10, and all Tolerance values were greater than 0.10, which means that there is no multicollinearity problem, and the model is valid for analysis.

Table 3.
Questionnaire validity testing.

Item	VIF	Tolerance
Ease of use	0.752	1.330
Cost	0.665	1.503
facilitating conditions	0.607	1.647
Usefulness	0.718	1.393
Security	0.690	1.449
Awareness	0.657	1.522
Trust	0.704	1.420
Social influences	0.722	1.385
adoption of Islamic Digital banking	0.681	1.468

6.4. Descriptive Statistics

The study uses descriptive statistics methods such as averages, standard deviations, percentages and direction for the sample's answers to the study question. Table 4 presents the descriptive statistics for the study variables. The overall average is 4.01 for ease of use, 4.24 for cost, 3.87 for facilitating conditions, 1.12 for Usefulness, 4.07 for Security, 3.78 for Awareness, 4.09 for trust, 3.67 for Social influences, and 4.26 for adoption of digital banks. According to the Likert scale, the score for all variables will be agree.

Table 4.
Descriptive statistics.

Item	Mean	S.D	%	direction
Ease of use	4.01	1.14	80.2	Agree
Cost	4.24	1.01	84.8	Agree
Facilitating conditions	3.87	1.09	77.4	Agree
Usefulness	4.12	0.88	82.4	Agree
Security	4.07	1.04	81.4	Agree
Awareness	3.78	0.79	75.6	Agree
Trust	4.09	1.12	81.8	Agree
Social influences	3.67	0.88	73.4	Agree
Adoption of Islamic Digital banking	4.26	0.58	85.2	Agree

6.5. The Correlation between the Study Variables

The study used the correlation coefficient to find the correlation matrix between the variables. Table 5 shows there are accepted relationships between the variables. The Table shows that there is no correlation which is higher than 80% between any of the study variables, where the highest correlation value reached 0.594 between Social influences and Security.

Table 5.
Pearson correlation matrix.

	EU	C	FC	U	S	AW	T	SI	ADOP
EU	1								
C	-0.029	1							
FC	0.254	-.001	1						
U	0.517	-0.048	0.419	1					
S	0.459	0.023	0.359	0.456	1				
AW	0.359	0.137	0.266	0.344	0.527	1			
T	0.254	-0.002	0.546	0.441	0.380	0.287	1		
SI	0.486	0.003	0.391	0.562	0.594	0.540	0.398	1	
ADOP	0.475	0.043	0.353	0.516	0.583	0.564	0.363	0.545	1

Note: * * P ≤ 0.01.

6.6. Testing of Hypotheses

This study uses path analysis to test the hypotheses, which applies the outcomes of the Partial Least Squares Structural Equation Modeling (PLS-SEM) model. The results shown in Table 6 and Figure 2 indicate the suitability of the data for analysis. The Chi-square was equal to 1089.12, and it was also found that the standardized root mean square residual (SRMR) is equal to 0.059, which is less than 0.1. This result indicates that the model expresses the proposed relationships.

H1 was supported with a beta of 0.506 and a p-value of 0.000, indicating that the ease of using digital banking directly impacts the usefulness of digital banking. H2 was supported with a beta of 0.489 and a p-value of 0.000, indicating that cost directly impacts the usefulness of digital banking. H3 was supported with a beta of 0.401 and a p-value of 0.000, indicating that facilitating conditions directly impact the usefulness of digital banking. H4 was supported with a beta of 0.391 and a p-value of 0.014, indicating that usefulness directly impacts the trust in digital banking through usefulness. H5 was supported with a beta of 0.275 and a p-value of 0.021, indicating that security directly impacts the trust in digital banking through usefulness.

Moreover, H6 was supported with a beta of 0.588 and a p-value of 0.000, indicating that awareness directly impacts trust in digital banking. H7 was rejected with a beta of 0.018 and a p-value of 0.587, indicating that awareness directly impacts the adoption of digital banking. H8 was rejected with a beta of 0.023 and a p-value of 0.614, indicating that social influences directly impact the adoption of digital banking. H9 was supported with a beta of 0.411 and a p-value of 0.000, indicating that trust directly impacts the adoption of digital banking.

Furthermore, H10 was supported with a beta of 0.566 and a p-value of 0.000, indicating that usefulness indirectly impacts the adoption of digital banking through trust in digital banking. H11 was supported with a beta of 0.487 and a p-value of 0.000, indicating that security indirectly impacts the adoption of digital banking through trust in digital banking. H12 was rejected with a beta of 0.010 and a p-value of 0.801, indicating that awareness indirectly impacts the adoption of digital banking through trust in digital banking.

Table 6.
Results of hypotheses testing.

Hypothesis	Relationship	B	P-value	S.D	Decision
H_{01}	EU → U.	0.506	0.000	0.056	Supported
H_{02}	C → U.	0.489	0.000	0.040	Supported
H_{03}	FC → U	0.401	0.000	0.059	Supported
H_{04}	U → T	0.391	0.014	0.029	Supported
H_{05}	S → T	0.275	0.021	0.048	Supported
H_{06}	AW → T	0.588	0.000	0.047	Supported
H_{07}	AW → ADOP	0.018	0.587	0.051	Rejected
H_{08}	SI → ADOP	0.023	0.614	0.062	Rejected
H_{09}	T → ADOP	0.411	0.000	0.039	Supported
H_{10}	U → T → ADOP	0.566	0.000	0.059	Supported
H_{11}	S → T → ADOP	0.487	0.000	0.046	Supported
H_{12}	AW → T → ADOP	0.010	0.801	0.063	Rejected

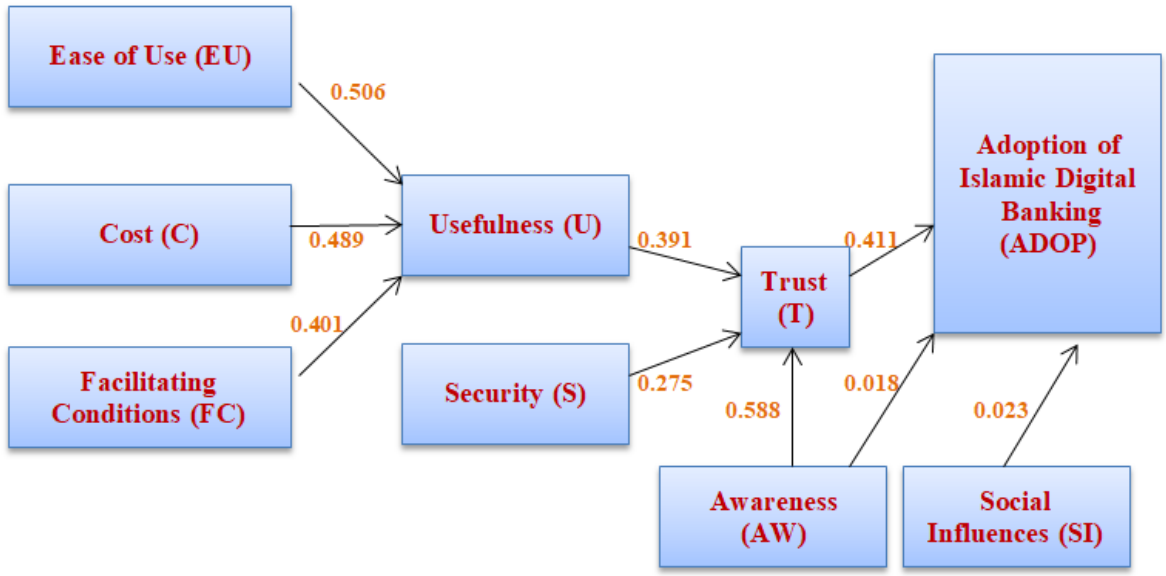

Figure 2.
Results of PLS-SEM model.

7. Discussion

The results of the study showed that usefulness is positively affected by ease of use, and this supports the results of Neves, et al. [34]; Musyaffi, et al. [52] and Ziouache et al. [40], which means that the easier of using of digital banks, the higher the level of usefulness achieved. The results of the study showed that usefulness is positively affected by cost, and this supports the results of Rithmaya et al. [46] and Cele [42], which means that lower cost increase usefulness. The results

of the study showed that usefulness is positively affected by facilitating conditions, and this supports the results of Tiong [54], Rithmaya et al. [46], and Cele [42], which means that good Facilitating conditions increase usefulness.

Moreover, the results of the study showed that trust of digital banks is positively affected by usefulness, and this supports the results of Indrasari, et al. [70]; Putri, et al. [58] and Leong, et al. [50] this means that the usefulness increase the trust of digital banks. The results also showed that trust in digital banks is positively affected by security, and this supports the results of Musyaffi et al. [39]; Wandira et al. [35], and Kaur et al. [28]. This means that the high level of security increase the trust of digital banks. The results showed that trust in digital banks is positively affected by awareness about digital banks, and this supports the results of Gurendrawati et al. [32] and Siska [17]. This means that the high level of awareness increase the trust of digital banks.

Moreover, the results showed that adoption of digital banks is not affected by awareness about digital banks, and this supports the results of Al-Jarrah et al. [15] and Cele [42]. The results also showed that adoption of digital banks is not affected by Social influences, and this supports the results of Musyaffi et al. [39] and Cele [42]. The results also showed that adoption of digital banks is positively affected by trust in digital banks, and this supports the results of Cele [42] and Saif et al. [14]. This means that the trust in digital banks increase the adoption of digital banks.

Furthermore, the results showed that adoption of digital banks is positively affected by usefulness through trust in digital banks, and this supports the results of Siska [17]; Saif, et al. [14] and Al-Jarrah, et al. [15] this means that the high level of usefulness increase the trust in digital banks and then increase the adoption of digital banks.

the results showed that adoption of digital banks is positively affected by security through trust in digital banks, and this supports the results of Siska [17]; Wandira, et al. [35] and Musyaffi, et al. [52] this means that the high degree of security in digital banks increase the trust in digital banks and then increase the adoption of digital banks. the results also showed that adoption of digital banks is positively affected by awareness through trust in digital banks, and this supports the results of Kaur, et al. [28]; Musyaffi, et al. [52] and Al-Jarrah, et al. [15] this means that the high level of awareness about digital banks increase the trust in digital banks and then increase the adoption of digital banks.

Accordingly, it becomes evident that the future prospects for the success of digital banking are highly promising. There exists a viable opportunity to establish fully-fledged Jordanian Islamic digital banks, or alternatively, to develop digital branches affiliated with existing Jordanian Islamic banks. At least, these banks can expand their digital service offerings. Such strategic developments would significantly enhance the competitive positioning of Islamic banks by enabling them to retain their current clientele, attract new customers, and reduce the operational costs of service delivery, thereby allowing them to offer their services at more competitive rates.

References

[1] Ö. E. Oruç and Ç. Tatar, "An investigation of factors that affect internet banking usage based on structural equation modeling," *Computers in Human Behavior*, vol. 66, pp. 232-235, 2017. https://doi.org/10.1016/j.chb.2016.09.059

[2] S. Takieddine and J. Sun, "Internet banking diffusion: A country-level analysis," *Electronic Commerce Research and Applications*, vol. 14, no. 5, pp. 361-371, 2015. https://doi.org/10.1016/j.elerap.2015.06.001

[3] H. A. Alnemer, "Determinants of digital banking adoption in the Kingdom of Saudi Arabia: A technology acceptance model approach," *Digital Business*, vol. 2, no. 2, p. 100037, 2022. https://doi.org/10.1016/j.digbus.2022.100037

[4] E. Yanagawa, "Digital transformation in Japan's banking industry," *Journal of Payments Strategy & Systems*, vol. 12, no. 4, pp. 351-364, 2018.

[5] P. Verhoefa *et al.*, "Digital transformation: A multidisciplinary reflection and research agenda," *Journal of Business Research*, vol. 122, pp. 889–901, 2021. https://doi.org/10.1016/j.jbusres.2020.09.022

[6] D. Schallmo, C. A. Williams, and L. Boardman, "Digital transformation of business models—best practice, enablers, and roadmap," *International Journal of Innovation Management*, vol. 21, no. 08, p. 1740014, 2017. https://doi.org/10.1142/S136391961740014X

[7] S. Nepal and B. Nepal, "Adoption of digital banking: Insights from a UTAUT model," *Journal of Business and Social Sciences Research*, vol. 8, no. 1, pp. 17-34, 2023. https://doi.org/10.3126/jbssr.v8i1.56580

[8] B. Sharma and A. Dubey, "Digital banking: A need of time," *International Journal of Advance and Applied Research*, vol. 9, no. 3, pp. 504-513, 2022.

[9] N. A. Windasari, N. Kusumawati, N. Larasati, and R. P. Amelia, "Digital-only banking experience: Insights from gen Y and gen Z," *Journal of Innovation & Knowledge*, vol. 7, no. 2, p. 100170, 2022. https://doi.org/10.1016/j.jik.2022.100170

[10] D. K. Pham, "Digital banking adoption in Vietnam: An application of UTAUT2 model," *Webology*, vol. 19, no. 1, pp. 3243-3262, 2022. https://doi.org/10.14704/web/v19i1/web19214

[11] A. F. Riza and M. R. Hafizi, "Customers attitude toward Islamic mobile banking in Indonesia: Implementation of TAM," *Asian Journal of Islamic Management*, vol. 1, no. 2, pp. 75-84, 2019. https://doi.org/10.20885/ajim.vol1.iss2.art1

[12] Y. Dinç, R. Nagayev, and S. R. Jahangir, "Analysis of Europe's first fully-fledged Islamic digital bank in the arena of new age banking," *Journal of Islamic Economics*, vol. 1, no. 2, pp. 35-53, 2021.

[13] V. Jain, M. P. Sharma, A. Kumar, and A. Kansal, "Digital banking: A case study of India," *Solid State Technology*, vol. 63, no. 6, pp. 19980-19988, 2020.

[14] M. A. Saif, N. Hussin, M. M. Husin, A. Alwadain, and A. Chakraborty, "Determinants of the intention to adopt digital-only banks in Malaysia: The extension of environmental concern," *Sustainability*, vol. 14, no. 17, p. 11043, 2022. https://doi.org/10.3390/su14171104

[15] M. Al-Jarrah, A. Al Badarin, S. Alahmad, and K. Tanash, "Examining the adoption decision of Islamic electronic banks in Jordan," *Decision Science Letters*, vol. 13, no. 4, pp. 887–896, 2024. https://doi.org/10.5267/dsl.2024.8.003

[16] A. F. Riza, "Customer acceptance of digital banking in Islamic bank: Study on millennial generation," in *Proceeding of Conference on Islamic Management, Accounting, and Economics*, 2019, pp. 66-74.

[17] E. Siska, "Exploring the essential factors on digital Islamic banking adoption in Indonesia: A literature review," *Jurnal Ilmiah Ekonomi Islam*, vol. 8, no. 1, pp. 124-130, 2022. https://doi.org/10.29040/jiei.v8i1.4090

[18] K. Tanash, A. Badarin, and H. Tanash, "External determinants of profitability of Jordanian Islamic and traditional banks," *International Journal of Innovative Research and Scientific Studies*, vol. 8, no. 2, pp. 1565–1572, 2025. https://doi.org/10.53894/ijirss.v8i2.5514

[19] A. A. Shaikh and H. Karjaluoto, "Mobile banking adoption: A literature review," *Telematics and informatics*, vol. 32, no. 1, pp. 129-142, 2015. https://doi.org/10.1016/j.tele.2014.05.003

[20] S. Ananda, S. Devesh, and A. M. Al Lawati, "What factors drive the adoption of digital banking? An empirical study from the perspective of Omani retail banking," *Journal of Financial Services Marketing*, vol. 25, no. 1, pp. 14-24, 2020. https://doi.org/10.1057/s41264-020-00072-y

[21] W. Nasri, "Factors influencing the adoption of internet banking in Tunisia," *International Journal of Business and Management*, vol. 6, no. 8, pp. 143-160, 2011. https://doi.org/10.5539/ijbm.v6n8p143

[22] V. Vebiana, "Digital banking, customer experience and islamic bank financial performance in Indonesia," presented at the ICCETIM 2019 - International Conference on Creative Economics, Tourism Information Management, 2020.

[23] M. Dash, A. K. Mohanty, S. Pattnaik, R. C. Mohapatra, and D. S. Sahoo, "Using the TAM model to explain how attitudes determine adoption of internet banking," *European Journal of Economics, Finance and Administrative Sciences*, vol. 36, no. 1, pp. 50-59, 2011.

[24] G. Margaret and R. Kinyuru, "Digital banking and customer relationship in banking industry in Kenya," *International Academic Journal of Human Resource and Business Administration*, vol. 3, no. 2, pp. 14–32, 2018.

[25] L. Nugroho and E. Nugraha, "The role of Islamic banking and e-commerce for the development of micro, small, and medium entrepreneur businesses," *Business Economics and Management Research Journal*, vol. 3, no. 1, pp. 11-24, 2020.

[26] R. Anggraeni, R. Hapsari, and N. A. Muslim, "Examining factors influencing consumers intention and usage of digital banking: Evidence from Indonesian digital banking customers," *Asia Pacific Management and Business Application*, vol. 9, no. 3, pp. 193-210, 2021. https://doi.org/10.21776/ub.apmba.2021.009.03

[27] J. Belás, M. Korauš, F. Kombo, and A. Korauš, "Electronic banking security and customer satisfaction in commercial banks," *Journal of Security and Sustainability Issues*, vol. 5, no. 3, pp. 411–422, 2016. https://doi.org/10.9770/jssi.2016.5.3(9)

[28] S. J. Kaur, L. Ali, M. K. Hassan, and M. Al-Emran, "Adoption of digital banking channels in an emerging economy: exploring the role of in-branch efforts," *Journal of Financial Services Marketing*, vol. 26, no. 2, p. 107, 2021. https://doi.org/10.1057/s41264-020-00082-w.

[29] H. Amin, "An analysis of online banking usage intentions: an extension of the technology acceptance model," *International Journal of Business and Society*, vol. 10, no. 1, pp. 27-40, 2009.

[30] T. Nguyen and T. Dang, "Digital banking in Vietnam current situation and recommendations," *International Journal of Innovation and Research in Educational Sciences*, vol. 5, no. 4, pp. 418-420, 2018.

[31] I. U. Khan, "How does culture influence digital banking? A comparative study based on the unified model," *Technology in Society*, vol. 68, p. 101822, 2022. https://doi.org/10.1016/j.techsoc.2021.101822

[32] E. Gurendrawati, A. M. Musyaffi, I. Rofiqah, Y. Widiawati, R. Oktavia, and E. Karmila, "Digital banking channel sustainability: Is it effective to use?," *Journal of Sustainability Science and Management*, vol. 18, no. 4, pp. 57-71, 2023. https://doi.org/10.46754/jssm.2023.04.005

[33] F. D. Davis, R. P. Bagozzi, and P. R. Warshaw, "User acceptance of computer technology: A comparison of two theoretical models," *Management Science*, vol. 35, no. 8, pp. 982-1003, 1989. https://doi.org/10.1287/mnsc.35.8.982

[34] C. Neves, T. Oliveira, F. Santini, and L. Gutman, "Adoption and use of digital financial services: A meta analysis of barriers and facilitators," *International Journal of Information Management Data Insights*, vol. 3, no. 2, p. 100201, 2023. https://doi.org/10.1016/j.jjimei.2023.100201

[35] R. Wandira, A. Fauzi, F. Azim, and F. Annas, "Customer acceptance analysis of Islamic bank of Indonesia mobile banking using technology acceptance model (TAM)," *International Journal of Informatics and Information Systems*, vol. 5, no. 2, pp. 92-100, 2022. https://doi.org/10.47738/ijiis.v5i2.132

[36] R. Sharma, G. Singh, and S. Sharma, "Modelling internet banking adoption in Fiji: A developing country perspective," *International Journal of Information Management*, vol. 53, p. 102116, 2020. https://doi.org/10.1016/j.ijinfomgt.2020.102116

[37] M. Ali, S. A. Raza, B. Khamis, C. H. Puah, and H. Amin, "How perceived risk, benefit and trust determine user Fintech adoption: A new dimension for Islamic finance," *Foresight*, vol. 23, no. 4, pp. 403-420, 2021. https://doi.org/10.1108/FS-09-2020-0095

[38] H. Rawwash *et al.*, "Factors affecting Jordanian electronic banking services," *Management Science Letters*, vol. 10, no. 4, pp. 915-922, 2020. https://doi.org/10.5267/j.msl.2019.10.004

[39] J. Jayakody, K. Perera, D. Perera, K. Liyana Arachchige, V. Dunuwila, and A. Lokeshwara, "Investigating customer adoption to digital banking platforms in the post-COVID-19 pandemic in Sri Lanka," presented at the 13th International Conference on Business & Information (ICBI), University of Kelaniya, Sri Lanka, 2022.

[40] C. T. Huei, L. S. Cheng, L. C. Seong, A. A. Khin, and R. L. L. Bin, "Preliminary study on consumer attitude towards fintech products and services in Malaysia," *International Journal of Engineering & Technology*, vol. 7, no. 2.29, pp. 166-169, 2018. https://doi.org/10.14419/ijet.v7i2.29.13310

[41] A. Ziouache, A. Abd Ghani, and M. Bahaman, "Digital banking services adoption and its determinants in the Middle East region," *Journal of Propulsion Technology*, vol. 44, no. 2, pp. 1054–1063, 2023.

[42] S. K. Cele, "Determining customer acceptance of digital-only banks in South Africa: Unified theory of acceptance and use of technology extension," *South African Journal of Information Management*, vol. 25, no. 1, pp. 1-13, 2023. https://doi.org/10.4102/sajim.v25i1.1628

[43] J. Yoon and S. Joung, "A study on reuse intention of digital bank in South Korea," *International Journal of Business Policy and Strategy Management*, vol. 6, no. 1, pp. 37-42, 2019. https://dx.doi.org/10.21742/ijbpms

[44] M. Humbani and M. Wiese, "An integrated framework for the adoption and continuance intention to use mobile payment apps," *International Journal of Bank Marketing*, vol. 37, no. 2, pp. 646-664, 2019. https://doi.org/10.1108/IJBM-03-2018-0072

[45] R. Johar and D. Suhartanto, "The adoption of online internet banking in Islamic banking industry," in *IOP Conference Series: Materials Science and Engineering*, 2019, vol. 662, no. 3: IOP Publishing, p. 032032.

[46] Z. S. Asnakew, "Customers' continuance intention to use mobile banking: Development and testing of an integrated model," *The Review of Socionetwork Strategies*, vol. 14, no. 1, pp. 123-146, 2020. https://doi.org/10.1007/s12626-020-00060-7

[47] A. Y. L. Chong, K. B. Ooi, B. Lin, and B. I. Tan, "Online banking adoption: An empirical analysis," *International Journal of Bank Marketing*, vol. 28, no. 4, pp. 267-287, 2010. https://doi.org/10.1108/02652321011054963

[48] I. Bashir and C. Madhavaiah, "Consumer attitude and behavioural intention towards Internet banking adoption in India," *Journal of Indian Business Research*, vol. 7, no. 1, pp. 67-102, 2015. https://doi.org/10.1108/JIBR-02-2014-0013

[49] S. Daneshgadeh and S. Ö. Yıldırım, "Empirical investigation of internet banking usage: The case of Turkey," *Procedia Technology*, vol. 16, pp. 322-331, 2014. https://doi.org/10.1016/j.protcy.2014.10.098

[50] L.-Y. Leong, T.-S. Hew, K.-B. Ooi, and A. Y.-L. Chong, "Predicting the antecedents of trust in social commerce–A hybrid structural equation modeling with neural network approach," *Journal of Business Research*, vol. 110, pp. 24-40, 2020. https://doi.org/10.1016/j.jbusres.2019.11.056

[51] S. A. Al-Somali, R. Gholami, and B. Clegg, "An investigation into the acceptance of online banking in Saudi Arabia," *Technovation*, vol. 29, no. 2, pp. 130-141, 2009. https://doi.org/10.1016/j.technovation.2008.07.004

[52] A. Musyaffi, R. Johari, B. Sobirov, M. Oli, and A. Rahmi, "Examining initial trust in adoption of digital banking platform: A personal innovativeness and security perspective," *Journal of System and Management Sciences*, vol. 14, no. 1, pp. 67-86, 2024. https://doi.org/10.33168/jsms.2024.0105

[53] A. M. Musyaffi, R. J. Johari, I. Rosnidah, D. K. Respati, C. W. Wolor, and M. Yusuf, "Understanding digital banking adoption during post-coronavirus pandemic: An integration of technology readiness and technology acceptance model," *TEM Journal*, vol. 11, no. 2, pp. 683-694, 2022. https://doi.org/10.18421/TEM112-23

[54] W. N. Tiong, "Factors influencing behavioural intention towards adoption of digital banking services in Malaysia," *International Journal of Asian Social Science*, vol. 10, no. 8, pp. 450-457, 2020. https://doi.org/10.18488/journal.1.2020.108.450.457

[55] H.-S. Shim, S.-L. Han, and J. Ha, "The effects of consumer readiness on the adoption of self-service technology: Moderating effects of consumer traits and situational factors," *Sustainability*, vol. 13, no. 1, p. 95, 2020. https://doi.org/10.3390/SU13010095

[56] K. Kantika, F. Kurniasari, and M. Mulyono, "The factors affecting digital bank services adoption using trust as mediating variable," *Journal of Business and Management Review*, vol. 3, no. 10, pp. 690-704, 2022. https://doi.org/10.47153/jbmr310.4882022

[57] A. Bhatt and S. Bhatt, "Factors affecting customer's adoption of mobile banking services," *Journal of Internet Banking and Commerce*, vol. 21, no. 1, pp. 1-22, 2016.

[58] G. A. Putri, A. K. Widagdo, and D. Setiawan, "Analysis of financial technology acceptance of peer to peer lending (P2P lending) using extended technology acceptance model (TAM)," *Journal of Open Innovation: Technology, Market, and Complexity*, vol. 9, no. 1, p. 100027, 2023. https://doi.org/10.1016/j.joitmc.2023.100027

[59] N. E. Rafferty and A. N. Fajar, "Integrated QR payment system (QRIS): Cashless payment solution in developing country from merchant perspective," *Asia Pacific Journal of Information Systems*, vol. 32, no. 3, pp. 630-655, 2022. https://doi.org/10.14329/apjis.2022.32.3.630

[60] B. M. Sadowski, "Advanced users and the adoption of high speed broadband: Results of a living lab study in the Netherlands," *Technological Forecasting and Social Change*, vol. 115, pp. 1-14, 2017. https://doi.org/10.1016/j.techfore.2016.09.009

[61] A. L. M. Anouze and A. S. Alamro, "Factors affecting intention to use e-banking in Jordan," *International Journal of Bank Marketing*, vol. 38, no. 1, pp. 86-112, 2019. https://doi.org/10.1108/IJBM-10-2018-0271

[62] V. Venkatesh, J. Y. Thong, and X. Xu, "Consumer acceptance and use of information technology: Extending the unified theory of acceptance and use of technology," *MIS Quarterly*,, vol. 36, no. 1, pp. 157-178, 2012.

[63] C. L. Rithmaya, H. Ardianto, and E. Sistiyarini, "Gen Z and the future of banking: An analysis of digital banking adoption," *Jurnal Manajemen Dan Kewirausahaan*, vol. 26, no. 1, pp. 64-78, 2024. https://doi.org/10.9744/jmk.26.1

[64] Y. Ramli and M. Rahmawati, "The effect of perceived ease of use and perceived usefulness that influence customer's intention to use mobile banking application," *IOSR Journal of Business and Management*, vol. 22, no. 6, pp. 33-42, 2020. https://doi.org/10.9790/487X-2206113342

[65] K. Al-Saedi, M. Al-Emran, T. Ramayah, and E. Abusham, "Developing a general extended UTAUT model for M-payment adoption," *Technology in Society*, vol. 62, p. 101293, 2020. https://doi.org/10.1016/j.techsoc.2020.101293

[66] C. Martins, T. Oliveira, and A. Popovič, "Understanding the Internet banking adoption: A unified theory of acceptance and use of technology and perceived risk application," *International Journal of Information Management*, vol. 34, no. 1, pp. 1-13, 2014. https://doi.org/10.1016/j.ijinfomgt.2013.06.002

[67] M. Y. Keskar and N. Pandey, "Internet banking: A review (2002–2016)," *Journal of Internet Commerce*, vol. 17, no. 3, pp. 310-323, 2018. https://doi.org/10.1080/15332861.2018.1451969

[68] H. Karjaluoto, R. Glavee-Geo, D. Ramdhony, A. A. Shaikh, and A. Hurpaul, "Consumption values and mobile banking services: Understanding the urban–rural dichotomy in a developing economy," *International Journal of Bank Marketing*, vol. 39, no. 2, pp. 272-293, 2021. https://doi.org/10.1108/IJBM-03-2020-0129

[69] A. M. Al Badarin and T. A. Al Nweran, "The Internal determinants of the profitability of Jordanian islamic banks," *Jordan Journal of Economic Sciences*, vol. 9, no. 2, pp. 189-208, 2022. https://doi.org/10.35516/jjes.v9i2.226

[70] A. Indrasari, N. Nadjmie, and E. Endri, "Determinants of satisfaction and loyalty of e-banking users during the COVID-19 pandemic," *International Journal of Data and Network Science*, vol. 6, no. 2, pp. 497-508, 2022. https://doi.org/10.5267/j.ijdns.2021.12.004