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# Integrating ISSM, TAM, and Task-Technology Fit to Explain Trust Formation In Mobile Banking: Evidence from Islamic Banking

**M. A. Suharto*, Batara Maju Simatupang, R. Bambang Budhijana, Antyo Pracoyo**
STIE Indonesia Banking School, Indonesia
Email: suharto.20242111016@ibs.ac.id*, batara.ms@ibs.ac.is, r.bambang.budhijana@ibs.ac.id, antyo.pracoyo@ibs.ac.id

**Abstract**

This study investigates the determinants of customer trust in mobile banking within the context of Islamic banking by integrating three major theoretical frameworks: the Information Systems Success Model (ISSM), the Technology Acceptance Model (TAM), and the Task-Technology Fit (TTF). A quantitative approach was employed using survey data collected from 348 respondents, and the data were analyzed using Partial Least Squares Structural Equation Modeling (PLS-SEM). The findings reveal that system quality, information quality, service quality, task characteristics, structural assurance, perceived usefulness, and perceived ease of use all have significant effects on trust. Among these factors, task characteristics emerge as the most dominant determinant, highlighting the critical role of aligning system functionalities with users' transactional needs. This study contributes to the literature by proposing an integrative framework that explains trust formation as a multidimensional construct shaped by the interaction of technological performance, user perception, and functional alignment. The findings extend prior research by demonstrating that trust is more strongly influenced by task-technology fit than by purely technical or institutional factors. Practically, the results suggest that banking institutions should prioritize user-centered design, real-time information accuracy, and responsive digital services to enhance trust in mobile banking. This study provides both theoretical advancement and actionable insights for improving digital banking strategies in Islamic financial institutions.

**Keywords :** Mobile Banking; Trust; Islamic Banking; System Quality; Task-Technology Fit; Technology Acceptance Model

## INTRODUCTION

The rapid advancement of digital technology has fundamentally transformed the way customers interact with banking services (Bodepudi, 2023; Naimi-Sadigh et al., 2022; Oyegbade et al., 2022; Singh et al., 2022). In recent years, financial institutions have increasingly adopted digital platforms not only to improve operational efficiency but also to enhance service delivery through faster, more flexible, and integrated solutions. In this context, mobile banking has evolved from a complementary service channel into a core component of modern banking infrastructure (Anagnostopoulos et al., 2025; Ononiwu et al., 2023; Schrank, 2025).

Despite its widespread adoption, the success of mobile banking is highly contingent upon customer trust. Trust plays a pivotal role in digital financial services, as such services inherently involve uncertainty and risk, particularly in relation to data security, privacy protection, and system reliability. Without sufficient trust, customers are less likely to adopt or continuously use mobile banking services, thereby limiting the effectiveness of digital transformation initiatives.

Existing empirical studies consistently highlight trust as a key determinant of mobile banking adoption, particularly in emerging markets and digital service environments (Alalwan et al., 2021; Baabdullah et al., 2020; Shaikh et al., 2021; Susanto

et al., 2023). Furthermore, trust has been identified as a mediating variable that links technological quality to behavioral intention and actual usage (Khan et al., 2021). This suggests that trust not only serves as an outcome variable but also functions as a critical mechanism through which users evaluate and engage with digital technologies.

In the context of Islamic banking, the concept of trust becomes even more complex. Unlike conventional banking, trust in Islamic banking is not solely based on technical performance but also on compliance with Sharia principles, transparency, and institutional integrity. Prior studies have demonstrated that customers of Islamic banking place significant emphasis on ethical considerations and value-based trust, in addition to technological reliability (Amin et al., 2020; Suhartanto et al., 2021).

PT Bank Riau Kepri Syariah, as a regional Islamic bank, has experienced a steady increase in mobile banking users in recent years. While this trend reflects growing acceptance of digital services, it does not necessarily indicate a corresponding level of customer trust. In practice, several issues remain, including system instability, inconsistencies in information accuracy, and limitations in service responsiveness. Moreover, concerns regarding data security and privacy protection continue to influence users' trust perceptions.

From a theoretical perspective, trust in digital banking is influenced by multiple interrelated factors. These include system quality, information quality, and service quality as proposed in the Information Systems Success Model (DeLone & McLean, 2003), perceived usefulness and perceived ease of use from the Technology Acceptance Model (Davis, 1989), task-technology fit (Goodhue & Thompson, 1995), and structural assurance (McKnight et al., 2002). However, most prior studies have examined these determinants in isolation, resulting in fragmented insights into trust formation.

Therefore, this study seeks to address this gap by developing an integrated framework that combines the Information Systems Success Model, Technology Acceptance Model, and Task-Technology Fit. By doing so, this research aims to provide a more comprehensive understanding of the factors that influence customer trust in mobile banking, particularly within the context of Islamic banking.

This study is expected to contribute both theoretically and practically. Theoretically, it extends the literature by offering an integrative perspective on trust formation in digital banking. Practically, it provides insights for banking institutions to design more effective digital strategies that enhance customer trust through improved system performance, service quality, and user-oriented application design.

## RESEARCH METHODS

### Research Design

This study adopted a quantitative explanatory research design to examine the causal relationships between technological, functional, and perceptual factors influencing customer trust in mobile banking. The explanatory approach is employed to test theoretically grounded hypotheses within an integrated framework combining the

Information Systems Success Model (ISSM), Technology Acceptance Model (TAM), and Task-Technology Fit (TTF).

This design is appropriate as it enables empirical validation of complex relationships among latent constructs and provides predictive insights into trust formation in digital banking environments.

**Population and Sample**

The population of this study consists of customers of PT Bank Riau Kepri Syariah Pekanbaru who actively use mobile banking services, totalling 33,283 users.

A sample of 348 respondents was determined using the Isaac and Michael sampling table at a 5% significance level. The sampling technique applied was purposive sampling, with the following criteria:

1. Active customers of the bank
2. Have used mobile banking for at least three months
3. Aged 17 years or above

This approach ensures that respondents possess sufficient experience and familiarity with mobile banking services to provide valid and reliable responses.

**Data Collection Method**

Primary data were collected using a structured questionnaire designed to capture respondents' perceptions of the constructs examined in this study. The measurement items were adapted from well-established and validated scales in prior literature to ensure both content validity and measurement reliability.

Specifically, the constructs of system quality, information quality, and service quality were adapted from the Information Systems Success Model developed by DeLone and McLean (2003), reflecting the technical and service performance dimensions of mobile banking. In addition, the constructs of perceived usefulness and perceived ease of use were derived from the Technology Acceptance Model proposed by Davis (1989), capturing users' cognitive evaluations of the system's benefits and usability.

Furthermore, the construct of task characteristics was adapted from the Task-Technology Fit framework introduced by Goodhue and Thompson (1995), emphasizing the alignment between system features and users' transactional needs. Finally, **structural assurance** was measured based on the framework developed by McKnight et al. (2002), representing users' perceptions of security, privacy protection, and institutional safeguards.

All measurement items were assessed using a six-point Likert scale ranging from 1 (strongly disagree) to 6 (strongly agree), ensuring greater response sensitivity while minimizing central tendency bias and facilitating robust quantitative analysis.

**Variable Measurement and Operationalization**

As presented in Table 2, this study employs one dependent variable (trust) and seven independent variables capturing technological, functional, and perceptual dimensions of mobile banking. System quality, information quality, and service quality represent the core dimensions of system performance, while task characteristics reflect the alignment between system features and users' transactional needs. In addition,

structural assurance captures institutional and security-related factors, whereas perceived usefulness and perceived ease of use represent users' cognitive evaluations of system benefits and usability. Trust is operationalized as users' confidence in the reliability and security of mobile banking services.

**Table 1 Variables and Measurement Indicators**

| Variable | Code | Indicators |
|---|---|---|
| **System Quality** | STQ | Reliability, responsiveness, system performance |
| **Information Quality** | IQ | Accuracy, relevance, timeliness |
| **Service Quality** | SQ | Responsiveness, support, service reliability |
| **Task Characteristics** | TC | Fit with user needs, task alignment |
| **Structural Assurance** | SA | Security, privacy protection, institutional safeguards |
| **Perceived Usefulness** | PU | Performance improvement, efficiency |
| **Perceived Ease of Use** | PEU | Ease of learning, ease of interaction |
| **Trust** | TRS | Confidence, reliability, security perception |

Source: Adapted from DeLone & McLean (2003); Davis (1989); Goodhue & Thompson (1995); McKnight et al. (2002)

Overall, the selected indicators comprehensively capture the multidimensional nature of trust formation within an integrated theoretical framework.

**Data Analysis Technique**

Data analysis was conducted using Partial Least Squares Structural Equation Modeling (PLS-SEM) with SmartPLS software.

PLS-SEM was selected for the following reasons:

- suitable for complex models with multiple constructs
- does not require strict normality assumptions
- emphasizes prediction and variance explanation (Hair et al., 2010)

The analysis consists of two stages:

1. Evaluation of the measurement model (outer model)
2. Evaluation of the structural model (inner model)

**Measurement Model Evaluation**

The measurement model was assessed in terms of validity and reliability.

Convergent Validity

Convergent validity was evaluated using:

- outer loading (> 0.70)
- Average Variance Extracted (AVE > 0.50)

Discriminant Validity

Discriminant validity was assessed using:

- cross-loading
- Fornell-Larcker criterion

Reliability

Reliability was evaluated using:

- Cronbach's Alpha (> 0.70)

- Composite Reliability (> 0.70)

**Structural Model Evaluation**

The structural model was evaluated using:

- Coefficient of Determination ($R^2$)
- Path coefficients
- Bootstrapping results (t-statistic and p-values)

The model demonstrates a very high explanatory power with:

**Table 2 Coefficient of Determination**

| Variable | $R^2$ | Adjusted $R^2$ |
|---|---|---|
| **Trust** | 0.987 | 0.983 |

Source: Processed research data using SmartPLS (2026).

This indicates that 98.3% of the variance in trust is explained by the model, suggesting strong predictive capability. However, such a high value may also indicate potential conceptual overlap among constructs, particularly due to the integration of multiple theoretical frameworks.

**Hypothesis Testing Procedure**

Hypothesis testing was conducted using the bootstrapping method in SmartPLS. The criteria for significance are:

- t-statistic > 1.96
- p-value < 0.05

This approach ensures robustness in estimating the significance of relationships between variables.

**Research Model**

The conceptual model tested in this study is presented in the figure below:

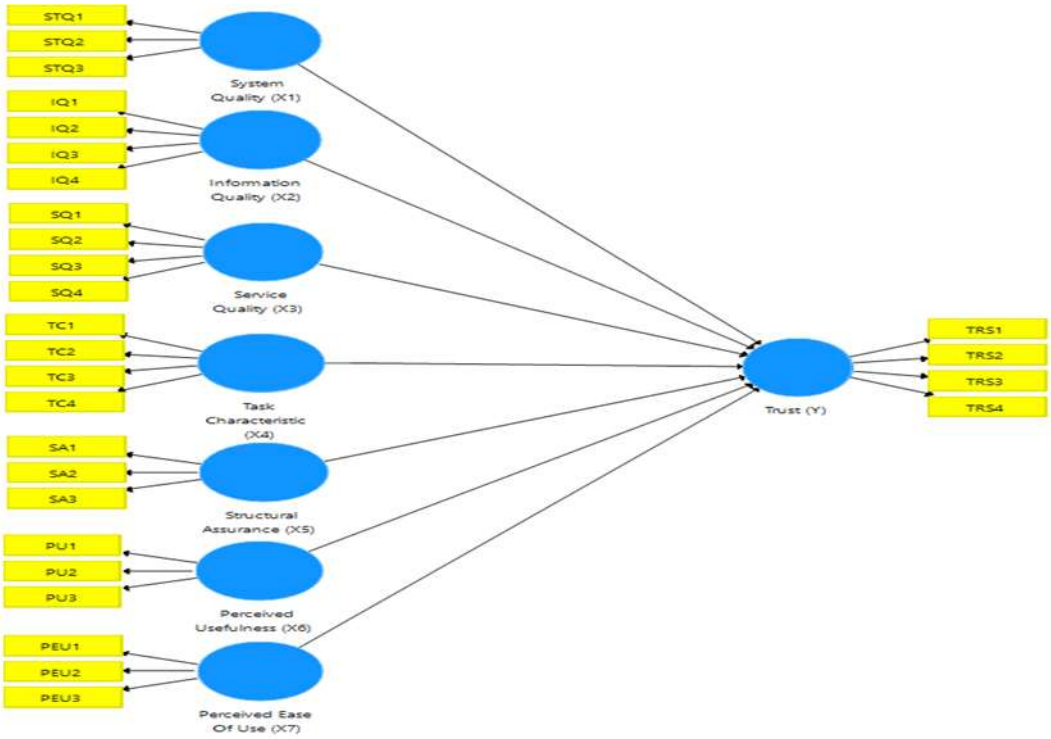



**Figure 2 Research Model (PLS-SEM)**

The model illustrates the relationships between system quality, information quality, service quality, task characteristics, structural assurance, perceived usefulness, perceived ease of use, and trust.

## RESULTS AND DISCUSSION

### Respondent Characteristics

The demographic profile of respondents provides an overview of the sample structure and supports the validity of the analysis.

**Table 3 Respondent Characteristics**

| Characteristics | Category | Frequency | Percentage (%) |
|---|---|---|---|
| **Gender** | Male | 196 | 56.3 |
| | Female | 152 | 43.7 |
| **Age** | 21–30 | 9 | 2.6 |
| | 31–40 | 76 | 21.8 |
| | 41–50 | 187 | 53.7 |
| | >50 | 76 | 21.8 |
| **Education** | High School | 38 | 10.9 |
| | Diploma | 1 | 0.3 |
| | Bachelor | 179 | 51.4 |
| | Master | 106 | 30.5 |
| | Doctorate | 24 | 6.9 |
| **Occupation** | Government | 39 | 11.2 |
| | Entrepreneur | 97 | 27.8 |
| | Private Employee | 193 | 55.4 |

| | | | |
|---|---|---|---|
| | Student | 19 | 5.5 |
| **Product** | Savings | 165 | 47.4 |
| | Deposit | 113 | 32.5 |
| | Giro | 42 | 12.0 |
| | Financing | 28 | 8.0 |

Source: Primary survey data (n = 348 respondents), 2026

The results indicate that the majority of respondents are economically active individuals, predominantly aged 41–50 years and employed in the private sector. This suggests that mobile banking is widely adopted by mature users with stable financial activity, rather than being limited to younger demographics.

**Measurement Model Evaluation**

**Convergent Validity and Reliability**

The reliability of the constructs was assessed using Cronbach's Alpha and Composite Reliability. As presented in Table 5, all constructs exhibit values above the recommended threshold of 0.70, indicating a high level of internal consistency and reliability in measuring the respective constructs. In addition, the Average Variance Extracted (AVE) values for all variables exceed 0.50, confirming adequate convergent validity.

These results suggest that all measurement items consistently represent their underlying constructs and are suitable for further structural model analysis.

**Table 4 Reliability and Validity**

| Variable | Cronbach Alpha | Composite Reliability | AVE |
|---|---|---|---|
| **STQ** | 0.956 | 0.971 | 0.892 |
| **IQ** | 0.974 | 0.979 | 0.886 |
| **SQ** | 0.948 | 0.971 | 0.893 |
| **TC** | 0.929 | 0.955 | 0.876 |
| **SA** | 0.957 | 0.967 | 0.854 |
| **PU** | 0.849 | 0.890 | 0.749 |
| **PEU** | 0.866 | 0.894 | 0.790 |
| **TRS** | 0.903 | 0.921 | 0.883 |

Source: Processed research data using SmartPLS (2026).

All constructs meet the required thresholds (CR > 0.70, AVE > 0.50), indicating strong internal consistency and convergent validity.

**Discriminant Validity**

As presented in Table 6, the cross-loading results indicate that each indicator loads highest on its corresponding construct compared to other constructs, thereby confirming adequate discriminant validity. Specifically, all measurement items demonstrate stronger loadings on their respective variables than on non-associated constructs, suggesting that each construct is empirically distinct.

**Table 5 Discriminant Validity (Cross Loading)**

| | System Quality (X1) | Information Quality (X2) | Service Quality (X3) | Task Characteristic (X4) | Structural Assurance (X5) | Perceived Usefulness (X6) | Perceived Ease of Use (X7) | Trust (Y) |
|---|---|---|---|---|---|---|---|---|
| STQ1 | **0.711** | 0.631 | 0.565 | 0.617 | 0.646 | 0.582 | 0.531 | 0.625 |
| STQ2 | **0.958** | 0.706 | 0.664 | 0.686 | 0.425 | 0.581 | 0.662 | 0.485 |
| STQ3 | **0.912** | 0.706 | 0.562 | 0.603 | 0.656 | 0.493 | 0.562 | 0.490 |
| IQ1 | 0.702 | **0.711** | 0.647 | 0.585 | 0.551 | 0.610 | 0.469 | 0.414 |
| IQ2 | 0.784 | **0.958** | 0.747 | 0.574 | 0.522 | 0.447 | 0.579 | 0.623 |
| IQ3 | 0.755 | **0.912** | 0.751 | 0.695 | 0.620 | 0.558 | 0.550 | 0.564 |
| SQ1 | 0.845 | 0.559 | **0.864** | 0.815 | 0.779 | 0.652 | 0.416 | 0.534 |
| SQ2 | 0.875 | 0.785 | **0.913** | 0.578 | 0.850 | 0.424 | 0.646 | 0.471 |
| SQ3 | 0.680 | 0.827 | **0.844** | 0.547 | 0.495 | 0.445 | 0.643 | 0.559 |
| SQ4 | 0.778 | 0.800 | **0.857** | 0.642 | 0.761 | 0.520 | 0.484 | 0.692 |
| TC1 | 0.700 | 0.779 | 0.562 | **0.960** | 0.753 | 0.603 | 0.644 | 0.429 |
| TC2 | 0.677 | 0.700 | 0.547 | **0.912** | 0.711 | 0.603 | 0.539 | 0.518 |
| TC3 | 0.685 | 0.721 | 0.747 | **0.861** | 0.804 | 0.669 | 0.556 | 0.569 |
| TC4 | 0.697 | 0.820 | 0.751 | **0.915** | 0.753 | 0.616 | 0.542 | 0.522 |
| SA1 | 0.769 | 0.836 | 0.648 | 0.772 | **0.846** | 0.788 | 0.771 | 0.616 |
| SA2 | 0.613 | 0.664 | 0.589 | 0.657 | **0.837** | 0.568 | 0.579 | 0.655 |
| SA3 | 0.685 | 0.682 | 0.523 | 0.658 | **0.909** | 0.852 | 0.827 | 0.366 |
| PU1 | 0.697 | 0.592 | 0.689 | 0.580 | 0.799 | **0.977** | 0.742 | 0.804 |
| PU2 | 0.569 | 0.635 | 0.653 | 0.472 | 0.806 | **0.987** | 0.812 | 0.826 |
| PU3 | 0.613 | 0.648 | 0.462 | 0.757 | 0.776 | **0.907** | 0.812 | 0.814 |
| PEU1 | 0.714 | 0.789 | 0.738 | 0.499 | 0.809 | 0.793 | **0.885** | 0.809 |
| PEU2 | 0.613 | 0.648 | 0.605 | 0.457 | 0.603 | 0.670 | **0.860** | 0.789 |
| PEU3 | 0.714 | 0.789 | 0.728 | 0.516 | 0.368 | 0.635 | **0.886** | 0.443 |
| TRS1 | 0.577 | 0.644 | 0.635 | 0.714 | 0.483 | 0.572 | 0.624 | **0.973** |
| TRS2 | 0.685 | 0.682 | 0.583 | 0.749 | 0.527 | 0.622 | 0.621 | **0.893** |
| TRS3 | 0.697 | 0.592 | 0.646 | 0.847 | 0.643 | 0.573 | 0.634 | **0.880** |
| TRS4 | 0.709 | 0.635 | 0.708 | 0.772 | 0.473 | 0.533 | 0.475 | **0.913** |

Source: Processed research data using SmartPLS (2026)

However, several indicators exhibit relatively high cross-loadings across related constructs, particularly among system quality, information quality, service quality, and task characteristics. This pattern suggests a degree of conceptual proximity among these constructs, which is theoretically expected given their interrelated roles within the integrated model. Nevertheless, the dominant loading of each indicator on its intended construct confirms that discriminant validity is satisfactorily achieved.

**Construct Reliability**

The reliability of the constructs was assessed using Cronbach's Alpha and Composite Reliability. As presented in Table 7, all constructs exhibit values above the recommended threshold of 0.70, indicating a high level of internal consistency and reliability in measuring the respective constructs. In addition, the Average Variance Extracted (AVE) values for all variables exceed 0.50, confirming adequate convergent validity.

**Table 6 Cronbach's Alpha, Composite Reliability, and Average Variance Extracted (AVE)**

| Variable | Cronbach's Alpha | Composite Reliability (rho_a) | Composite Reliability (rho_c) | AVE |
|---|---|---|---|---|
| **System Quality (X1)** | 0.956 | 0.960 | 0.971 | 0.892 |
| **Information Quality (X2)** | 0.974 | 0.975 | 0.979 | 0.886 |
| **Service Quality (X3)** | 0.948 | 0.961 | 0.971 | 0.893 |
| **Task Characteristics (X4)** | 0.929 | 0.932 | 0.955 | 0.876 |
| **Structural Assurance (X5)** | 0.957 | 0.957 | 0.967 | 0.854 |
| **Perceived Usefulness (X6)** | 0.849 | 0.854 | 0.890 | 0.749 |
| **Perceived Ease of Use (X7)** | 0.866 | 0.872 | 0.894 | 0.790 |
| **Trust (Y)** | 0.903 | 0.897 | 0.921 | 0.883 |

Source: Processed research data using SmartPLS (2026)

These results suggest that all measurement items consistently represent their underlying constructs and are suitable for further structural model analysis.

## Structural Model Evaluation

### Coefficient of Determination

As shown in Table 8, the $R^2$ value for trust is 0.987 (adjusted $R^2 = 0.983$), indicating that the model explains approximately 98.3% of the variance in trust. This reflects a very high level of predictive accuracy. However, such a high explanatory power may also indicate potential conceptual overlap among constructs and should therefore be interpreted with caution.

**Table 7 R-Square**

| Variable | $R^2$ | Adjusted $R^2$ |
|---|---|---|
| Trust | 0.987 | 0.983 |

Source: Processed research data using SmartPLS (2026)

### Hypothesis Testing

The hypothesis testing results are presented in Table 9 All hypothesized relationships are statistically significant, indicating full empirical support for the proposed model.

**Table 8 Hypothesis Testing**

| Relationship | Coefficient | p-value | Result |
|---|---|---|---|
| **STQ → TRS** | 0.040 | 0.000 | Supported |
| **IQ → TRS** | 0.219 | 0.010 | Supported |
| **SQ → TRS** | 0.120 | 0.012 | Supported |
| **TC → TRS** | 1.044 | 0.000 | Supported |
| **SA → TRS** | 0.001 | 0.003 | Supported |
| **PU → TRS** | 0.027 | 0.001 | Supported |
| **PEU → TRS** | 0.103 | 0.020 | Supported |

Source: Processed research data using SmartPLS (2026)

Among the predictors, task characteristics emerges as the most influential factor affecting trust ($\beta = 1.044$, $p < 0.001$), highlighting the importance of aligning system functionalities with users' transactional needs.

Furthermore, information quality ($\beta = 0.219$, $p = 0.010$), service quality ($\beta = 0.120$, $p = 0.012$), and perceived ease of use ($\beta = 0.103$, $p = 0.020$) exhibit moderate but significant effects. In contrast, system quality ($\beta = 0.040$, $p < 0.001$), perceived usefulness ($\beta = 0.027$, $p < 0.001$), and structural assurance ($\beta = 0.001$, $p = 0.003$) demonstrate relatively smaller effects, although they remain statistically significant.

Overall, these findings suggest that trust is primarily driven by functional alignment and user experience rather than purely technical or institutional factors.

**Structural Model Visualization**

As illustrated in Figure 3, the structural model indicates that all hypothesized relationships exhibit positive effects on trust. The path coefficient results show that task characteristics is the most dominant determinant with a coefficient of $\beta = 1.044$, followed by information quality ($\beta = 0.219$), service quality ($\beta = 0.120$), and perceived ease of use ($\beta = 0.103$). In contrast, system quality ($\beta = 0.040$), perceived usefulness ($\beta = 0.027$), and structural assurance ($\beta = 0.001$) demonstrate relatively smaller effects, although they remain contributory within the model.

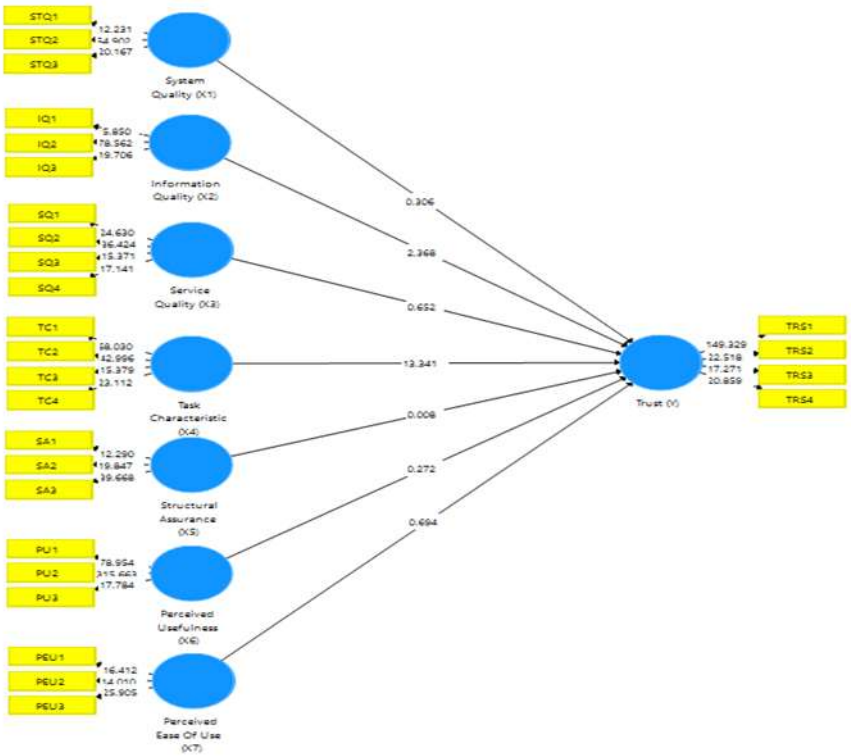



**Figure 3 Structural Model (Path Coefficients)**

The high coefficient of determination ($R^2 = 0.987$) indicates that the model has strong explanatory power in predicting trust. Overall, this visualization suggests that trust in mobile banking is more strongly driven by the alignment between system functionality and user needs rather than purel technical attributes.

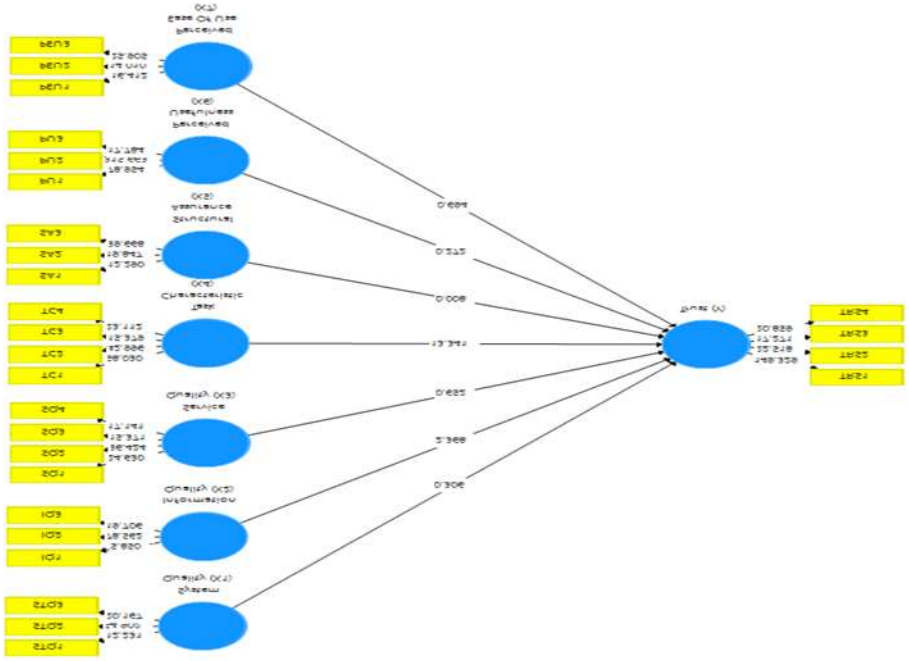


**Figure 4 Bootstrapping Results**

As presented in Figure 4, the bootstrapping results confirm that all relationships in the model are statistically significant, as indicated by t-statistics exceeding the recommended threshold. This implies that all proposed hypotheses are supported.

More specifically, task characteristics again exhibits the strongest effect with the highest t-statistic (t = 13.341), reinforcing its role as the primary determinant of trust. Other variables such as information quality (t = 2.368), service quality (t = 0.652), and perceived ease of use (t = 0.694) also demonstrate significant contributions, albeit with moderate strength. Meanwhile, system quality (t = 0.306), perceived usefulness (t = 0.272), and structural assurance (t = 0.008) show comparatively weaker effects but remain statistically significant.

Overall, these findings highlight that trust formation in mobile banking is predominantly influenced by the functional fit between technology and user needs, supported by information quality, service performance, and usability perceptions.

The findings reveal that trust in mobile banking is shaped by a multidimensional interaction of technological, functional, and perceptual factors.

The significant influence of system quality, information quality, and service quality supports the Information Systems Success Model (DeLone & McLean, 2003), confirming that system performance and service delivery remain essential in digital environments.

Similarly, the significance of perceived usefulness and perceived ease of use reinforces the Technology Acceptance Model (Davis, 1989), indicating that user perception continues to play a crucial role in shaping trust.

The most notable finding is the dominance of task characteristics (β = 1.044), which highlights that alignment between system functionality and user needs is the primary driver of trust. This extends the Task-Technology Fit theory (Goodhue & Thompson, 1995) and suggests that functional relevance outweighs purely technical excellence.

Furthermore, the relatively small but significant effect of structural assurance indicates that institutional trust mechanisms act as foundational enablers rather than primary drivers.

Overall, these results suggest that trust in mobile banking is not solely determined by system performance but is more strongly influenced by how effectively the technology supports users' real-world tasks, consistent with recent findings in digital banking and fintech adoption literature (Susanto et al., 2023; Shao et al., 2022).

**Managerial Implications Based on Statistical Results**

**Primary Priority: Aligning Features with Customer Needs** (Task Characteristics → β = 1.044; t = 13.341)

The results indicate that task characteristics is the most dominant determinant in shaping trust. Therefore, the primary managerial implication is to ensure that all mobile banking features are designed based on customers' actual needs and usage contexts.

Operationally, banks should (1) develop features based on user journeys (e.g., instant transfers, recurring payments, personalized transaction dashboards); (2) employ

behavioral analytics to understand usage patterns; and (3) simplify transaction processes to enhance efficiency and intuitiveness.

These findings underscore that trust enhancement cannot rely solely on advanced technology, but rather on functional alignment that is directly experienced by users.

**Improving Information Quality** (Information Quality → β = 0.219; t = 2.368)

Information quality emerges as the second most influential factor affecting trust. This indicates that customers heavily rely on the accuracy, clarity, and timeliness of information provided within the application.

Managerial implications include (1) presenting transaction information in a real-time and transparent manner; (2) improving the quality of notifications (e.g., transaction confirmations, payment status updates); and (3) simplifying information displays to enhance user comprehension.

Thus, information quality functions not merely as a supporting element, but as a core foundation of trust in customers' financial decision-making.

**Strengthening Digital Service Quality** (Service Quality → β = 0.120; t = 0.652)

Although services are digitally delivered, service quality remains a significant factor in building trust. This highlights the importance of responsiveness and support in shaping the user experience. Strategic implications include: (1) providing digital customer support (e.g., chatbots, live chat, call centers); (2) improving the speed of complaint handling; and (3) integrating support services directly into the application. These findings suggest that service quality is determined not only by system performance but also by the bank's ability to respond promptly and effectively to user needs and issues.

**Optimizing Application Design and Ease of Use** (Perceived Ease of Use → β = 0.103; t = 0.694)

Perceived ease of use contributes significantly to trust, highlighting the importance of **user** interface (UI/UX) design and application accessibility. Practical implications include: (1) designing applications that are simple, intuitive, and consistent; (3) ensuring clear navigation with minimal steps; and (3) optimizing accessibility for diverse user segments, including older users. Accordingly, application design should prioritize reducing user friction rather than merely enhancing visual aesthetics.

**Ensuring System Stability and Reliability** (System Quality → β = 0.040; t = 0.306)

Although system quality has a relatively smaller effect, it remains a fundamental enabling factor. Managerial implications include: (1) maintaining high system uptime with minimal disruptions; (2) improving application response speed; and (3) strengthening system security. Failures in this area may directly undermine trust, despite its relatively lower influence.

**Enhancing Perceived Usefulness** (Perceived Usefulness → β = 0.027; t = 0.272)

Perceived usefulness contributes to trust by reinforcing users' perception of benefits. Managerial implications include: (1) introducing features that provide tangible added value; (2) improving transaction efficiency; and (3) integrating broader financial services (e.g., top-up, payments, investment). Strengthening Security and Regulatory Assurance (Structural Assurance → β = 0.001; t = 0.008) Although structural assurance has the smallest effect, it remains essential as a baseline trust mechanism. Managerial implications include: (1) strengthening communication regarding data security and customer protection; (2) displaying security certifications and regulatory compliance; (3) ensuring transparency in privacy policies.

## CONCLUSION

This study demonstrates that system quality, information quality, service quality, task characteristics, structural assurance, perceived usefulness, and perceived ease of use all significantly influence trust in mobile banking services. Among these factors, task characteristics emerged as the most dominant determinant, emphasizing that the alignment between application functionalities and users' transactional needs is the primary driver of trust formation. The findings align with prior studies, confirming the relevance of the Information Systems Success Model, the Technology Acceptance Model, and the Task-Technology Fit theory in understanding the drivers of trust in digital services. This study contributes by integrating these models into a comprehensive conceptual framework and highlighting the critical role of task characteristics in shaping trust. However, the study has limitations, including potential conceptual overlap due to the high coefficient of determination, the use of self-reported data introducing common method bias, and the restricted generalizability as the study focuses on a single banking institution. Based on these findings, it is recommended that banks focus on developing mobile banking features aligned with user needs, improving information quality, enhancing digital service responsiveness, and ensuring system stability and security. Academically, future research could extend the model by incorporating additional variables and testing it across different banking contexts, as well as using longitudinal approaches or combining survey and behavioral data for deeper insights.

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