

Technology Acceptance Model As The Behind The Use Of Islamic Mobile Banking By Females

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Abstract

In recent times, there has been a substantial rise in studies related to customers' intention to purchase. However, specific information about marginalized and minority groups is still rare. Hence, the purpose of this study is to investigate the perception of female youth from the urban areas of Karachi. The basis of this study is the extended TAM, which is used to understand female attitudes and intentions towards the use of Islamic Mobile Banking. Previous studies in this regard are either not focused specifically on females or may also not focus on Islamic Mobile Banking. Hence, in order to increase the rigor and scope of the study, data for this study have been collected through a multi-stage sampling that is a mix of purposive sampling and convenience sampling. An analysis has been made using structural equation modeling via SMART-PLS. Findings of the study affirm the use of an extended model of TAM for assessing the perception of female youth towards Islamic Mobile Banking. However, perceived ease of use, risk perception and Islamic financial literacy are found to be insignificant with respect to the female attitude and intention towards the use of Islamic Mobile Banking. However, the model and its implications remain significant for the future of Islamic Mobile Banking; thus, the study's findings are still useful for policy and marketing activities in Islamic developing countries. However, mobile banking is now accessible to every female. Hence, there is a need to conduct a comparative study of the perceptions of females in urban and rural areas of Pakistan. Moreover, studies may also be conducted to understand the differences in female attitudes with reference to mobile banking from conventional and Islamic Banks.

Keywords: Sharia Compliant Mobile Banking, Islamic Mobile Banking, Mobile Banking, Youth, Female Youth, Islamic Banking, and Karachi

INTRODUCTION

We have observed slowness in the growth of the banking industry. However, Islamic Banking is growing at a rapid pace. One of the major reasons behind the steady growth of the Islamic Banking Industry is the linkage of Islamic Banking operations with holistic improvement and growth that provides benefits to the company, society and individuals. On the other side, Islamic Banking follows Sharia Principles that forbid investment in any toxic industry, funds or assets, etc. Hence, Islamic Banking is not affected by any financial crises or downfall (Haider et al., 2018).

In addition to all these positive and worthwhile points, Islamic Banking has also been striving for advancement in technology and growth through focusing on ATM, phone banking, internet banking and mobile banking, etc. Hence, user may get real-time information anytime and anywhere about their banking needs. Hence, it is optimal to indicate that there are multiple ways available to Islamic Banks through which they may take a competitive advantage and improve their standings in the financial markets. Integration of technology is also fruitful to increase the number of transactions, along with the reduction in the cost and time of conducting these transactions. (Yussaivi et al., 2020).

According to research, digital native customers prefer to use technologically sound products. Similarly, they will also prefer mobile banking services to fulfil their banking needs. However, an increase in competition resulted in the availability of multiple options that make banks develop persuasive strategies that may help customers prefer their services in comparison to the competitors (Yussaivi et al., 2020). However, adoption of technology and inclination towards technology vary with respect to gender. Similar has also been indicated by studies that females are found to be more inclined towards the adoption of mobile banking and text messages, etc., in comparison to their counterparts (Haider et al., 2018). According to research, mobile banking is a facility to optimize customers' convenience, mobility and efficiency, etc. due to continuous connectivity. Hence, also produces a positive impact on the level of customer satisfaction. Hence, the mobile banking services are used by conventional as well as Islamic banks for improving their services and also to reduce monetary and time costs. These opportunities may also be increased with the increase in the use of smartphones, especially in economies where a higher slice of the population is unbanked (Fianto et al., 2021).

Statement Of Problem:

There are various studies that explored the acceptance of mobile banking, and some of these studies are also focused on the adoption of mobile banking from Islamic Banks. Hence, the predictors and the association between the predicting and outcome variables are quite clear. However, considering the complications in the adaptation of new technologies, it is recommended that investigation must be continued in order to gain a better, complete and up-to-date understanding (Sudarsono et al., 2022). Especially important is to check the impact of more variables that have the tendency to affect the intention to adopt Islamic Mobile Banking. Moreover, results might become better to collect data from a diversified set of respondents, especially with reference to geographic areas, interest, age and income group, etc. (Mustika & Puspita, 2020). Similarly, points are also indicated by one of the recent studies from Indonesia that it is better to conduct future research with respect to diversified respondents, including individuals, unbanked or individuals who haven't adopted mobile banking services (Sebayang et al., 2024).

Theoretical Framework

Venkatesh and Morris (2000) and Haider et al (2018) used the extended version of the Technology Acceptance Model (TAM) to highlight that both males and females have different reasons to use technology.

Adding to these points, Nysveen et al (2005) use the Theory of Reasoned Action (TRA) to check the difference in the preference for technology by males and females. Shanmugam et al (2014) also emphasized on the use of TAM for studying the preference of technology by different genders. Hence, most of the studies related to the use of mobile banking prefer using TAM and the extended version of TAM for conducting research in an effective and efficient manner (Shaikh & Karjaluoto, 2015). Thus, in line with these parameters and studies, it is optimal to use TAM & the extended model of TAM as the base of this study for assessing the female preference for using mobile banking from Islamic Banks

Research Model

Some of the studies, e.g., Rofianti et al (2023), indicated the direct association of Perceived Ease of use (PEoU), Availability of Islamic Features and Perceived Risk with intention to use Islamic Mobile Banking. Similarly, Mustika and Puspita (2020) highlighted service features, security and convenience with the intention to use Islamic Mobile Banking. Considering these studies, Risk Perception is similar to security, and convenience is similar to perceived ease of use. Convenience is found to be similar to perceived usefulness, which has been used by studies, e.g., Haider et al (2018) and Prastiawan et al (2021). The study of Yussaivi et al. (2020) also indicated that risk perception is similar to security. However, the study also mentioned that religiosity is one of the major predictors of Islamic Mobile Banking. Other than these points, the study of Yussaivi et al. (2020) does not include any mediator to support the use of TAM.

However, according to Amin et al (2006) customers' attitude is the main element that has a direct association with customers' intention to adopt mobile banking. The importance of Attitude in shaping customers' intention to adopt mobile banking is also supported by the use of TAM and its extended models, as indicated by Haider et al (2018); Shanmugam et al (2014), Shaikh and Karjaluoto (2015), and Venkatesh and Morris (2000), etc. Hence, this study uses attitude as the mediator instead of trust, as under Yussaivi et al (202). On the other side, there is a study, i.e., Prastiawan et al (2021), that uses the mediating role of customer Attitude in order to relate PU, PEoU, & Social Influence with the Intention to use Mobile Banking. Moreover, relating to the knowledge gaps and evidence gaps mentioned by Mustika & Puspita (2020) and Sebayang et al (2024), it is also required to relate the model of this study to Islamic Banking. Hence, Islamic (religious) values are also selected as the predictor variable of female attitude towards Islamic Mobile Banking. Previously, the importance of the variable has been highlighted by multiple studies, e.g., Inayah et al (2018) and Sun et al (2012). However, the variables have also been used by Hari et al (2025) in one of the latest studies as the sole predictor of Shariah-compliant mobile banking. On the other side, it has also been observed that financial literacy is also found to be one of the important indicators of mobile banking (Almanaseer et al., 2024). Similarly, there is also a definite association between Islamic Financial Literacy and preference of Islamic Banking (Pala et al., 2024). A similar is also true for the adoption of digital Islamic Banking by Generation Z (Kurniawati et al., 2025) and also for Sharia-compliant mobile banking (Ardiah & Nasution, 2026).

Hence, the model of this study uses six predictors, i.e., PU, PEOU, Social Norms, Risk Perception, Islamic Values and Islamic Financial Literacy.

LITERATURE REVIEW

In developing sides of the world, demographic characteristics of females like age, income and education are found to be significantly correlated with their use of technologically integrated financial services. However, in the developing world, the significance of technologically integrated financial services is very important for poverty alleviation, fostering entrepreneurship and women's empowerment. However, in Asian developing countries, males are found to be more inclined towards technologically integrated financial services in comparison to their counterparts (Islam et al., 2022). However, recent studies from Muslim Asian countries, e.g., Maksum and Haryono (2024), have more female respondents than males. On the other side, females are found to have lesser inclination towards mobile banking due to their lower level of education and lower resources. However, after adoption, females are found to be consistent users of mobile banking for making efficient decisions related to their household expenditures (Fall et al., 2020).

Perceived Usefulness

Perceived usefulness is based upon the perception that using the particular system will increase users' performance (Haider et al., 2018 & Shanmugam et al., 2014). In other words, we may elaborate that perceived usefulness is the probability of improvement in daily activities and performance of users. Hence, perceived usefulness is the belief that individual performance will be improved through using mobile banking (Haider et al., 2018). According to research, there is a positive association between perceived usefulness and intention to use (Haider et al., 2018 & Shanmugam et al., 2014). Especially for the adoption of a technological product like mobile banking for which perceived usefulness is found to be a significant positive impact on the adoption of technology (Azeem et al., 2023).

Perceived Usefulness and Female Attitude towards Islamic Mobile Banking

Perceived usefulness is also associated with attitudes towards the modern technologies, e.g., Fin-Tech (Azeem et al., 2023). Similar is also valid for females from Asian countries like Malaysia and Pakistan who prefer perceived usefulness for the adoption of technological services, e.g., mobile banking (Goh & Sun, 2014). Similar is also valid for the Sharia-compliant mobile banking, where perceived usefulness may also substantiate the female attitude (Abdurrahman et al., 2025)

H_{1A}: There is a definite association between perceived usefulness and female attitudes towards Islamic Mobile Banking.

Perceived Ease of Use

Perceived Ease of use is based upon the perception that use of technology is easy to use and effort-free (Haider et al., 2018). Hence, it is optimal to highlight that users who feel confident in using the system will also have a desire to continue its use to foster their productivity (Alfani et al., 2023). In banking services, ease of use is also correlated with perceived usefulness. Hence, it is

true to highlight that technology that is easy to use will also create usefulness for the customers. Hence, it is also legitimate to infer that perceived ease of use associated with mobile banking will create high value for the customers (Haider et al., 2018). Previous studies, e.g., Nursiah (2018); Priya et al (2018) and Raza et al (2019) all highlighted that there is a definite and positive association between perceived ease of use and intention to adopt mobile banking.

Perceived Ease of Use and Female Attitude towards Islamic Mobile Banking

According to Agarwal and Karahanna (2000), perceived usefulness has a direct association with the attitude towards mobile banking. These points are also supported by Prastiawan et al (2021), who confirmed the findings of Agarwal and Karahanna (2000). Recent studies also affirm the direct association of perceived ease of use with customers' attitude (Tanjung et al., 2025). However, there might also be some indirect effect of PEOU on customers' attitudes (Paramita & Hidayat, 2023). These points are also associated with female attitude, as PEOU is also fruitful in shaping attitude towards technological and financial services (Witjaksono & Tanjung, 2025)

H_{2A}: There is a definite association between perceived ease of use and female attitude towards Islamic Mobile Banking

Social Norms

Social norms are defined as the influence of any other person or group that has a very close connection with the buyer. Research work highlighted that social norms may be formulated due to the influence of friends, family members, and close relatives etc. The influence of these individual and groups is critical in formulating the user perception towards the purchase of products or services. Social Norms also play an important role in shaping customer preference towards mobile banking (Haider et al., 2018)

Social Norms and Female Attitude towards Islamic Mobile Banking

The study of Haider et al (2018) pointed out the role of social norms in shaping female intentions towards the use of mobile banking in Taiwan. Some of the previous studies also highlighted the same issues related to the acceptance of mobile banking. Through these studies, we have also observed that social norms may influence females more in comparison to their counterparts in preferring technology or mobile banking (Goh & Sun, 2014).

H_{3A}: There is a definite association between social norms and female attitudes towards Islamic Mobile Banking

Risk Perception

Risk Perception is associated with customers' reactions to online security threats. Research associated with mobile banking has always highlighted that an increase in risk perception is negatively associated with the intention to use mobile banking. Most of the times these type of risks are related with theft or hacking of personal information (Yussaivi et al., 2020). Hackers' access to bank accounts always resulted in the theft of stored information. Therefore, there is

always a definite and negative association between risk and customers' intention to adopt mobile banking (Sudarsono et al., 2022).

Risk Perception and Female Attitude towards Islamic Mobile Banking

There is a high association between risk perception and customers' willingness to adopt mobile or technological services. Hence, higher risk perception resulted in a negative attitude towards the mobile services (Widyaputri & Gunanto, 2023). Studies related with adoption of mobile banking highlighted the significant negative impact of risk perception on the adoption of mobile banking in the United Arab Emirates and Pakistan.

Moreover, the impact of perceived risk is found to be much higher in the case of Sharia-compliant mobile banking services. However, the risk factor is found to be moderate for Muslim customers who have a higher inclination towards religiosity (Ananta & Fitri, 2025),

H4A: There is a definite association between risk perception and female attitudes towards Islamic Mobile Banking

Islamic Values

Religiosity is one of the major predictor of customer satisfaction and also found to be one of the major predictors of one's behavioral intention towards any product or service. The case is the same for Islamic Banking, where religious values are found to be one of the major predictor to use Islamic Banking (Yussaivi et al., 2020). According to Ananta and Fitri (2025), the religious inclination of Muslim customers is very important in the case of Sharia-compliant mobile banking, as it reduces the risk perception and makes customers inclined towards Islamic Mobile Banking.

Islamic Values and Female Attitude towards Islamic Mobile Banking

Sidi and Kassim (2023) indicated that religiosity has a significant impact on the female attitude towards Islamic Banking. Nurhaliza et al (2024) and Sudarsono et al (2022) highlighted that a higher level of religiosity increases trust in services and ultimately foster willingness to use services. Hence, it is also important to consider the importance of religiosity in shaping female attitudes towards Islamic Mobile Banking (Abdurrahman et al., 2025). However, a lack of finance and a lack of awareness of Islamic Mobile Banking may decrease the positive impacts of the association between Islamic values and female attitudes towards the intention to use Islamic Mobile Banking

H5A: There is a definite association between Islamic Values and female attitudes towards Islamic Mobile Banking

Islamic Financial Literacy

Financial Literacy is based upon knowledge, skills and meta-cognitive abilities that are required to process information in an efficient manner and also to make better decisions. Hence, financial literacy is found to be directly associated with economic well-being through improving skills, education, abilities and decisions of individuals and groups (Meter et al., 2025). However, Islamic

Financial Literacy is actually the financial literacy gained through using Islamic products and services. Similarly, some of the researchers also define Islamic Financial Literacy is gained through using Islamic products and services according to the preaching of Islam (Mahdzan et al., 2025). The purpose of Islamic Financial Literacy development program is to foster the level of knowledge, understanding and use of Islamic Financial Products. The higher the level of Islamic Financial Literacy, the higher will be the inclination of the community towards the Islamic Financial Products and their usage (Yeni et al., 2023).

Islamic Financial Literacy and Female Attitude towards Islamic Mobile Banking

Financial Literacy among females is responsible for a better understanding of Islamic Banking Principles that ultimately resulted in an increase in the use of mobile banking (Adawiah et al., 2023 & Fahmi et al., 2024).

One of the recent studies also claims that Islamic Financial Literacy is the major predictor of the use of Islamic Banking products. According to the statistical inference, 86.8% of the recorded variation in the decisions to opt for Islamic Banking products is based on Islamic Financial Literacy (Adawiah et al., 2023)

H_{6A}: There is a definite association between Islamic Financial Literacy and female attitudes towards Islamic Mobile Banking

Female Attitude towards Islamic Mobile Banking & Intention to Use Islamic Mobile Banking

Customer's attitude has a direct association with the customer's intention to adopt mobile banking (Amin et al., 2006). Moreover, the use of TAM by studies, e.g. by Haider et al (2018); Shanmugam et al (2014), Shaikh and Karjaluoto (2015), and Venkatesh and Morris (2000), etc., also emphasized the mediating role of customer attitude in shaping customer intention towards the use of mobile banking. A recent study, i.e., Prastiawan et al (2021), also highlighted the mediating nature of customer attitude in order to relate PU, PEOU & Social Influence with the Intention to use Mobile Banking. Similarly, the case of women where the TAM model can be used to understand the difference in nature in comparison to their counterparts (Goh & Sun, 2014 & Haider et al., 2018).

H_{7A}: There is a definite association between female attitudes towards Islamic Mobile Banking & Intention to use Islamic Mobile Banking

Perceived Usefulness, Female Attitude towards Islamic Mobile Banking & Intention to Use Islamic Mobile Banking

There are some studies, i.e., Agarwal and Karahanna (2000), that highlighted that perceived usefulness has a direct as well as indirect association with the intention to use mobile banking. Similar points are also reflected by the study of Prastiawan et al (2021), who claimed that attitude plays a mediating role between perceived usefulness and intention to use mobile banking.

H_{8A}: There is a definite mediation of female attitude towards Islamic Mobile Banking between Perceived Usefulness & Intention to use Islamic Mobile Banking

Perceived Ease of use, Female Attitude towards Islamic Mobile Banking & Intention to use Islamic Mobile Banking

Perceived Ease of use has a direct association with the customer's attitude towards the use of mobile banking. Hence, it is optimal to highlight that the more positive the customer perception related to Perceived Ease of use, the more positive would be the customer's intention towards the use of mobile banking (Hasibuan & Cahyani, 2025 & Kutval, 2025). Similarly, females are found to be more inclined towards the services that are more convenient to use (Abdurrahman et al., 2025). This inclination towards mobile banking would flourish more when traditional TAM factors are related to spirituality etc (Sukmawati et al., 2021). Therefore, it is important to quote studies e.g., Hasibuan and Cahyani (2025) and Kutval (2025) that the intention to use Islamic mobile banking has been significantly affected by the perceived ease of use.

H₉A: There is a definite mediation of female attitude towards Islamic Mobile Banking between Perceived Ease of use & Intention to use Islamic Mobile Banking

Social Norms, Female Attitude towards Islamic Mobile Banking & Intention to Use Islamic Mobile Banking

According to research, female intention to use mobile banking has been significantly affected by social norms and attitudes towards the use of mobile banking. These points are valid across different cultures and countries. Moreover, studies also mentioned that the impact of social norms on the female intention to use mobile banking is found to be significantly higher than their counterparts (Haider et al., 2018 & Goh & Sun, 2014). Similar are the points mentioned by Abdurrahman et al (2025) and Nur (2022) who affirms the role of social norms on female intention to use mobile banking with reference of females from Indonesia. .

H₁₀A: There is a definite mediation of female attitude towards Islamic Mobile Banking between Social Norms & Intention to use Islamic Mobile Banking

Risk Perception, Female Attitude towards Islamic Mobile Banking & Intention to use Islamic Mobile Banking

Albaity and Rahman (2019) indicated that the intention to use Islamic Mobile Banking among females has been significantly affected by social norms. However, there are some of the studies, e.g., Schnall et al (2019) and Widyaputri et al (2023) indicated that risk perception is not the top-tier factor that may influence female intention to use Islamic Mobile Banking. Contrary to the previous point, the study of Haider et al (2018) highlighted that female customer prioritize risk perception in comparison to other factors for the use of mobile banking.

H₁₁A: There is a definite mediation of female attitude towards Islamic Mobile Banking between risk perception & Intention to use Islamic Mobile Banking

Islamic Values, Female Attitude towards Islamic Mobile Banking & Intention to Use Islamic Mobile Banking

Islamic values, along with the attitude towards the use of Islamic Mobile Banking, are found to be the significant predictors of female intention to use Islamic Mobile Banking (Guh & Sun, 2014). One of the recent studies, e.g., Koc et al (2025), also highlighted the importance of religiosity in shaping female attitudes towards the intention to use Islamic Mobile Banking. In fact, one of the previous studies, e.g., Nur (2022), claims that religiosity is the most dominant factor that may affect female intention towards the use of mobile banking. Therefore, studies have also recommended that Islamic banks align the practices and policies of mobile banking with Islamic values. According to research, this collaboration will be immensely beneficial for an increase in customers' willingness to adopt Islamic mobile banking (Sudarsono et al., 2022)

H_{12A}: There is a definite mediation of female attitude towards Islamic Mobile Banking between Islamic Values & Intention to use Islamic Mobile Banking

Islamic Financial Literacy, Female Attitude towards Islamic Mobile Banking & Intention to use Islamic Mobile Banking

Islamic Financial Literacy is one of the most influential factors that may produce a positive impact on the female attitude towards the use of Islamic Mobile Banking (Albaity & Rahman, 2019). Similar points are reflected by Tunku Abdul Rahman et al (2022) that an increase in the level of Islamic financial literacy will increase user knowledge and understanding of Islamic Banking. These points are found to be more consistent with female customers, as females are found to be on the lower side of financial literacy in comparison to their counterparts. Hence, an increase in the level of financial literacy will ultimately result in the increase of knowledge of financial products and services (Chetioui et al., 2025).

H_{13A}: There is a definite mediation of female attitude towards Islamic Mobile Banking between Islamic Financial Literacy of use & Intention to use Islamic Mobile Banking.

RESEARCH METHODOLOGY

Research Methodology is the part of the study that does not only explain about the formulation of the study but also the logic behind the use of method to conduct research (Kothari, 2004). Hence, research methodology is also used to convey the findings of the research in an effective and efficient manner to the academic community (Habib et al., 2014). Hence, it must be divided into three sections, i.e., research design, sampling design and research instrument (Sekaran & Bougie, 2016)

Research Design

The purpose of this research is correlational (Sekaran & Bougie, 2016) as this study uses research frameworks from different studies, e.g., Haider et al (2018), Shaikh and Karjaluoto (2015) and Yussaivi et al (2020), etc. Considering these studies, the new research model is much more rigorous, relevant and suited for mobile banking services offered by Islamic Banks in Pakistan.

The data collection of this study has been made through a closed-ended questionnaire that has been sent to respondents via electronic medium. Hence, the study setting for this study is non-contrived, which has moderate researcher's interference, that are used to collect data through a field experiment (Sekaran & Bougie, 2016). The philosophy of research is epistemology, which is a study of knowledge as indicated by (Audi, 2010; Saunders et al., 2015 & Shamshiri, 2016) approach of research is deductive. The philosophical stance used in this study to relate philosophy with the research approach is post-positivism (Saunders et al., 2015), which can also be associated with quantitative studies on mobile banking, with a viewpoint that cultural context affects the model formulation and that one size does not good for conducting studies under different time frames and in different cultures (Mefoute Badiang & Nkwei, 2024). The research approach used to find out results is deductive; methodological choice is mono-method quantitative, research strategy is survey, as indicated by Saunders et al (2007) and Saunders et al (2015). These three elements of research design were also used by Haider et al (2018), Shaikh and Karjaluto (2015), and Yussaivi et al (2020). Hence, the plot of research design used in this study is authentic and also backed by scientific methods that can also be utilized by other researchers.

Sampling Design

Most of the studies related to the use of mobile banking and Islamic mobile banking use a non-probability sampling technique to compile research. In fact, research studies related to Islamic Mobile banking, e.g. Islam et al (2022), Maksum and Haryono (2024), and Yussaivi et al (2020) are also based upon convenience sampling. However, according to the statement of problem and statement of purpose of this study, the research must be conducted on females (Fall et al., 2024) who are diversified (Mustika & Puspita, 2020) with respect to each other.

Hence, this study uses multi-stage sampling that is a combination of quota sampling to ensure the respondent is a female and convenience sampling to collect data with ease from females of diversified age groups, communities and living areas of Karachi. Similar points were also pointed out by Khan and Khan (2017) and Zumitzavan (2026). Hence, the data has been collected from the diversified female population that can be assessed through Table 1. Previously, it was planned that the sample size of the study is 384, which is perceived as the universal sample size (Rehman, 2023). However, in recent times, different studies in different areas and different work settings may have varying levels of precisions as marketing studies may have a precision of $\pm$ five % (Amin, 2024). Hence, this study is conducted with a sample of 425, that is achieved through circulating 600 questionnaires. However, in the process of data cleaning and data clearing, researchers are required to omit 185 questionnaires. Therefore, the response rate for this study is $70.83 \equiv 71\%$.

Table 1: Percentage of the sample with respect to the age group

Sr. No.	Age Group	Total	Percentage
01	15-19	75	17.64
02	20-24	145	34.11
03	25-29	205	48.23
Total	Total	425	100

Research Instrument

The research instrument in most of the studies related to Islamic Mobile Banking, e.g., Haider et al. (2018), Islam et al (2022), Maksum and Haryono (2024) and Yussaivi et al (2020), etc., was a closed-ended questionnaire. Hence, this study is also based upon a closed-ended questionnaire developed through a five-point Likert scale as used by Maksum and Haryono (2024), Yussaivi et al (2020), etc. Elements for all the indicators are formulated through prior studies in order to make the findings of this study reliable. For instance, the questionnaire of this study is developed through using parameters highlighted by Al-Habashneh et al (2025); Banna et al (2022), Hassan et al (2023) and Zaman et al (2025).

STATISTICAL TESTING & ANALYSIS

Gulzar et al (2013) highlighted the significance of structural equation modelling for assessing causal and temporal effects. This relation may become more effective through the use of SMART-PLS. According to the studies, SMART-PLS is one of the modern and latest additions to the list of software that are used for sophisticated statistical analysis. SMART-PLS work through two different models, i.e., the structural model and the measurement model. Initially, the outer model (structural model) has been assessed through the association between latent variables and their observed elements. Afterwards, an assessment would be done to check the relationship between latent variables (Wong, 2013). Hence, SMART-PLS is one of the most efficient tools that provide thorough assessments (Igwwiji & Lasisi, 2022) and also indicates valid linkage in the research model (Vijaybanu & Arunkumar, 2018).

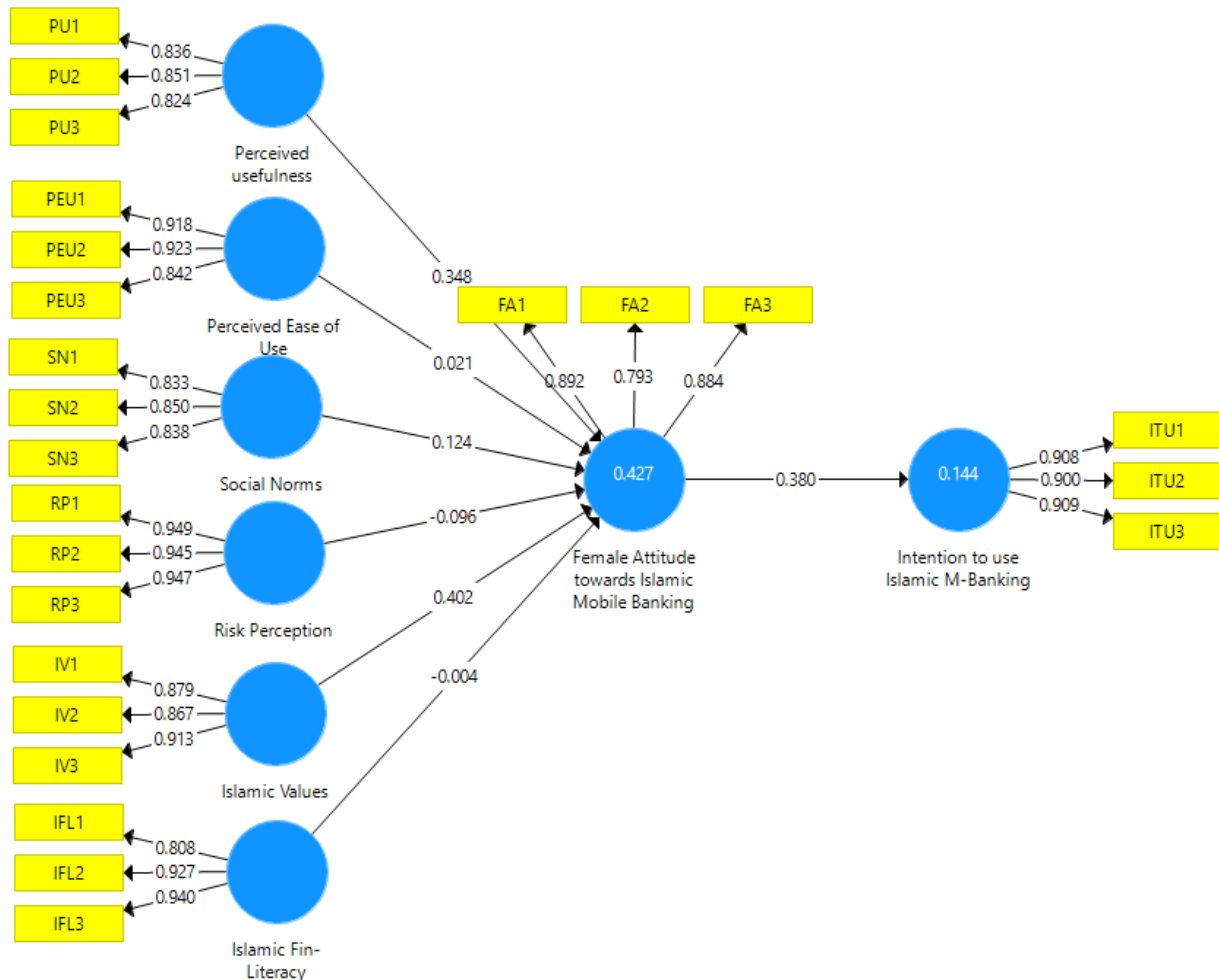
Table 2: Composite Reliability and Convergent Validity

Variable	Outer Loading	Cronabach's Alpha	Goldstein rho	Composite Reliability	AVE
Perceived Usefulness	0.836 0.851 0.824	0.787	0.790	0.876	0.701
Perceived Ease of Use	0.918 0.923 0.842	0.877	0.904	0.923	0.801
Social Norms	0.833 0.850 0.838	0.804	0.852	0.878	0.706
Risk Perception	0.949 0.945 0.947	0.943	0.945	0.963	0.897
Islamic Values	0.879 0.867 0.913	0.865	0.877	0.917	0.786
Islamic Financial Literacy	0.808 0.927 0.940	0.875	0.916	0.922	0.799
	0.892	0.820	0.833	0.893	0.735

Female Attitude towards Islamic Mobile Banking		0.793				
		0.884				
Intention to use Islamic Mobile Banking		0.908	0.891	0.892	0.932	0.821
		0.900				
		0.909				

Table 2 is based upon the parameters indicated by Ab Hamid et al (2017), and these parameters are the base of reliability, internal consistency and convergent validity. These parameters are further divided into outer loading, measures of construct reliability & measures for convergent validity. Outer loadings are used to validate that they are part of the research process through values that range from 0 to 1 (Afthanorhan, 2013). However, values between 0.60 and 0.70 may be deleted to increase the convergent validity. Hence, it is optimal to indicate that the confidence in outer loading will be increase with its progression towards 01.

Figure 1: Outer Loading



On the other hand, Table 1 also contains measures of internal consistency, i.e., Cronbach's alpha and Goldstein rho, that are also required to be greater than or equal to 0.70 (Ab Hmid et al., 2017). Table 2 also contains AVE, which, in association with outer loading and composite reliability, may result in the formulation of convergent validity (Adeleke et al., 2015). However, AVE with the values of 0.50 or above may be individually found significant to reflect convergent validity (Ab Hmid et al., 2017). Hence, in light of these values, it is optimal to highlight that Table 2 is sufficient to fulfill internal consistency, composite reliability and convergent validity.

Table 3: Discriminant Validity

	Female Attitude towards Islamic Mobile Banking	Intention to use Islamic M-Banking	Islamic Fin-Literacy	Islamic Values	Perceived Ease of Use	Perceived usefulness	Risk Perception	Social Norms
Female Attitude towards Islamic Mobile Banking								
Intention to use Islamic M-Banking	0.439							
Islamic Fin-Literacy	0.431	0.506						
Islamic Values	0.666	0.430	0.694					
Perceived Ease of Use	0.357	0.547	0.493	0.340				
Perceived usefulness	0.644	0.514	0.421	0.535	0.480			
Risk Perception	0.465	0.523	0.640	0.689	0.396	0.638		
Social Norms	0.481	0.474	0.597	0.572	0.728	0.416	0.452	

Table 3 indicates one of the prime contributors to the model fitness, i.e., Discriminant Validity (Hair et al., 2019). According to Iqbal et al (2019), the Heterotrait-Monotrait ratio is the best and preferred tool to assess the discriminant validity. The purpose of the Heterotrait-Monotrait ratio is to assess the mutual distinctiveness and exclusiveness of the variables used in the study (Malik et al., 2021). However, there is a range that must be followed for the assurance of discriminant validity, as indicated by Hair et al (2019), that for observing the discriminant validity through the Heterotrait-Monotrait ratio, the values obtained at the junction of variables must not exceed 0.85, and if any value exceeds the mentioned limit, then the discriminant validity cannot be assured. Hence, by using Table 3, it is optimal to highlight the assurance of discriminant validity. Table 4 is used to highlight quality criteria in the research, which is formally known as predictive accuracy. In the assessment made through SMART-PLS, the purpose of using this tool is to signify the fitness of structural and measurement models (Purwanto et al., 2020). According to the literature, predictive accuracy is based on the percentage that is triggered in the dependent variable through 1% change in the independent variable. However, if the 1% change in the independent variable does not bring a significant change, i.e., at least 25% in the dependent variable, then it does not assure predictive accuracy. However, it is better that 1% change must bring more than 25% that is the lowest acceptable change, and may contribute (50%), i.e., a moderate change of 75% or above that is a substantial change in the dependent variable (Wong, 2013).

Table 4: Predictive Accuracy (Quality Criteria)

	R Square	R Square Adjusted
Female Attitude towards Islamic Mobile Banking	0.607	0.601
Intention to use Islamic M-Banking	0.534	0.528

Table 5: Path Coefficient

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (O/STDEV)	P Values
Female Attitude towards Islamic Mobile Banking -> Intention to use Islamic M-Banking	0.380	0.381	0.041	9.248	0.000
Islamic Fin-Literacy -> Female Attitude towards Islamic Mobile Banking	-0.004	-0.002	0.050	0.083	0.934
Islamic Values -> Female Attitude towards Islamic Mobile Banking	0.402	0.402	0.051	7.909	0.000
Perceived Ease of Use -> Female Attitude towards Islamic Mobile Banking	0.021	0.021	0.044	0.472	0.637
Perceived usefulness -> Female Attitude towards Islamic Mobile Banking	0.348	0.350	0.044	7.887	0.000
Risk Perception -> Female Attitude towards Islamic Mobile Banking	-0.096	-0.098	0.056	1.721	0.086
Social Norms -> Female Attitude towards Islamic Mobile Banking	0.124	0.123	0.051	2.417	0.016

Table 5 is the part of inferential statistics that is placed to highlight the effect of variables on each other. The tables 3, 4 and 5 all belong to inferential statistics and, as indicated by Hair et al (2017), these tables are required to make researchers understand the effect of latent variables. Hence, through Table 4 it is optimal to reflect that the model is appropriate enough to assure quality criteria (Path Coefficient). Similar points are also indicated by Silaparasetti et al (2017) and in consistency with Hair et al (2017) limits that may cause the effect are also highlighted, i.e., at least 1.97 should be the t-statistical value, and a maximum 0.05 is the acceptable p-value. Hence, considering the requirements of the valid relationships, researchers have failed to reject H₂O, H₄O & H₆O, which means researchers are rejecting H₁O, H₃O & H₅O. That means PU, Social Norms and Islamic Values are the variables that have a significant association with female attitude towards Islamic Mobile Banking.

Table 6 is also part of inferential statistics that is purposefully plotted to show mediation analysis through specific indirect effect as indicated by Hair et al (2017). However, the evaluation and assessments of mediation analysis are also based upon the criteria mentioned by Hair et al (2017) and Silaparasetti et al (2017), which is also followed for path-coefficient, i.e., Table 4. Hence, in

light of the table 4 it is optimal to highlight that researchers are failed to reject H_9O , $H_{11}O$ & $H_{13}O$, which means Female Attitude towards Islamic Mobile Banking is not a fruitful mediator for the relationship of PEOU, Risk Perception and Islamic Financial Literacy with Intention to use Islamic Mobile Banking.

Figure 2: Path Coefficient

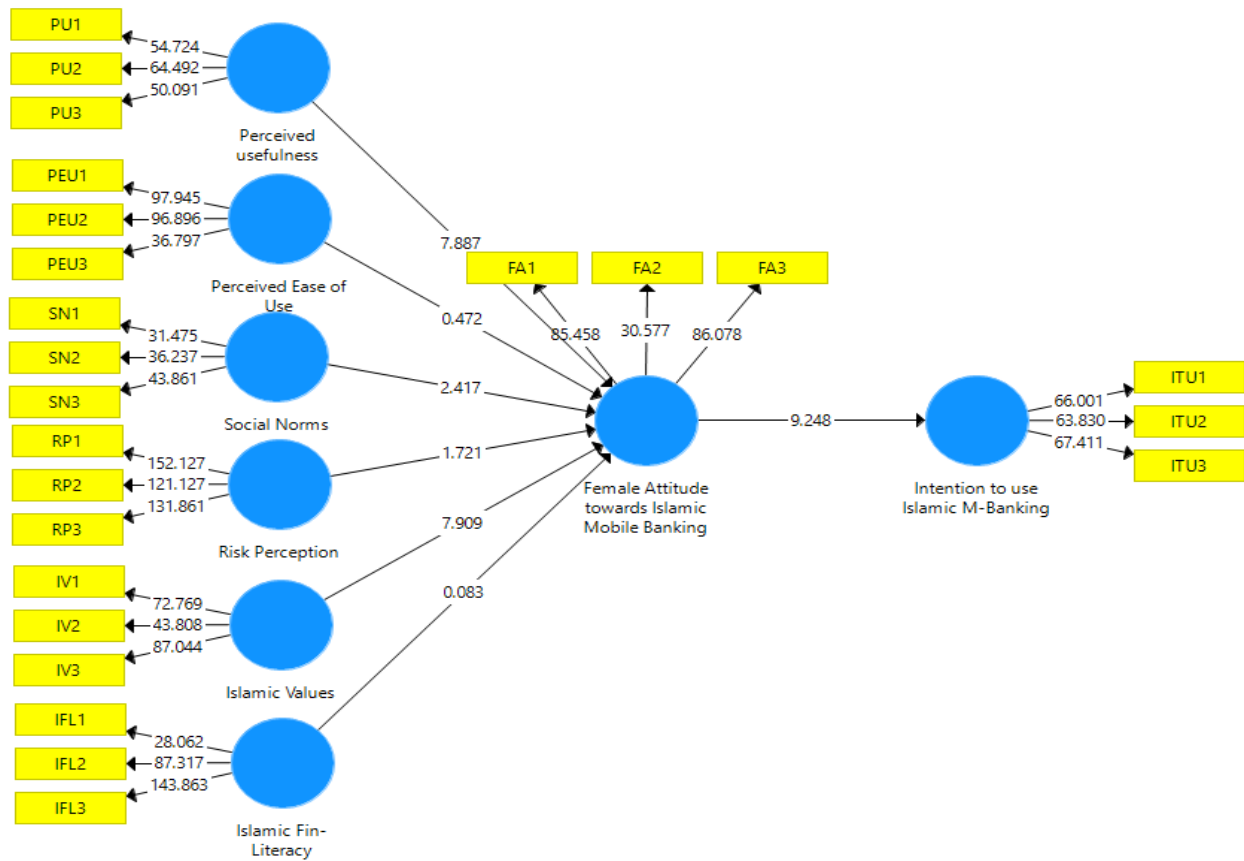


Table 6: Specific Indirect Effect

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (O/STDEV)	P Values
Islamic Fin-Literacy -> Female Attitude -> Intention to use Islamic M-Banking	-0.002	0.000	0.019	0.081	0.935
Islamic Values -> Female Attitude -> Intention to use Islamic M-Banking	0.153	0.153	0.026	5.966	0.000
Perceived Ease of Use -> Female Attitude -> Intention to use Islamic M-Banking	0.008	0.008	0.017	0.467	0.641

Perceived usefulness -> Female Attitude-> Intention to use Islamic M-Banking	0.132	0.133	0.021	6.217	0.000
Risk Perception -> Female Attitude towards Islamic Mobile Banking -> Intention to use Islamic M-Banking	-0.036	-0.037	0.021	1.710	0.088
Social Norms -> Female Attitude-> Intention to use Islamic M-Banking	0.047	0.047	0.020	2.365	0.018

CONCLUSION, DISCUSSION & POLICY IMPLICATIONS

Discussion

Initially, it is very important to highlight that the use of an extended version of TAM, as indicated by Shaikh & Karjaluoto (2015), is found to be an efficient tool for studying female inclination towards Islamic Mobile Banking in Pakistan. Similarly, the inclusion of Female Attitude towards Islamic Mobile Banking is also significantly important as indicated by Haider et al (2018), Shanmugam et al (2014), Shaikh and Karjaluoto (2015) and Venkatesh and Morris (2000), etc.

On the other side, the findings of the study indicate the perception of Generation Z as highlighted as the gap by Kurniawati et al. (2025). However, the results are mixed for the direct association of different independent variables and also for their indirect association with female intention to use Islamic Mobile Banking. The first variable used in this study is Perceived Usefulness that is required to increase user's performances has a positive association with customers' inclination to use technological products (Azeem et al., 2023 & Goh & Sun, 2014). Findings of this study are also indicating that perceived usefulness has a definite association with female attitude towards Islamic Mobile Banking. Hence, it is optimal to indicate there is a substantial similarity between the points indicated by Similar points are also valid for the female attitude as indicated by Abdurreman et al (2025) and Azeem et al. (2023). However, the findings of this study are not positive for the second most important variable associated with the TAM i.e., PEOU that is based upon the perception that the experience of technology will be effort less (Haider et al., 2018).

Hence, the findings of this study are not aligned with Nursiah (2018); Priya et al (2018) and Raza et al (2019), who believed that there is a definite association between PEOU and intention to adopt mobile banking. Especially the findings of this study are inconsistent with Witjaksono and Tanjung (2025), who believe that female attitude has always been affected positively by PEOU. After the two major variables associated with TAM, it is required to discuss the association of social norms with the female attitude towards the Islamic Mobile Banking. Social norms are one of the prime variables that are used to describe the influence of other person or group. This variable was also found to be an efficient predictor of female attitude towards the Islamic Mobile Banking (Haider et al., 2018). Similar as the findings of this study, that why findings of this study are consistent with Haider et al (2018) and Goh and Sun (2014), who believe social norms has the significant impact on the use of technology by females. The next variable that is required to be discussed in this study is risk apperception, which is highlighted by Rofianti et al (2023) and Yussaivi et al. (2020).

This variable highlights the customer's reaction to online security threats & increase in risk perception is negatively associated with the intention to use mobile banking (Yussaivi et al., 2020). However, findings of this study indicated that there is no relationship between risk perceptions and

female attitude towards Islamic Mobile Banking. Hence, it is optimal to highlight that there is a significant difference in the result of this study and previous studies, e.g. Ananta and Fitri (2025) and Widyaputri and Gunanto (2023), who claimed a negative association between risk perception and customers' attitude towards Islamic Mobile Banking. Now it is time to discuss the linkage of Islamic Values (Kurniawati et al., 2025 & Nurhaliza et al., 2024; Sidi & Kassim) and Islamic Financial Literacy (Adawiah et al., 2023 & Fahmi et al., 2024).

Religiosity is one of the prime predictors of customers' intention to use any product or service (Yussaivi et al., 2020). Similarly, the religious inclination of Muslim customers is very important in the case of sharia compliant mobile banking (Ananta & Fitri, 2025). Similar was the point of view of Abdurrahman et al (2025) and Nurhaliza et al (2024) that religiosity is one of the very important factors in shaping female attitudes towards Islamic Mobile Banking. Findings of this study also affirm the association between Islamic values and the attitude of female customers towards Islamic Mobile Banking. Hence, it is optimal to indicate that there is a high consistency between the findings of this study and those of Abdurrahman et al (2025) and Nurhaliza et al (2024). Lastly, it is required to discuss about the association of Islamic Financial Literacy and female attitude towards Islamic mobile banking that does not find to be a worthy association according to the findings of this study. Hence, it is legitimate to highlight the differences in the findings of this study with respect to Adawiah et al. (2023 & Fahmi et al. (2024).

Now it is time to discuss the mediating association between six predicting variables and intention to use mobile banking. However, before discussing the mediating association, it is optimal to highlight that the attitude of customers is one of the major parts of the TAM model, as indicated by Shanmugam et al (2014), Shaikh and Karjaluoto (2015) and Venkatesh and Morris (2000), etc. The variable is also used by a mediator by one of the study on preference of mobile banking, i.e., Prastiawan et al (2021). However, the results are not positive for every association as the mediation does not found to be true for PEOU, Risk Perception and Islamic Financial Literacy. Hence, the outcomes of this study are inconsistent with the points mentioned by Hasibuan and Cahyani (2025), Kutval (2025) and Sukmawati et al. (2021) for the mediating role of female attitude between PEOU and Intention to use Islamic Mobile Banking. Similarly, the findings of the study are also divergent from Albaity and Rahman (2019); Haider et al (2018); Schnall et al (2019) and Widyaputri et al (2023), who highlighted the mediation role of female attitude between risk perception and intention to use. Lastly, the findings of this study do not have any consistency with Albaity and Rahman (2019); Chetoui et al (2025).and Tunku Abdul Rahman et al (2022) for the mediating role of female attitude between Islamic Financial Literacy and intention to use.

Conclusion

This study is focused on applying TAM on female attitude towards Islamic Mobile Banking. However, in order to differentiate it from the other studies the main focus of this study is towards the understanding the preference of female youth towards Islamic Mobile Banking. Hence, it is optimal to highlight that the overall composition of this study is very unique that make study directed towards the significantly ignored areas. Similar points are mentioned in the study that studies that may explore about the female preference with reference to the developing and Asian markets may be a source of attraction for future researchers. Therefore, to make this study rigorous, complete and thorough the data has been collected from females of diversified age groups,

ethnicity and living areas. The sample size for the study is 425 that is significantly large to apply SEM via SMART-PLS. Findings of the study do affirms the use of TAM and inclusion of other elements like Islamic Values and Islamic Financial Literacy.

Policy Implications:

Considering the outcomes of this study, it is optimal to highlight that marketers must emphasize on perceived usefulness, social norms and Islamic values for better positioning and also to affect female attitude in a positive manner. Use of campaigns that may endorse the services from the respected and well known may leverage acceptance and credibility of the services (Kostygina et al., 2020). On the other side, companies may also use Islamic Values in their advertisements to boost rate of adoption (Suhartanto et al., 2020) of Islamic Mobile Banking. However, marketers must keep in consideration that the service must comply with Shariah principles in order to reinforce customers' trust and make customers believe in the company's offerings (Jatmiko et al., 2024)

Area for future research

Through understanding the female preference and factors causing the preference of females towards the Islamic Mobile Banking it is optimal to highlight some parameters that may be considered for conducting future research:

Future studies may also be conducted by parallel mediation of trust and customer's attitude, as some of the previous studies used customer's attitude as the mediating variable. Hence, through these form of research models researcher may understand the significance of each mediator and may also provide better polices for the marketing of Islamic Mobile Banking.

Moreover, the studies may also be conducted on the differences in opinion of females from different cities and geographical areas that may provide a holistic picture.

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