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ACCEPTANCE ANALYSIS OF AIRA MOBILE BANKING APPLICATION USING THE TECHNOLOGY ACCEPTANCE MODEL (TAM)

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Abstract

The primary objective of this research is to evaluate how users adopt the AIRA Mobile banking platform frameworked by the Technology Acceptance Model (TAM). Methodologically, an explanatory quantitative design integrated with a verificative approach was adopted. The population in this study comprises 7,134 users of AIRA Mobile banking at Nanobank Syariah Balikpapan Branch, based on data as of December 31, 2025. Purposive sampling was chosen as the sampling method. Data collection utilized a Google Form distributed via links through WhatsApp. To process the collected data, structural equation modeling via the Partial Least Squares (PLS) technique was executed through SmartPLS 3 software. The empirical findings reveal that Innovativeness significantly and positively drives both Perceived Usefulness and Perceived Ease of Use in the use of Aira Mobile. Furthermore, Perceived Ease of Use exerts a meaningful positive impact on Perceived Usefulness as well as Attitude Toward Using. The data also confirms that Perceived Usefulness substantially enhances Attitude Toward Using. Ultimately, both Perceived Usefulness and Attitude Toward Using are proven to have a significant positive bearing on consumers' Behavioral Intention to continue utilizing the application in the use of Aira Mobile.

Keywords: Technology Acceptance Model, Innovativeness, Perceived Usefulness, Perceived Ease of Use, Attitude Toward Using, Behavioural Intention

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INTRODUCTION

Advances in technological developments have significantly influenced various dimensions of human activity, including the banking industry, which is transforming its operational functions into digital-based services to improve competitiveness and reach potential market shares. Digital features, including online banking, SMS-based transactions, mobile banking, ATMs, along with EDCs, aim to facilitate customer transactions, thereby increasing fee-based income, expanding bank business, and reducing transaction costs (Efendi, 2023). Concurrently, financial institutions serve as a crucial pillar as drivers of a country's economic growth, where Indonesian National Development aims to create welfare, one of which is through the realization of the grassroots economic movement in the form of saving (Mukharom et al., 2024).

PT Nanobank Syariah (Nanobank Syariah) is present as a pioneer of Sharia Commercial Banks (BUS) in Indonesia, formed through a spin-off process from the Sharia Business Unit of PT Bank Sinarmas Tbk (BSIM) in January 2024 (IDNTimes, 2024; Ifani et al., 2024). With a primary focus on empowering the retail sector, particularly the MSME and consumer segments, the bank is also strengthened by its commercial line to create a resilient economic ecosystem (IDNTimes, 2024). The name "Nano" reflects the philosophy of the bank's strategy in taking small but precise steps to generate a significant macro impact on society, in line with the slogan "#AlirkanKebaikanmu bersama Nanobank Syariah" (IDNTimes, 2024).

As a progressive financial institution, Nanobank Syariah has transformed into a digital bank that optimizes Artificial Intelligence (AI) technology through the use of Virtual Assistants to replace conventional tellers at its branch offices, aiming to provide modern and efficient services. In addition, the bank continues to strengthen its digital ecosystem through the development of adaptive mobile banking services to meet customer needs in today's technological era. Mobile banking itself is defined as a banking transaction using menus available on SIM cards, USSD, or applications downloaded by customers (Widyayanti & Hamid, 2022).

The development of this digital ecosystem has become crucial, given that survey results released by Populix in 2022 indicate that mobile banking and e-wallets have become the two financial applications most frequently used by all age groups (GoodStats, 2022). Based on the survey data, the main reason respondents chose to use mobile banking applications was that they were considered practical, reaching 87 percent, and time-efficient, at 80 percent (GoodStats, 2022). This makes mobile banking services a top priority for customers in enjoying banking services today (GoodStats, 2022).

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The great potential of this digital service is also demonstrated by statistics released by Bank Indonesia, where m-banking transaction traffic during a nine-month window in 2024 accumulated to 14,09 billion operations, a massive 68,5% surge relative to the same period of the prior year, during which only 8,36 billion were registered (Kontan, 2024b). The transaction value during this period also soared by 71.8% year-on-year to Rp 16.725 trillion (Kontan, 2024b). This massive growth phenomenon has prompted most banking companies to compete in launching their respective mobile banking applications as a form of digital customer service (Kontan, 2024b).

However, competition within the Indonesian digital banking industry is still dominated by large banks with vast customer bases and well-established digital ecosystems, such as BCA Mobile leading with 60 percent of users, followed by BRImo at 26 percent, and D-Mobile at 2 percent in 2022 (GoodStats, 2022). According to Google Play data (2026), the adoption rates of major banks like BCA Mobile, BRImo, and Livin' by Mandiri have each reached approximately 50 million users, while BSI Mobile and Octo by CIMB Niaga have reached 10 million users. Conversely, Nanobank Syariah's AIRA Mobile application has only reached around 50 thousand users, indicating that the level of public acceptance and adoption of this application is not yet optimal, despite possessing a high satisfaction rating of 4,8 (Google Play, 2026; IDNTimes, 2024).

For Nanobank Syariah, which has recently conducted a spin-off and launched the AIRA Mobile application, it is critical to determine the extent of customer perspectives toward this m-banking service and whether it yields benefits for customers as a service evaluation tool (Ifani et al., 2024). The Technology Acceptance Model (TAM) posits that a person's decision regarding the prolonged utilization of a platform is heavily determined by twin core dimensions: perceived usefulness (the level to which a system enhances work productivity) and perceived ease of use (the user-friendliness and straightforwardness of interacting with the application) (Venkatesh & Davis, 2000). If these dual conditions fail to materialize, it potentially triggers a reduction in users' behavioral intention to utilize the service, which ultimately dampens the real-world adoption rates of the software (Aparicio et al., 2021; Sharma et al., 2024; An et al., 2023).

The dual constructs of user-friendliness and utility serve as the foundational cornerstones of the TAM framework, which majorly shape how a person feels about adopting a novel digital solution or system, known as attitude toward using (Davis, 1989). This psychological stance plays a critical role as a predictor of an individual's likelihood to embrace and sustain their engagement with the application over an extended period (Tejela & Porath, 2022). The TAM research model was subsequently further developed to integrate exogenous constructs like innovativeness, which empirically

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demonstrates a direct impact on how users perceive both the utility and straightforwardness of an application (Chawla & Joshi, 2019; An et al., 2023; Pipitwanichakarn & Wongtada, 2019).

Nevertheless, discrepancies persist across prior empirical findings (empirical gaps) regarding this model. Research conducted by Almaiah et al. (2023), Himel et al. (2021), and Zin et al. (2023) demonstrated that utility and user-friendliness exert a substantial positive impact on a user's attitude, while this mindset subsequently drives a positive intention to adopt the technology. However, these outcomes diverge from Wu et al. (2026), who argued that neither the system's ease of use nor consumer attitudes yielded any meaningful influence. Furthermore, studies by An et al. (2023) and Ngubelanga & Duffett (2021) found that innovativeness has a significant positive effect on user perceptions, differing from the study by Hikmah et al. (2023), which found an insignificant result.

This paper seeks to address these literature discrepancies by evaluating the degree of m-banking adoption through the lens of the TAM framework as the primary analytical framework, specifically focused on the AIRA Mobile application (An et al., 2023; Hikmah et al., 2023). This in-depth evaluation holds strategic value for Nanobank Syariah to ensure that their application is fully accepted and becomes a part of customers' routine financial activities amidst fierce competition. What sets this study apart is its focus on resolving a specific situational gap, where the TAM model is applied within the sharia banking context, which remains limited in previous literature. Hence, this research is compiled under the title"Acceptance Analysis of AIRA Mobile Banking Application Using the Technology Acceptance Model (TAM) Method."

LITERATURE REVIEW

Grand Theory: Human Behavior Theory

The Theory of Reasoned Action (TRA), originally introduced by Fishbein and Ajzen, functions as a cornerstone framework for behavioral studies. It posits that a person's real-world actions are heavily dictated by their behavioral intention, an element rooted in both personal attitudes and subjective norms (Kuswati et al., 2024; Abedi et al., 2020). However, since many behaviors in practice are not fully under an individual's complete control, Ajzen introduced the Theory of Planned Behavior (TPB) by incorporating an additional construct known as perceived behavioral control (Raza et al., 2020). This specific dimension is designed to measure how an individual evaluates the level of simplicity, difficulty, resource availability, capabilities, and barriers faced (Kamel & Sahid, 2021). Consequently, TPB provides crucial insights for analyzing how users adopt new systems, particularly within the realm of digital

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financial solutions that involve risk and uncertainty, as it offers a comprehensive framework of how intention is formed while considering individuals' limitations in ability and resources (Ruangkanjanases et al., 2024).

As a more specialized framework derived from TPB, the Technology Acceptance Model (TAM) was modeled by Davis (1989) with the explicit purpose of explaining how consumers accept and interact with electronic systems (Zin et al., 2023). Two primary pillars form the foundation of the TAM framework: Perceived Usefulness (PU), which captures the extent of a user's belief regarding the system's capability to improve their job performance, alongside Perceived Ease of Use (PEOU), which captures the expectation that operating the system will require minimal physical or mental exertion (Dong et al., 2022). In the structural model of TAM, these two primary factors interact; PEOU directly affects PU, and both variables collectively drive the user's overall attitude toward adopting the system. This psychological mindset subsequently molds their behavioral intention, which serves as the ultimate determinant for the actual utilization rate (Liao et al., 2022).

As information technology grows in complexity and assumes a more pivotal function within corporate landscapes, researchers frequently augment the core TAM structure with exogenous factors to boost its forecasting accuracy. A notable external construct is innovativeness, which refers to a consumer's propensity to promptly and effortlessly embrace novel features when engaging with mobile platforms. In its development, innovativeness is positioned as an antecedent variable (precursor factor) affecting the primary perceptions in TAM, and its statistical significance is strongly supported by numerous empirical works evaluating web-based technology integration (Sun & Chi, 2018; An et al., 2023).

Perceived Ease of Use (PEOU)

Within the framework of the Technology Acceptance Model (TAM), Perceived Ease of Use (PEOU) serves as a foundational element, capturing how strongly an individual anticipates that interacting with a specific system will require minimal mental or physical exertion or difficulty (Tennakoon et al., 2023). Rooted in cognitive psychology theory, this concept emphasizes that individuals tend to be more receptive to technology if its use does not add a significant mental or physical burden (Malureanu et al., 2021). In practice, ease of use includes not only technical aspects like an intuitive interface and simple navigation but also the perception of how quickly users can learn and how smoothly the technology integrates into daily workflows (Akther & Nur, 2022). When a digital tool features a high degree of simplicity in its comprehension and operation, it significantly amplifies the likelihood of voluntary adoption in organizational or business contexts, where PEOU has proven crucial not only at

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the initial stage but also for long-term usage (Sallam et al., 2024; An et al., 2023). Operationally, Kejela & Porath (2022) explain that PEOU is measured through three main indicators: operational ease in learning and understanding features without difficulty, low cognitive load that minimizes mental and physical effort during transactions, and usage adaptation reflecting the ability to switch smoothly from conventional services like ATMs to digital services.

Perceived Usefulness (PU)

Davis (1989) conceptualizes Perceived Usefulness (PU) as the degree of user confidence regarding how effectively the implementation of a particular platform can elevate their professional performance. This implies that the adopted technology needs to provide concrete advantages, including streamlined operations, time savings, or increased productivity to be considered useful by users (Bashir et al., 2022). This variable becomes increasingly vital as technology adoption decisions generally involve multiple stakeholders and various strategic considerations (Iannacci et al., 2021), encompassing not only individual productivity but also the comprehensive strategic value of the organization, such as increased profitability, cost reduction, and competitive strengthening (Bakhtieva, 2020). Furthermore, in complex business environments, the impact of technology is evaluated based on its influence on business relationships and company reputation (Rodríguez et al., 2020). Operationally, Kejela & Porath (2022) and Himel et al. (2021) formulate three main indicators of PU, including service accessibility (ease of accessing banking anytime and anywhere), time efficiency (the capacity to accelerate transaction processes and output optimization), alongside the simplicity of wealth management (reflecting how effectively digital tools assist in arranging, tracking, and supervising monetary activities seamlessly).

Innovativeness

Rogers (1983) conceptualizes innovativeness as the introduction of novel offerings, concepts, gadgets, applications, processes, or approaches that deviate from conventional options. This trait additionally highlights a person's eagerness and inclination towards exploring or adopting an unfamiliar service or platform ahead of their peers within a collective community. Innovative consumers are generally open, highly adventurous, risk-tolerant, and ready to accept their chosen innovation even if it ends in failure (Kim & Kang, 2023). Within the TAM framework, a user's stance on digital advancements fundamentally guides their adoption intent, with beliefs regarding utilitarian value and user-friendliness serving as critical determinants in molding this psychological disposition (Lai, 2017). Individuals with high innovativeness levels typically act as early adopters who can learn new technologies

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independently without external assistance (Ngubelanga & Duffett, 2021). Operationally, Kim & Kang (2023) and An et al. (2023) formulate three primary indicators: interest in new technology (interest in trying services not yet widely known by others), initiative in trying (actively seeking ways and experimenting independently without waiting for instructions), and boldness in adopting new technology (readiness to take risks and adapt to system updates).

Attitude Toward Using

Attitude toward using within the TAM framework is interpreted as a user's subjective probability of adopting a mobile banking application, reflecting how likely an individual is personally willing to use the application based on their own perceptions (Davis, 1989), thereby holding a crucial role in predicting successful technology adoption by users (Trinh et al., 2020). This positive attitude emerges when a person evaluates that the application facilitates financial transactions, saves time, and can be accessed without significant barriers (Himel et al., 2021); if these needs are met efficiently and uncomplicatedly, users tend to develop a positive response, whereas if they struggle to understand how the application works or doubt its security, the attitude formed can turn negative (Almaiah et al., 2022). Operationally, Kejela & Porath (2022) formulate that attitude toward using is shaped by three main indicators: cognitive assessment (the level of an individual's belief regarding the benefits and positive value of the app for their financial activities), emotional response (positive reactions consisting of pleasure, satisfaction, and comfort when using the service), and attitude strength (the intensity of the user's conviction in maintaining their attitude toward using the technology).

Behavioral Intention to Use

Within the TAM framework, Behavioral Intention to Use is conceptualized as a measure of an individual's explicit inclination or structural plan to embrace a particular technology (Davis, 1989). When applied to the mobile banking sector, this construct signifies the psychological commitment and basic propensity of a customer to integrate the platform into their future financial routines (Farzin et al., 2021). This behavioral intention does not appear spontaneously but is established through a combination of diverse strategic elements, including how straightforward the system feels, its functional advantages, as well as the development of a favorable psychological stance regarding the system itself (Aldammagh et al., 2021). Serving as a core pillar of TAM, this intentional construct acts as a powerful predictor of real-world utilization rates. Consequently, thoroughly understanding this variable is highly essential for developers and banks to formulate optimized user acquisition strategies (Almaiah et al., 2023; Daragmeh et al., 2021).

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Operationally, Himel et al. (2021) and Kejela & Porath (2022) formulate three primary indicators to measure this variable: intention to use (reflecting the customer's forward-looking motivation to sustain their engagement with digital banking channels), willingness to recommend (the tendency to suggest the application to others), and usage commitment (the user's consistency in making mobile banking the primary instrument for their banking transactions).

Hypothesis Development

The Effect of Innovativeness on Perceived Usefulness

An individual's innovativeness plays a vital role in shaping the perceived usefulness of an application. When individuals possess an innovative nature, they view technology not as something confusing or threatening, but as a tool that can provide convenience and efficiency in their daily lives (Coskun et al., 2022). In this context, innovative individuals will find the value and benefits of an application more quickly because they are more open to exploring the various features offered (Alturki & Aldraiweesh, 2022). Prior research indicates that innovativeness exerts a positive and significant effect on perceived usefulness (An et al., 2023; Ngubelanga & Duffett, 2021).

H1: Higher individual innovativeness will increase perceived usefulness..

The Effect of Innovativeness on Perceived Ease of Use

Innovative individuals possess a high level of curiosity and are not easily intimidated by the interface or working mechanisms of technology that they do not fully understand yet. This openness creates opportunities for them to experiment with new features within an application (Alturki & Aldraiweesh, 2022). Individuals with high levels of innovativeness tend to understand how an application works more quickly and more readily perceive that the application is practically designed and user-friendly (Ngubelanga & Duffett, 2021). Users are not only more adaptive but also more flexible in adjusting to innovations, which fosters a more positive perception of ease of use (Coskun et al., 2022). Previous studies demonstrate that innovativeness has a positive and significant effect on perceived ease of use (Alturki & Aldraiweesh, 2022; Ngubelanga & Duffett, 2021).

H2: Higher individual innovativeness will increase perceived ease of use.

The Effect of Perceived Ease of Use on Perceived Usefulness

When users feel that an application requires minimal effort to understand and operate, they can focus more on what can be achieved through the application rather than on the technical difficulties of using it (Alsyouf et al., 2023). A comfortable and seamless user experience makes individuals more open to exploring existing features and recognizing functions that are genuinely beneficial to their daily routines (Gurban & Almogren, 2022). Conversely, if an

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application feels complicated, users tend to avoid it, even if its features are actually highly helpful. Prior research indicates that perceived ease of use exerts a positive and significant effect on perceived usefulness (Alsyouf et al., 2023; Natasia et al., 2021).

H3: Higher perceived ease of use will increase perceived usefulness.

The Effect of Perceived Ease of Use on Attitude Toward Using

Perceived ease of use generates positive experiences that gradually shape a favorable attitude toward an application, as users feel supported rather than burdened by the technology they utilize (Kelly & Palaniappan, 2023). On the other hand, if an application feels complicated, overly technical, or confusing—despite being feature-complete—users are likely to feel frustrated or reluctant to use it. This can trigger a negative attitude even before the actual benefits of the application can be experienced (Zin et al., 2023). Previous studies show that perceived ease of use has a positive and significant effect on attitude toward using (Habibie et al., 2021; Kejela & Porath, 2022).

H4: Higher perceived ease of use will increase attitude toward using.

The Effect of Perceived Usefulness on Attitude Toward Using

The benefits derived from using an application generate a sense of satisfaction and trust, which subsequently transforms into an accepting, favorable attitude, and even a willingness to recommend its use (Gurban & Almogren, 2022). Conversely, if users feel that an application provides no meaningful impact, or that its features are irrelevant to their needs, then despite the application being easy to use, their attitude toward using it may remain indifferent or even turn negative because it is deemed unimportant (Kelly & Palaniappan, 2023). Prior research shows that perceived usefulness exerts a positive and significant effect on attitude toward using (Coskun et al., 2022).

H5: Higher perceived usefulness will increase attitude toward using.

The Effect of Attitude Toward Using on Behavioral Intention to Use

Attitude toward using plays an essential role in shaping users' intentions to continue using an application in the future (Gurban & Almogren, 2022). An individual who holds a positive attitude toward an application tends to feel that it aligns with their needs and offers an enjoyable user experience. Consequently, users can make decisions to use the application routinely with greater ease (Natasia et al., 2021). Furthermore, a positive attitude can also encourage users to recommend the application to others or try supplementary features that they had not previously utilized (Kejela & Porath, 2022). Previous studies demonstrate that attitude toward using has a positive and significant

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effect on behavioral intention to use (Almaiah et al., 2023; Kejela & Porath, 2022).

H6: Higher attitude toward using will increase behavioral intention to use..

The Effect of Perceived Usefulness on Behavioral Intention to Use

The experience of utilizing an application that consistently delivers positive results strengthens the user's internal motivation. This feeling gradually shapes the behavioral intention to continue using the application over the long term. In many cases, users who perceive an application as useful will also be more open to exploring new features, increasing usage frequency, or recommending it to others (Gurban & Almogren, 2022). On the contrary, if users do not see the utility of an application, they will hesitate to reuse it, regardless of how advanced or easy it might be (Natasia et al., 2021). Previous empirical evidence shows that perceived usefulness exerts a positive and significant effect on behavioral intention to use (Natasia et al., 2021; Daragmeh et al., 2021).

H7: Higher perceived usefulness will increase behavioral intention to use.

RESEARCH METHOD

To investigate how users subjectively perceive utility and user-friendliness in their financial workflows, this inquiry adopts an explanatory approach through quantitative design. Consequently, the gathered insights aim to offer a precise depiction of the underlying determinants accelerating continuous application usage within a sharia banking environment.

The population of this research comprises users of the AIRA Mobile banking application at Nanobank Syariah Balikpapan Branch, totaling 7.134 individuals per December 31, 2025. The selection of sample members for this empirical project relied on a purposive technique. As noted by Sugiyono (2022), this technique entails choosing participants from the target population who meet particular criteria. To determine the sample size, this study follows Manley et al. (2021), who argue that the baseline sample threshold for PLS-SEM models should equal the aggregate quantity of measurement items multiplied by five (Hair et al., 2017). Consequently, this research gathered data from a final sample of 140 participants (28 indicators × 5).

Structural equation modeling using the Partial Least Squares (PLS) method was applied to the dataset through the utilization of SmartPLS 3 software. The algorithm performs a comprehensive verification divided into two blocks, specifically evaluating the measurement framework (outer model) validation alongside estimating the structural pathways (inner model)

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estimation, which additionally incorporates goodness-of-fit verification and path coefficient testing (path coefficient estimation).

RESULTS AND DISCUSSION

The analytical framework using PLS is bifurcated into two essential phases: structural (inner model) and measurement (outer model) assessments. The latter involves evaluating the model's convergent validity by examining outer factor indicators and checking the Average Variance Extracted (AVE) values, alongside establishing the distinctiveness of each construct (discriminant validity) by comparing cross-loadings among constructs, furthermore, the evaluation of internal consistency depended on composite reliability benchmarks and Cronbach's alpha values. Meanwhile, the structural model (Inner Model) includes R-Square testing, effect size testing (F-Square), and predictive relevance testing (Q-Square). Following these two major evaluation stages, the overall data-to-model fit was cross-checked through indices such as the Normed Fit Index (NFI) and Standardized Root Mean Square Residual (SRMR) criteria, followed to a path analysis aimed at verifying the statistical significance of the parameter coefficients of valid variable dimensions.

Measurement Model Evaluation (Outer Model)

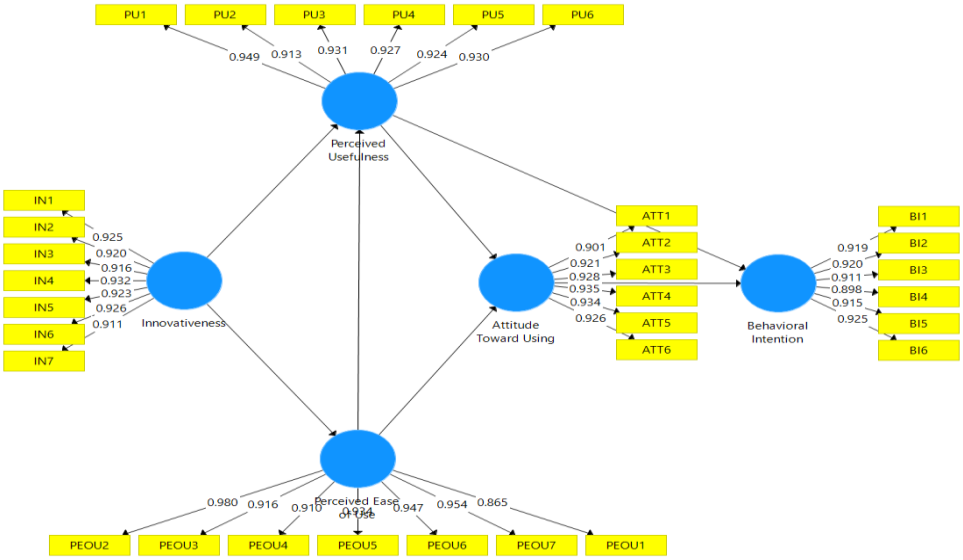

Figure 1. Loading Factor Results
Source: Output SmartPLS (2026)

To assess convergent validity within the outer model, reflective measures are examined by looking at how strongly individual item or component scores correlate with their respective underlying constructs via PLS algorithms. An isolated indicator meets the validity threshold when its outer loading coefficient exceeds 0,70. (Figure 1).

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In addition to outer loadings, the Average Variance Extracted (AVE) metric serves as another robust tool for diagnosing construct validity. The empirical outcomes of this evaluation using AVE criteria are detailed below.

Table 1. Average Variance Extracted (AVE) Values

Variable	Average Variance Extracted (AVE)	Criterion	Description
Perceived Ease of Use	0,865	>0,5	Valid
Perceived Usefulness	0,863	>0,5	Valid
Innovativeness	0,850	>0,5	Valid
Attitute Toward Using	0,854	>0,5	Valid
Behavioral Intention	0,837	>0,5	Valid

Source: Output SmartPLS (2026)

According to the convergent validity assessment via AVE metrics, the data confirms the validity of every latent construct, given that their respective variance scores surpass the standard minimum threshold of 0,50. This outcome implies a satisfactory level of convergent validity, signifying that each distinct latent variable successfully accounts for the variance of its corresponding indicators.

Table 2. Discriminant Validity Test Results

Item	Attitude Toward Using	Behavioral Intention	Innovativeness	Perceived Ease of Use	Perceived Usefulness
ATT1	0,901	0,864	0,855	0,869	0,860
ATT2	0,921	0,910	0,901	0,905	0,895
ATT3	0,928	0,916	0,920	0,912	0,916
ATT4	0,935	0,913	0,903	0,905	0,905
ATT5	0,934	0,920	0,906	0,919	0,914
ATT6	0,926	0,907	0,907	0,903	0,903
BI1	0,898	0,919	0,904	0,902	0,896
BI2	0,893	0,920	0,892	0,899	0,895
BI3	0,902	0,911	0,903	0,901	0,898
BI4	0,878	0,898	0,885	0,890	0,881
BI5	0,899	0,914	0,892	0,901	0,902
BI6	0,906	0,925	0,901	0,911	0,905
IN1	0,908	0,907	0,925	0,912	0,912
IN2	0,893	0,904	0,920	0,909	0,908
IN3	0,891	0,894	0,916	0,898	0,897
IN4	0,901	0,909	0,932	0,915	0,912
IN5	0,893	0,903	0,923	0,911	0,893

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IN6	0,903	0,909	0,926	0,912	0,907
IN7	0,886	0,894	0,911	0,899	0,896
PEOU1	0,845	0,847	0,839	0,865	0,833
PEOU2	0,966	0,970	0,978	0,980	0,971
PEOU3	0,908	0,911	0,915	0,916	0,920
PEOU4	0,880	0,887	0,881	0,910	0,884
PEOU5	0,903	0,918	0,924	0,934	0,910
PEOU6	0,920	0,929	0,931	0,947	0,934
PEOU7	0,929	0,944	0,938	0,954	0,944
PU1	0,930	0,933	0,946	0,938	0,949
PU2	0,891	0,886	0,893	0,896	0,913
PU3	0,901	0,911	0,915	0,915	0,931
PU4	0,891	0,908	0,896	0,904	0,927
PU5	0,902	0,906	0,907	0,913	0,924
PU6	0,908	0,920	0,907	0,917	0,930

Source: Output SmartPLS (2026)

Discriminant validity is established by verifying that the cross-loading value of each individual indicator peaks on its intended construct rather than on any alternate latent variables. These empirical patterns substantiate the distinctiveness and statistical adequacy of all measurement items included in the model.

Table 3. Reliability Test Results

Variable	Cronbach Alpha	Composite Reliability	Description
Perceived Ease of Use	0,974	0,978	Reliable
Perceived Usefulness	0,968	0,974	Reliable
Innovativeness	0,970	0,975	Reliable
Attitude Toward Using	0,966	0,972	Reliable
Behavioral Intention	0,961	0,968	Reliable

Source: Output SmartPLS (2026)

Reliability testing via composite reliability alongside Cronbach's alpha values demonstrates acceptable internal consistency, given that every latent construct meets or exceeds the 0,70 benchmark. These statistical outputs verify that all variables under investigation achieve the required reliability standards.

Structural Model Evaluation (Inner Model)

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Table 4. R-Square Results

Construct	R-Square	R Square Adjusted
Attitude Toward Using	0,958	0,957
Behavioral Intention	0,973	0,973
Perceived Ease of Use	0,970	0,970
Perceived Usefulness	0,972	0,971

Source: Output SmartPLS (2026)

The structural model assessment yielded an R-Square coefficient of 0,958 for the Attitude Toward Using construct. This indicates that perceived ease of use alongside perceived usefulness collectively account for 95,8% of the total variance within consumers' behavioral attitude toward Aira Mobile.Meanwhile, the Behavioral Intention variable registered an R-Square score of 0,973, implying that 97,3% of the fluctuations in users' willingness to continue utilizing mobile banking is driven by their attitude toward using.Furthermore, the model demonstrates that innovativeness explains 97,0% of the variance in Perceived Ease of Use (R-Square = 0,970). Lastly, for Perceived Usefulness, a combined influence of innovativeness and perceived ease of use successfully predicts 97,2% of its variance, as reflected by an R-Square value of 0,972.

Table 5. F-Square Results

Path	F-Square	Description
IN → PEOU	3,604	Big Effect
IN→ PU	0,158	Medium Effect
PEOU→ PU	0,382	Big Effect
PEOU → ATT	0,274	Medium Effect
PU → ATT	0,177	Small Effect
PU → BI	0,512	Big Effect
ATT → BI	0,478	Big Effect

Source: Output SmartPLS (2026)

The statistical output demonstrates that the path linking Innovativeness to Perceived Ease of Use produces an F-Square coefficient of 3,604, falling into the large effect size category. This prominent score highlights that innovativeness serves as an exceptionally dominant factor in dictating how effortlessly users operate the Aira Mobile platform.

Concurrently, the direct path from Innovativeness toward Perceived Usefulness generated an F-Square value of 0,158, which represents a moderate

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effect size. This metric suggests that the user's innovative traits still possess a notable capacity to influence their perception of the application's utility, even though this specific impact is less pronounced than its influence on user-friendliness..

Next, the effect of Perceived Ease of Use on Perceived Usefulness shows an F-Square value of 0,382, which is in the big effect category. This indicates that perceived ease of use holds a powerful contribution to forming perceived usefulness. That is, when users feel that AIRA Mobile is easy to use, they will more readily recognize the utility of the application.

Regarding the effect of Perceived Ease of Use on Attitude Toward Using, an F-Square value of 0,274 was obtained, representing a medium effect. This shows that perceived ease of use provides a considerably strong contribution to shaping users' attitude toward using mobile banking.

Meanwhile, the effect of Perceived Usefulness on Attitude Toward Using produces an F-Square value of 0,177, which is categorized as a small effect in the table. Although its contribution is smaller compared to the effect of perceived ease of use on attitude, this result still demonstrates that perceived usefulness plays a role in forming user attitudes.

The effect of the Perceived Usefulness variable on Behavioral Intention shows an F-Square value of 0,512, classified within the big effect category. This value reveals that perceived usefulness contributes greatly to influencing users' behavioral intentions to continue using Aira Mobile.

In the final pathway, Attitude Toward Using on Behavioral Intention, an F-Square value of 0,478 was achieved, which represents a big effect. This value indicates that users' attitude toward using mobile banking exerts an exceptionally large effect on behavioral intentions to continue using the service.

Table 6. Q-Square Results

	SSO	SSE	Q^2 (=1-SSE/SSO)
Attitude Toward Using	840,000	156,212	0,814
Behavioral Intention	840,000	169,106	0,809
Innovativeness	980,000	980,000	
Perceived Ease of Use	980,000	161,547	0,835
Perceived Usefulness	840,000	139,938	0,833

Source: Output SmartPLS (2026)

The estimation of predictive relevance via the Q-Square metric produced outcomes exceeding the zero threshold. This statistical result confirms that the underlying structural model maintains a satisfactory level of predictive capability.

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Model Fit Evaluation

Table 7. Model Fit Evaluation Results

Indicator	Saturated Model	Estimated Model
SRMR	0,019	0,019
NFI	0,909	0,907

Source: Output SmartPLS (2026)

The SRMR value was tested at 0,019. An SRMR value below the cut-off threshold of 0,08 reveals that the model has a low residual level, implying a negligible discrepancy separating the empirical correlation matrix from the estimated correlation matrix generated by the model. Smaller SRMR parameters signify an enhanced alignment with real-world data. Consequently, these data statistics show that the proposed framework carries a minimal error variance, thereby satisfying the general goodness-of-fit standards. Concurrently, the NFI score reached 0,909. Generating an NFI parameter that surpasses the baseline requirement of 0,90 reflects an acceptable data-to-model integration.

Hypothesis Testing (Path Coefficient Estimation)

Within the PLS-SEM framework, path coefficients serve as the primary metrics for assessing both direct and mediated interactions connecting the model's latent constructs.

Table 8. Significance Test Results of Variable Effects

Path	Original Sample (O)	T-Statistic (|O/STDEV|)	P-Values	Description
IN → PU	0,387	4,511	0,000	Positif - Significant
IN → PEOU	0,985	398,291	0,000	Positif - Significant
PEOU → PU	0,602	7,030	0,000	Positif - Significant
PEOU → ATT	0,595	5,073	0,000	Positif - Significant
PU → ATT	0,388	3,353	0,001	Positif - Significant
ATT → BI	0,488	7,100	0,000	Positif - Significant
PU → BI	0,505	7,369	0,000	Positif - Significant

Source: Output SmartPLS (2026)

Effect of Innovativeness on Perceived Usefulness

Based on the structural path analysis, Innovativeness exerts a significantly positive impact on Perceived Usefulness. This conclusion is backed by an original sample (O) estimate of 0,387, alongside a T-statistic of 4,511 and a

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P-value of 0,000 (which falls below the 0,05 alpha level), demonstrating strong statistical significance.

Effect of Innovativeness on Perceived Ease of Use

The empirical calculations confirm that Perceived Ease of Use is positively and significantly influenced by Innovativeness. The strength of this relationship is validated by an original sample (O) value of 0,985, with a T-statistic of 398,291 and a P-value of 0,000.

Effect of Perceived Ease of Use on Perceived Usefulness

Hypothesis testing indicates that Perceived Ease of Use holds a significant positive role in driving Perceived Usefulness. This path exhibits an original sample (O) weight of 0,602, supported by a T-value exceeding the 1,96 critical limit (T-statistic = 7,030) and a P-value of 0,000.

Effect of Perceived Ease of Use on Attitude Toward Using

The structural model shows that Perceived Ease of Use plays a pivotal, positive role in molding users' Attitude Toward Using. Statistically, this is supported by an original sample (O) coefficient of 0,595, a T-statistic of 5,073, and a corresponding P-value of 0,000.

Effect of Perceived Usefulness on Attitude Toward Using

The data analysis verifies that a positive and statistically vital linkage exists from Perceived Usefulness toward Attitude Toward Using (O = 0,388). This hypothesis is confirmed by a T-statistic of 3,353 and a P-value pointing at 0,000.

Pengaruh Attitude Toward Using terhadap Behavioral Intention

The output reveals that Attitude Toward Using triggers a significant positive direction toward Behavioral Intention. The path coefficient displays an original sample (O) score of 0,488, while the T-statistic (7,100) and P-value (0,000) confirm its empirical significance.

Effect of Attitude Toward Using on Behavioral Intention

The evaluation confirms that Attitude Toward Using has a positive and significant bearing on Behavioral Intention. This directional path is empirically validated by an original sample (O) value of 0,505, backed by a strong T-statistic of 7,369 (> 1,96) and a P-value of 0,000.

Effect of Innovativeness on Perceived Usefulness

Based on the statistical analysis, personal innovativeness acts as a major positive driver of perceived utility when using Aira Mobile, meaning that users who are innovative and adaptive to new technologies tend to understand, optimize features, and perceive the added value of mobile banking efficiency more rapidly. Such an outcome corroborates the core assumptions of the Technology Acceptance Model as well as prior literature (Ngubelanga & Duffett, 2021; An et al., 2023), confirming that personal characteristics open to

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digital innovations will reinforce perceptions of service utility. Practically, PT Bank Nano Syariah needs to continuously develop feature innovations and educate customers to leverage their innovative tendencies, which will ultimately strengthen acceptance and sustainable mobile banking usage.

Effect of Innovativeness on Perceived Ease of Use

Information quality plays a crucial role in boosting user satisfaction. The empirical data indicates that a user's innovative capacity substantially enhances their perceived ease of use regarding the Aira Mobile application, because innovative users possess the mental readiness and high curiosity to explore and adapt to digital features independently. In line with the Technology Acceptance Model and earlier empirical works (Ngubelanga & Duffett, 2021; Coskun et al., 2022), this emphasizes that individual tech-savviness streamlines the application learning process, thereby strengthening the overall user assessment of the system's straightforwardness. Practically, PT Bank Nano Syariah needs to develop intuitive features and simple onboarding to match these innovative user characteristics, enhancing customer comfort and driving sustainable mobile banking adoption.

Effect of Perceived Ease of Use on Perceived Usefulness

The model estimation demonstrates that perceived ease of use yields a highly positive and significant impact on perceived utility within the Aira Mobile platform. This implies that when an application is effortless to comprehend and navigate, it serves as a critical prerequisite for consumers to recognize its practical advantages, such as time efficiency and transaction speed like time efficiency and transaction speed. This finding, matching the Technology Acceptance Model framework and historical research (Gurban & Almogren, 2022; Alsyouf et al., 2023; Habibie et al., 2021), underscores that an intuitive system with low technical friction shifts the user's focus toward the cognitive utility of the technology. Practically, PT Bank Nano Syariah must continuously simplify the interface, clarify features, and optimize an intuitive user experience to boost customers' perceived usefulness for sustainable mobile banking usage.

Effect of Perceived Ease of Use on Attitude Toward Using

The study provides evidence that user-friendliness plays a highly vital and positive role in shaping consumers' behavioral attitude toward using the Aira Mobile service, where ease of learning and operating the app helps form positive affective responses such as customer comfort, satisfaction, and self-confidence. This finding, consistent with the Technology Acceptance Model framework and previous studies (Zin et al., 2023; Kelly & Palaniappan, 2023;

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Gurban & Almogren, 2022), confirms that a seamless user experience diminishes user resistance and constructs an accepting attitude toward the technology. Practically, PT Bank Nano Syariah needs to continuously streamline interface designs and transaction pathways within AIRA Mobile to reinforce positive customer attitudes, supporting enhanced adoption and long-term mobile banking loyalty.

Effect of Perceived Usefulness on Attitude Toward Using

The structural path analysis reveals that perceived utility is a crucial determinant that positively affects the user's attitude toward using Aira Mobile, implying that real benefits such as time efficiency, transaction speed, and practical accessibility form the foundation for rational customer evaluation and building accepting attitudes toward the technology. This pattern, which is consistent with the Technology Acceptance Model paradigm and historical investigations (Kelly & Palaniappan, 2023; Habibie et al., 2021; Kejela & Porath, 2022), demonstrates that user confidence regarding increased productivity in their banking activities will breed positive affective responses. Practically, PT Bank Nano Syariah needs to continuously increase the app's utility value by developing relevant features and enhancing service speed to solidify positive customer attitudes, driving sustainable mobile banking use.

Effect of Attitude Toward Using on Behavioral Intention

Our findings illustrate that a favorable attitude toward using serves as a prominent catalyst that positively dictates consumers' behavioral intention regarding the Aira Mobile platform, where positive evaluations in the form of comfort, satisfaction, and a pleasant experience serve as the primary drivers of customers' intentions to continue using the application sustainably. This finding, mirroring the Technology Acceptance Model framework and past literature (Almaiah et al., 2023; Himel et al., 2021), emphasizes that behavioral intentions do not arise spontaneously, but instead stem from internal commitments shaped through consistent transaction experiences. Practically, PT Bank Nano Syariah needs to maintain and build positive customer attitudes by continuously improving service quality, transaction security, and user experience to secure loyalty and sustainable mobile banking use.

Effect of Perceived Usefulness on Behavioral Intention

The statistical calculation confirms that perceived utility holds a powerful, positive effect on users' behavioral intention to adopt Aira Mobile, indicating that concrete advantages including temporal efficiency, real-time access, and transaction practicality act as major drivers for sustained usage intentions. This finding, in agreement with the Technology Acceptance Model

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framework and historical research (Gurban & Almogren, 2022; Safira et al., 2023; Alturki & Aldraiweesh, 2022), verifies that as the perceived value-added increases, consumers develop a deeper dedication to adopting the application as their primary choice for transactions. Practically, PT Bank Nano Syariah needs to continuously strengthen AIRA Mobile's utility value via relevant feature development, accelerated service speeds, and transaction security to elevate customer usefulness perceptions while preserving adoption loyalty.

CONCLUSION

This study confirms that the digital transformation of sharia banking services through PT Bank Nano Syariah's Aira Mobile application serves as a crucial determinant in driving long-term consumer willingness to adopt digital technology sustainably. In the era of digital banking transformation, personal customer characteristics alongside technical system perceptions act as the main keys to creating optimal technology acceptance. By utilizing the Technology Acceptance Model (TAM) paradigm, this research provides deep insights into how user internal factors and system interaction quality mutually influence the acceptance of electronic banking channels.

The empirical evidence clarifies that user innovativeness holds a crucial role as a personal factor in shaping initial technology evaluations, where this innovative trait acts as a prominent catalyst that substantially enhances both the perceived utility and the user-friendliness of the system. Customers with high tendencies to try digital innovations are proven to adapt faster, boldly explore features independently, and recognize the added value of efficiency offered by Aira Mobile more easily. Personal characteristics that are open to technological change directly minimize initial mental barriers in application operation.

Furthermore, interactions among the core TAM variables exhibit a robust cognitive connection, where the straightforwardness of the system exerts a highly favourable and meaningful impact on its perceived utility. Streamlining the process of understanding, learning, as well as navigating the application's menu system forms a necessary base for customers to evaluate its tangible benefits; when the system is deemed free from technical friction, customers optimally experience time efficiency and transaction speed. In addition, both the user-friendliness and pragmatic value of the application are shown to be powerful predictors that optimize consumers' overall attitude toward using the technology. Rational evaluations of the app's utility combined with operational comfort felt by customers simultaneously build positive affective responses, generating self-confidence, satisfaction, and lowering resistance toward digital systems.

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In the concluding phase of the structural model, users' attitude toward using alongside their perception of product utility emerge as key factors that directly stimulate sustainable behavioural intention. Positive customer attitudes grounded in consistent experiences and security, blended with rational considerations regarding the application's real-time utility, act as the primary engines strengthening customers' intentions to maintain Aira Mobile as their primary vehicle for banking transactions. Practically, these findings provide strategic implications for PT Bank Nano Syariah to continuously optimize customers' innovative traits through intuitive interface development, feature simplification, and ongoing education to heighten mobile banking usage loyalty

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