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AI-Enabled Mobile Banking Continuance in a Sharia-Based Financial Ecosystem: Security, Trust, User Acceptance, and Islamic Financial Literacy

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Abstract

This study examines continuance intention toward Islamic mobile banking with AI-related or AI-supported features in Aceh, Indonesia, a regulated Sharia-based financial ecosystem. It develops and tests a model linking perceived AI usefulness, perceived AI security, trust in AI-based financial services, AI user acceptance, Islamic financial literacy, and continuance intention. Survey data from 250 Islamic mobile banking users were analyzed using PLS-SEM. The findings show that perceived AI usefulness, perceived AI security, and trust are positively associated with AI user acceptance and continuance intention. AI user acceptance is the strongest direct predictor of continuance intention and acts as a complementary partial mediator in the relationships between usefulness, security, trust, and continuance intention. Islamic financial literacy is also positively associated with continuance intention and strengthens the relationship between AI user acceptance and continuance intention, confirming its quasi-moderating role. These findings suggest that continuance intention toward Islamic mobile banking with AI-related or AI-supported features depends not only on technological value, security, and trust, but also on users' ability to evaluate digital financial services through Islamic financial principles. The study contributes to financial technology, risk management, and Islamic fintech literature by offering a context-sensitive explanation of AI-related continuance behavior in a Sharia-based financial ecosystem.

Keywords: AI-related mobile banking; AI-supported mobile banking; continuance intention; AI user acceptance; perceived AI security; trust; Islamic financial literacy; Sharia-based financial ecosystem; PLS-SEM



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1. Introduction

Artificial intelligence (AI) is no longer a distant innovation in financial services. It is increasingly embedded in the way banks communicate with customers, personalize financial recommendations, detect suspicious transactions, authenticate users, and manage service risks. In mobile banking, AI appears through chatbots, smart notifications, voice commands, biometric security, automated transaction alerts, and fraud detection systems. These functions promise faster service, sharper personalization, and stronger operational efficiency. Yet the user's decision to continue using AI-based financial services does not depend on technological sophistication alone. Users must first perceive AI as useful, secure, trustworthy, and acceptable within their daily financial routines (Davis, 1989; Venkatesh & Bala, 2008; Lee et al., 2023; Yang & Lee, 2024).

This issue sits directly within the risk and financial management debate. AI-based financial services can reduce friction in banking, but they also bring new concerns over data privacy, cybersecurity, algorithmic opacity, fairness, and the reliability of automated financial advice. In digital banking, perceived usefulness may attract users to try a service, but perceived security and trust often determine whether users are willing to keep relying on it. This is especially true when financial decisions are supported by systems that users cannot fully observe or understand (Gefen et al., 2003; Pavlou, 2003; Almaiah et al., 2023; Jafri et al., 2024; Vuković, 2025). AI therefore creates a double movement in finance: it improves service intelligence while also demanding stronger user confidence.

For this reason, a post-adoption perspective is essential. Much of the literature on digital banking and fintech still concentrates on adoption intention, although the long-term value of financial technology depends on continuance intention: the willingness of users to keep using a service after the initial experience. The Expectation–Confirmation Model explains that continued use is shaped by confirmation of expectations and the perceived usefulness of the system after use (Bhattacharjee, 2001). Recent studies on AI-enabled mobile banking, mobile financial services, and fintech continuance similarly show that users remain with a service when it continues to provide value, security, satisfaction, and trust (Lee et al., 2023; Nguyen & Dao, 2024; Habib et al., 2025). The central question, therefore, is not merely whether users try AI-based financial services, but whether they accept them strongly enough to continue using them.

Despite the growing literature, several gaps remain. First, prior studies often examine perceived usefulness, perceived security, and trust as direct predictors of intention, while giving less attention to AI user acceptance as the psychological mechanism that converts these perceptions into continued use. This distinction is important because users may perceive an AI-related financial service as useful or secure, but still hesitate to accept AI as a legitimate part of their financial decision-making. AI user acceptance therefore functions not merely as a general attitude toward technology, but as a bridge between evaluating AI and sustaining AI-related financial behavior (Baroni et al., 2022; Ikhsan et al., 2025).

Second, fintech research often assumes that users evaluate digital services mainly through efficiency, convenience, and risk. This assumption is too narrow for Islamic financial services, where users may also consider Sharia compliance, ethical conduct, transparency, fairness, and the avoidance of prohibited financial elements. Islamic financial literacy is therefore important because it helps users understand Islamic banking principles, distinguish Islamic from conventional financial products, and assess whether digital financial services are compatible with Islamic financial norms (Khasanah, 2019; Basrowi et al., 2020; Khan & Arif, 2022; Pala et al., 2024; Zulaikha & Faricha, 2026). In this context, technology acceptance is not value-neutral, but filtered through financial knowledge, religious understanding, and ethical confidence.

Third, the interaction between AI user acceptance and Islamic financial literacy remains underexplored. Users with stronger Islamic financial literacy may be better equipped to judge whether AI-related or AI-supported financial services are not only technically useful, but also religiously and ethically acceptable. This literacy may strengthen the link between AI acceptance and continuance intention by giving users a Sharia-based lens for interpreting AI-supported transactions, recommendations, and security features (Alsmadi et al., 2024; Wijaya et al., 2024). Broader digital financial literacy research also shows that literacy shapes fintech use, trust in financial technology, and users' ability to assess technology-related financial risks (Almaiah et al., 2023; Pala et al., 2024; Hanson & Ott, 2026).

Indonesia provides a meaningful setting for examining these issues. The country has a large Muslim population and a growing Islamic banking industry, yet Islamic financial literacy and inclusion remain below their conventional counterparts. This gap creates

a challenge for Islamic banks introducing AI-related or AI-supported services. Without sufficient Islamic financial understanding, users may struggle to assess whether such services are religiously appropriate, financially safe, and worth using over time. Innovation alone, therefore, may not be enough to secure continuance.

Aceh provides a distinctive empirical setting because it operates within a formal Sharia-based financial environment under Qanun Aceh No. 11 of 2018 on Islamic Financial Institutions (Pemerintah Aceh, 2018). This makes Aceh a relevant context for studying Islamic mobile banking with AI-related or AI-supported features, where digital banking, regulation, religious norms, and Sharia compliance intersect. In this setting, users do not evaluate mobile banking only as a technological tool, but also as part of an institutional financial ecosystem shaped by Islamic principles. This makes Aceh especially suitable for examining how perceived usefulness, perceived security, trust, AI user acceptance, and Islamic financial literacy jointly shape continuance intention.

Empirically, this study focuses on active Islamic mobile banking users in Aceh, particularly users of Bank Syariah Indonesia, Bank Aceh Syariah, and BCA Syariah. These banks provide a relevant context for examining user responses to AI-related or AI-supported features, such as chatbots, smart notifications, biometric authentication, fraud or security alerts, and personalized service recommendations. Respondents were required to have used Islamic mobile banking for at least three months and to have experience with at least one AI-related or AI-supported feature. This screening criterion ensured that continuance intention was examined among users with direct service experience rather than those who only knew AI-supported banking conceptually. The proposed model was tested using a quantitative explanatory survey design and component-based structural equation modeling, which is appropriate for assessing mediation, moderation, and multiple latent constructs in a predictive behavioral model.

This study develops and tests an integrated model of continuance intention toward Islamic mobile banking with AI-related or AI-supported features. Specifically, it examines the direct associations of perceived AI usefulness, perceived AI security, trust in AI-based financial services, AI user acceptance, and Islamic financial literacy with continuance intention. It also tests whether AI user acceptance mediates the effects of perceived AI usefulness, perceived AI security, and trust on continuance intention, and whether Islamic financial literacy moderates the relationship between AI user acceptance and continuance intention.

This paper contributes to the literature in three ways. First, it extends technology acceptance and continuance research by positioning AI user acceptance as the acceptance pathway through which perceived usefulness, perceived security, and trust are translated into continuance intention. This clarifies the distinction between users' present acceptance of AI-related functions and their future-oriented willingness to continue using Islamic mobile banking services with AI-related or AI-supported features. Second, it contributes to financial technology and risk management literature by showing that sustained use depends not only on technological usefulness, but also on perceived security, trust, and risk-related assurance. Third, it advances Islamic fintech literature by explaining Islamic financial literacy as both a direct predictor and a reinforcing condition that strengthens the relationship between AI user acceptance and continuance intention in a Sharia-based financial ecosystem. By situating the model in Aceh, the study offers a context-sensitive explanation of AI-related continuance behavior where financial innovation, religious literacy, and institutional regulation intersect.

2. Theoretical Background and Hypotheses Development

2.1. Theoretical Foundations

This study adopts the Technology Acceptance Model (TAM) as the anchor theory, supported by the post-adoption perspective of the Expectation-Confirmation Model (ECM), trust-based and risk/security perspectives, and Islamic financial literacy as a contextual evaluative lens (Davis, 1989; Bhattacharjee, 2001; Gefen et al., 2003; Pavlou, 2003; Venkatesh & Bala, 2008; Khasanah, 2019; Basrowi et al., 2020; Khan & Arif, 2022). TAM provides the main theoretical foundation because the model focuses on perceived AI usefulness, AI user acceptance, and continuance intention. ECM is used more narrowly to frame the post-adoption setting of the study, since the respondents were experienced users and the outcome variable is continuance intention. However, this study does not test the full ECM structure involving confirmation and satisfaction. Trust-based and risk/security perspectives support the inclusion of perceived AI security and trust in AI-based financial services, while Islamic financial literacy reflects the Sharia-based context in which users evaluate Islamic mobile banking with AI-related or AI-supported features.

TAM explains that users tend to accept a technology when they perceive it as useful for improving performance, efficiency, and decision quality (Davis, 1989; Venkatesh & Bala, 2008). In the context of Islamic mobile banking with AI-related or AI-supported features, this logic is particularly relevant because users evaluate not only the convenience of digital banking, but also functions that they perceive as AI-supported, such as chatbot interaction, automated recommendations, fraud detection, personalized advisory services, and predictive service support (Lee et al., 2023; Yang & Lee, 2024; Ikhsan et al., 2025). Perceived AI usefulness is therefore positioned as a central belief that may shape users' acceptance of AI-related banking features and their willingness to continue using the service.

ECM extends the discussion from initial acceptance to post-adoption use. Bhattacharjee (2001) argues that continuance intention is shaped by users' post-use evaluation, particularly when their experience confirms prior expectations and the system remains useful. In this study, ECM is used to support the focus on continuance intention as a post-adoption outcome among users who already have experience with Islamic mobile banking. In AI-based financial services, continuance intention may develop through repeated interaction with intelligent service features, especially when users perceive practical benefits, stable service quality, perceived value, security assurance, and trustworthy algorithmic support over time (Lee et al., 2023; Nguyen & Dao, 2024; Habib et al., 2025).

Trust-based and risk/security perspectives are also important because AI-enabled financial services involve uncertainty, data privacy concerns, perceived vulnerability, and reliance on algorithmic processes that may not always be visible to users. In digital financial services, trust can help reduce uncertainty and strengthen users' willingness to rely on technology-mediated transactions (Gefen et al., 2003; Pavlou, 2003). This issue becomes more salient in AI-supported banking, where users need confidence that the system can protect their data, monitor transactions, detect risks, and provide reliable support. Therefore, perceived AI security, transparency, fairness, and trust are important for understanding AI user acceptance and continuance intention in digital financial services (Jafri et al., 2024; Ikhsan et al., 2025; Vuković, 2025). Although UTAUT offers useful insights into technology use through constructs such as performance expectancy, effort expectancy, social influence, and facilitating conditions (Venkatesh et al., 2003), it is not treated as a core framework in this study because these constructs are not formally tested in the empirical model.

In Islamic financial services, users may evaluate technology not only through functional and economic benefits, but also through Sharia principles, ethical conduct, fairness, and responsible financial behavior. Islamic financial literacy therefore serves as a contextual

evaluative lens because it helps users understand Islamic banking principles, distinguish Islamic from conventional financial products, and assess whether digital financial services are compatible with Sharia norms (Khasanah, 2019; Basrowi et al., 2020; Khan & Arif, 2022). Prior studies also show that Islamic financial literacy and broader digital financial literacy are related to fintech adoption, financial inclusion, trust formation, and users' ability to evaluate financial technologies among Muslim and general users (Pala et al., 2024; Nguyen & Dao, 2024; Hanson & Ott, 2026). In this study, Islamic financial literacy is therefore positioned as a Sharia-based evaluative capability that may strengthen the link between AI user acceptance and continuance intention.

The relevance of this study is also supported by recent work on emerging technologies in accounting and finance. Alshdaifat et al. (2026) show that technologies such as artificial intelligence, blockchain, big data, and the Internet of Things are increasingly reshaping financial research and practice. Their review also calls for closer attention to how emerging technologies relate to financial decision-making, service innovation, governance, and user behavior. This broader research agenda supports the present study's focus on Islamic mobile banking with AI-related or AI-supported features as part of the wider digital transformation of financial services.

2.2. *Perceptual Antecedents of AI User Acceptance*

AI user acceptance refers to the extent to which users are willing to accept, rely on, and interact with AI-based financial services in their financial activities. Unlike ordinary digital banking acceptance, AI user acceptance requires users to accept the involvement of algorithmic systems in assisting, recommending, predicting, and supporting financial decisions. This makes perceived usefulness, perceived security, and trust central because users must evaluate not only the platform, but also the role and reliability of AI within the service process (Baroni et al., 2022; Lee et al., 2023; Ikhsan et al., 2025). In this study, AI user acceptance is treated as users' current psychological acceptance of AI-related functions as legitimate, useful, and trustworthy components of Islamic mobile banking. This construct is different from continuance intention, which reflects users' future-oriented willingness to continue using Islamic mobile banking services that include AI-related or AI-supported features after prior experience. In other words, AI user acceptance represents the internal acceptance mechanism, whereas continuance intention represents the post-adoption behavioral outcome. This distinction is important because users may accept AI-related features as useful and reliable, but continued use depends on whether this acceptance is strong enough to support sustained usage over time.

Perceived AI usefulness reflects users' belief that AI-based financial services improve the quality, efficiency, and convenience of financial activities. When users perceive that AI can accelerate transactions, provide personalized recommendations, answer service inquiries, detect suspicious transactions, and support better financial decisions, they are more likely to accept AI as a valuable part of financial services. Prior studies consistently show that perceived usefulness is a key determinant of technology acceptance in mobile banking, fintech, and AI-enabled services (Davis, 1989; Venkatesh & Bala, 2008; Kim et al., 2025). In financial advisory contexts, Yang and Lee (2024) further show that GenAI-based financial advice can strengthen users' utilitarian attitudes when AI provides personalized suggestions, human-like interaction, and continuously improved recommendations.

Perceived AI security refers to users' belief that AI-based financial services can protect personal data, financial information, privacy, and transaction processes from cyber threats, misuse, and unauthorized access. In financial services, perceived security is crucial because users face direct financial and privacy risks when the system fails. In AI-based services, this concern becomes even sharper because AI systems often depend on large volumes

of personal and transaction data to generate automated responses and recommendations (Damghanian et al., 2016; Hanif & Lallie, 2021; Almaiah et al., 2023). Studies on e-banking, fintech, and AI-driven fraud detection show that perceived security, transparency, and fairness strengthen users' confidence in digital financial systems and encourage acceptance (Almaiah et al., 2023; Musyaffi et al., 2024; Vuković, 2025).

Trust in AI-based financial services refers to users' confidence that AI systems are reliable, competent, transparent, ethical, and beneficial. Trust reduces uncertainty and perceived vulnerability in digital transactions, especially when users do not fully understand how AI algorithms process data or generate recommendations (Gefen et al., 2003; Pavlou, 2003; Yousafzai et al., 2003). In AI-based banking, trust strengthens acceptance because users are more willing to interact with automated, predictive, and personalized services when they believe that the system is dependable and will not harm their interests (Lappeman et al., 2023; Ikhsan et al., 2025). Recent studies also indicate that trust is central in fintech adoption and AI-based financial services, especially when users must evaluate technological literacy, financial literacy, fairness, and trust in AI itself (Lee et al., 2023; Hanson & Ott, 2026).

In Islamic financial services, trust also has a normative dimension. Users may expect AI-based financial services to be not only technically reliable but also ethically responsible and aligned with Islamic financial principles. Trust may therefore include confidence that the system supports transparent transactions, avoids misleading recommendations, protects users from harmful financial decisions, and operates within the broader expectations of Sharia-compliant finance (Parayil Iqbal et al., 2023; Pala et al., 2024). Mahmoud et al. (2025) further suggest that in Islamic investment contexts, religious considerations and Islamic financial literacy shape how Muslim users evaluate financial service providers. Based on these arguments, perceived AI usefulness, perceived AI security, and trust are expected to strengthen AI user acceptance.

H1. *AI user acceptance is positively associated with (a) perceived AI usefulness, (b) perceived AI security, and (c) trust in AI-based financial services.*

2.3. Perceptual Drivers of AI Acceptance and Continuance

Continuance intention to use AI-based financial services refers to users' willingness to keep using AI-supported financial platforms after initial adoption. In this study, continuance intention is understood as a future-oriented post-adoption intention, which differs from AI user acceptance. While AI user acceptance reflects users' present psychological acceptance of AI-related functions, continuance intention captures their willingness to continue using Islamic mobile banking with AI-related or AI-supported features after prior experience. Unlike initial usage intention, continuance intention is shaped by accumulated user experience and repeated evaluation of whether the service remains useful, secure, trustworthy, acceptable, and consistent with users' financial values (Bhattacharjee, 2001; Lee et al., 2023; Nguyen & Dao, 2024). In fintech and mobile financial services, continuance intention is particularly important because sustainable usage depends on whether users remain confident in the benefits, risks, and reliability of the service after repeated use (Lee et al., 2023; Bhatnagar, 2024; Nguyen & Dao, 2024).

Perceived AI usefulness is expected to increase continuance intention because users tend to continue using a system that repeatedly gives them value. In AI-based financial services, usefulness may include faster transactions, more responsive customer support, personalized financial recommendations, fraud detection, and better financial decision support (Lee et al., 2023; Nguyen & Dao, 2024). ECM suggests that perceived usefulness remains central in post-adoption behavior because users continuously evaluate whether the system is still worth using (Bhattacharjee, 2001). Recent studies on AI-enabled mobile

banking, mobile financial services, and fintech adoption also confirm that perceived usefulness contributes to continuance intention or behavioral intention (Lee et al., 2023; Habib et al., 2025).

Perceived AI security is also expected to strengthen continuance intention. Users may initially try AI-based financial services because of convenience, but they will only continue using them if they believe that the system protects their personal and financial information. Security perceptions reduce anxiety, perceived risk, and fear of financial loss, thereby increasing users' confidence in repeated use (Patel & Patel, 2018; Hanif & Lallie, 2021; Almaiah et al., 2023). In digital banking and AI-driven fraud detection, the perceived ability of technology to prevent misuse, detect abnormal transactions, and protect users' interests becomes a strong reason for sustained use (Almaiah et al., 2023; Habib et al., 2025; Vuković, 2025).

Trust in AI-based financial services is another important predictor of continuance intention. Users who trust AI systems are more willing to rely on automated support, algorithmic recommendations, and AI-assisted financial decision-making. Trust helps reduce uncertainty in digital financial relationships and makes users more comfortable with continued interaction (Mukherjee & Nath, 2003; Ramos et al., 2018; S. K. Sharma & Sharma, 2019). Empirical studies show that trust predicts continuance intention and fintech adoption because it strengthens users' belief that the system is reliable, ethical, and beneficial (Hanson & Ott, 2026; Zulaikha & Faricha, 2026).

AI user acceptance is expected to directly influence continuance intention because acceptance reflects users' readiness to integrate AI-based services into their financial routines. Users who accept AI are more likely to perceive AI as normal, useful, and reliable, rather than as an unfamiliar or threatening technology. AI-TAM and related studies suggest that acceptance is a key psychological condition that links users' cognitive evaluations of AI with their future usage intention (Baroni et al., 2022; Lee et al., 2023). Thus, stronger AI user acceptance should lead to stronger continuance intention, especially when AI services are perceived as practical, secure, and trustworthy.

Islamic financial literacy is also expected to increase continuance intention. Users with higher Islamic financial literacy are more capable of understanding Islamic banking principles, evaluating Sharia-compliant financial products, identifying financial risks, and making decisions based on Islamic values (Khasanah, 2019; Basrowi et al., 2020; Khan & Arif, 2022). In AI-based financial services, Islamic financial literacy helps users assess whether digital and algorithmic services are compatible with Islamic financial norms. Prior studies show that Islamic financial literacy is associated with Islamic fintech acceptance, Islamic banking intention, and digital financial behavior among Muslim consumers (Pala et al., 2024; Alsmadi et al., 2024; Zulaikha & Faricha, 2026; Mahmoud et al., 2025). Broader evidence on digital financial literacy also suggests that literacy strengthens users' capability to evaluate fintech use and its benefits (Pala et al., 2024; Zulaikha & Faricha, 2026; Hanson & Ott, 2026).

Taken together, perceived AI usefulness, perceived AI security, trust in AI-based financial services, AI user acceptance, and Islamic financial literacy are expected to contribute positively to users' continuance intention. These variables capture the functional, risk-related, relational, psychological, and religious-evaluative foundations of continued AI-based financial service usage (Bhattacharjee, 2001; Jafri et al., 2024; Wijaya et al., 2024). This logic is consistent with the risk and financial technology orientation of recent studies, which increasingly connect fintech use, trust, perceived risk, digital literacy, and continuance behavior (Lee et al., 2023; Almaiah et al., 2023; Nguyen & Dao, 2024).

H2. *Continuance intention to use AI-based financial services is positively associated with (a) perceived AI usefulness, (b) perceived AI security, (c) trust in AI-based financial services, (d) AI user acceptance, and (e) Islamic financial literacy.*

2.4. The Mediating Role of AI User Acceptance

This study proposes that AI user acceptance mediates the associations of perceived AI usefulness, perceived AI security, and trust in AI-based financial services with continuance intention. The mediation logic is straightforward: users do not continue using AI-based financial services merely because the system appears useful, secure, or trustworthy. These evaluations must first be converted into acceptance of AI as a legitimate, valuable, and reliable part of the financial service experience (Davis, 1989; Baroni et al., 2022; Ikhsan et al., 2025).

Perceived AI usefulness may enhance continuance intention through AI user acceptance. When users believe that AI improves financial efficiency, service speed, recommendation quality, fraud detection, and transaction convenience, they become more willing to accept AI-based financial services (Lee et al., 2023; Nguyen & Dao, 2024). Once acceptance is formed, users are more likely to continue using the service because AI is no longer perceived as a peripheral feature, but as a useful element of their financial routine (Davis, 1989; Yang & Lee, 2024).

Perceived AI security may also influence continuance intention through AI user acceptance. Secure systems reduce psychological discomfort, perceived vulnerability, and fear of loss. When users believe that AI-based financial services protect privacy, prevent unauthorized access, and minimize financial risks, they are more likely to accept AI as a safe financial tool. This acceptance subsequently supports continued usage (Damghanian et al., 2016; Almaiah et al., 2023). In AI-driven fraud detection, transparency and fairness perceptions further strengthen users' willingness to rely on AI-supported systems, which makes security not only a technical issue but also an acceptance mechanism (Vuković, 2025).

Trust may affect continuance intention through AI user acceptance because trust makes users more comfortable with algorithmic assistance, automated interaction, and AI-supported financial decision-making. When users trust AI-based financial services, they are more likely to accept the presence of AI in financial activities. This acceptance then becomes the psychological pathway through which trust leads to continuance intention (Gefen et al., 2003; Ikhsan et al., 2025). Recent fintech studies also show that trust is not merely an independent driver of intention, but part of a broader acceptance process shaped by technology beliefs, financial literacy, and user confidence (Ikhsan et al., 2025; Zulaikha & Faricha, 2026; Hanson & Ott, 2026).

Prior studies support the mediating role of acceptance-related mechanisms in technology use. TAM-based research suggests that cognitive beliefs shape user acceptance, which then influences behavioral intention (Davis, 1989; Venkatesh & Bala, 2008). Studies in AI-enabled banking and mobile financial services further show that usefulness, security, and trust influence continued use through psychological mechanisms such as acceptance, satisfaction, confidence, perceived value, and service evaluation (Lee et al., 2023; Habib et al., 2025).

H3. *AI user acceptance mediates the associations of (a) perceived AI usefulness, (b) perceived AI security, and (c) trust in AI-based financial services with continuance intention to use AI-based financial services.*

2.5. The Moderating Role of Islamic Financial Literacy

Islamic financial literacy is proposed as a moderator of the association between AI user acceptance and continuance intention. Islamic financial literacy refers to users' knowledge and understanding of Islamic financial principles, Sharia-compliant products, financial

risks, and ethical financial decision-making. It enables users to evaluate whether AI-based financial services are not only useful and convenient but also consistent with Islamic values (Khasanah, 2019; Basrowi et al., 2020; Roemanasari et al., 2022).

The effect of AI user acceptance on continuance intention is expected to be stronger among users with higher Islamic financial literacy. Users may accept AI from a technological perspective, but without sufficient Islamic financial literacy, they may still remain uncertain about whether AI-based financial services are compatible with Sharia principles. By contrast, users with stronger Islamic financial literacy can better evaluate the ethical, religious, and financial implications of AI-supported transactions and recommendations. This evaluative capability strengthens the translation of AI user acceptance into continuance intention (Khan & Arif, 2022; Pala et al., 2024; Zulaikha & Faricha, 2026).

This moderating argument is consistent with studies showing that Islamic financial literacy shapes Islamic fintech acceptance, Islamic banking intention, and Muslim consumers' financial behavior. Islamic financial literacy does not merely provide financial knowledge; it also strengthens users' confidence in making Sharia-based financial decisions and evaluating digital financial services through religious and ethical criteria (Alsmadi et al., 2024; Wijaya et al., 2024). Evidence from Islamic investment contexts also indicates that Islamic financial literacy can interact with religious and provider-related perceptions in shaping attitudes toward financial choices (Mahmoud et al., 2025).

The proposed moderation is also consistent with broader digital financial literacy research. Lee et al. (2023) show that digital financial literacy can function as an important mechanism in explaining fintech-related outcomes, while Pala et al. (2024) emphasize the relevance of interaction models in explaining how digital financial literacy conditions technology-related economic outcomes. Hanson and Ott (2026) further connect financial literacy, digital financial literacy, technological literacy, and trust in AI with users' trust in fintech applications. These studies support the view that literacy is not only a background characteristic but also a capability that shapes how users interpret, trust, and continue using financial technologies.

In this study, Islamic financial literacy functions as an evaluative and confidence-building mechanism. It helps users connect technological acceptance with Sharia-based assurance. Users with higher Islamic financial literacy are expected to be more stable in their continuance intention when they perceive AI-based financial services as acceptable, useful, secure, trustworthy, and aligned with Islamic financial principles (Basrowi et al., 2020; Pala et al., 2024; Zulaikha & Faricha, 2026; Hanson & Ott, 2026).

H4. *Islamic financial literacy moderates the association between AI user acceptance and continuance intention to use AI-based financial services, such that the association is stronger when Islamic financial literacy is higher.*

2.6. Proposed Research Framework

Based on the revised theoretical foundation and the hypotheses developed above, this study proposes a research framework that explains continuance intention toward Islamic mobile banking with AI-related or AI-supported features. The framework is anchored in TAM and extended through post-adoption, trust/risk, and Sharia-based financial literacy perspectives. Perceived AI usefulness, perceived AI security, and trust in AI-based financial services are positioned as key antecedents of AI user acceptance and are also expected to be directly associated with continuance intention. AI user acceptance is included as a direct predictor of continuance intention and as a mediating mechanism through which usefulness, security, and trust are linked to continued use. Islamic financial literacy is incorporated as both a direct predictor of continuance intention and a contextual moderator

that strengthens the relationship between AI user acceptance and continuance intention. The proposed relationships are illustrated in Figure 1.

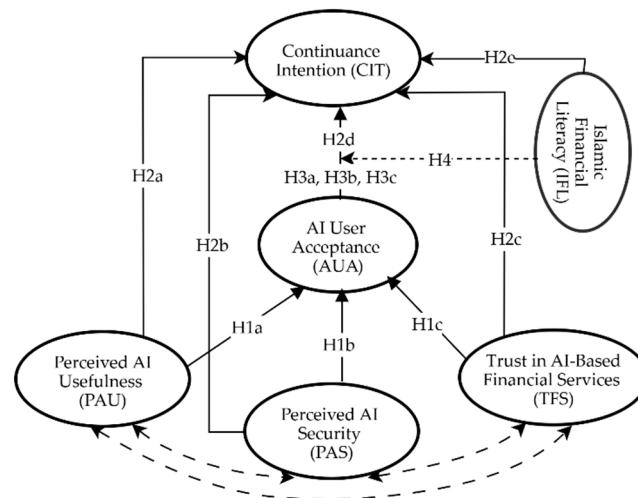


Figure 1. Proposed research framework. Note: Solid arrows show direct effects; dashed double-headed arrows show correlations; and the dotted arrow shows the moderating effect of IFL. The indirect effects are PAU → AUA → CIT (H3a), PAS → AUA → CIT (H3b), and TFS → AUA → CIT (H3c), estimated as products of the related path coefficients.

3. Data and Methods

3.1. Research Design and Context

This study used a quantitative explanatory survey design to investigate continuance intention toward Islamic mobile banking with AI-related or AI-supported features. This design was suitable because the study tested a theory-driven model involving direct, mediating, and moderating relationships among perceived AI usefulness, perceived AI security, trust in AI-related or AI-supported financial service features, AI user acceptance, Islamic financial literacy, and continuance intention. The unit of analysis was the individual Islamic mobile banking user who had previously used or recognized AI-related or AI-supported digital service features.

In this study, “AI-related or AI-supported features” refer to mobile banking functions that respondents perceived or recognized as involving AI support, including chatbots, smart notifications, biometric authentication, fraud or security alerts, and personalized service recommendations. This study did not conduct a technical audit of each banking application to determine whether these functions were objectively AI-enabled. Accordingly, the analysis is based on users’ perceived experience with AI-related or AI-supported mobile banking features.

The empirical setting was Aceh Province, Indonesia, where Islamic finance is formally embedded in the financial system through Qanun Aceh No. 11 of 2018 on Islamic Financial Institutions. This context provides a relevant setting for examining continuance intention toward Islamic mobile banking with AI-related or AI-supported features because digital banking innovation, perceived financial risk, user trust, and Sharia-based financial understanding intersect in users’ banking experience. The study focused on users of Islamic mobile banking services offered by three major Islamic banks operating in Aceh, namely Bank Syariah Indonesia, Bank Aceh Syariah, and BCA Syariah.

In this study, Islamic mobile banking with AI-related or AI-supported features refers to mobile banking services in which users perceive certain functions as supporting interaction, service personalization, authentication, transaction monitoring, and security protection. These functions may include chatbots, smart notifications, biometric authentication, fraud

or security alerts, and personalized service recommendations. Because the availability and technological basis of these features may differ across banking applications, respondents were not asked to assess one specific AI feature or to verify whether each function was objectively AI-enabled. Instead, they evaluated their overall experience after confirming that they had used or recognized at least one AI-related or AI-supported feature in the mobile banking application they used.

To estimate the proposed model, the study employed partial least squares structural equation modeling (PLS-SEM). This approach was suitable because the model contained multiple latent constructs, mediation through AI user acceptance, and moderation by Islamic financial literacy. PLS-SEM is also appropriate for prediction-oriented studies and for models that include interaction effects and do not require strict multivariate normality assumptions (Sarstedt et al., 2022). The analysis therefore allowed the study to assess both the quality of the measurement model and the structural relationships proposed in the research framework.

3.2. Population, Sample, and Respondent Characteristics

The population comprised active users of Islamic mobile banking services in Aceh. Respondents were selected based on three main eligibility criteria. First, they had to be at least 18 years old and active users of Islamic mobile banking. Second, they had to have experience with at least one AI-related or AI-supported mobile banking feature, including chatbots, smart notifications, biometric authentication, fraud or security alerts, or personalized service recommendations. Third, they had to have used Islamic mobile banking for a minimum of three months. At the screening stage, prospective respondents were asked to confirm that they met these criteria before proceeding to the main questionnaire. This experience-based screening was necessary because continuance intention is more appropriately examined among users with direct service experience rather than individuals who only have general knowledge of AI-based banking. After the screening process, the final sample consisted of 250 valid respondents who met all eligibility criteria.

A total of 250 valid responses were obtained and used for analysis. This sample size is adequate for component-based structural equation modeling, particularly for a model involving multiple latent variables, mediation, and moderation. Following the guidance for PLS-SEM, sample adequacy was assessed by considering the complexity of the structural model and the number of paths directed toward endogenous constructs (Sarstedt et al., 2022). The final respondent profile is summarized in Table 1.

Table 1. Respondent characteristics ($n = 250$).

Characteristic	Category	Frequency	Percentage
Age	18–24 years	17	6.8
	25–34 years	63	25.2
	35–44 years	105	42.0
	>44 years	65	26.0
Gender	Male	146	58.4
	Female	104	41.6
Education	Diploma	40	16.0
	Bachelor's degree	117	46.8
	Master's degree	86	34.4
	Doctoral degree	7	2.8

Table 1. Cont.

Characteristic	Category	Frequency	Percentage
Occupation	Civil servant	41	16.4
	Honorary/non-civil servant employee	46	18.4
	Private employee	69	27.6
	Entrepreneur	70	28.0
	Freelancer	24	9.6
Length of Islamic mobile banking use	3–6 months	92	36.8
	7–12 months	87	34.8
	13–24 months	44	17.6
	>24 months	27	10.8
AI-feature recognition	Clear explicit recognition	201	80.4
	Recognized after examples were provided	49	19.6
Weekly usage frequency	1–2 times	50	20.0
	3–5 times	89	35.6
	>5 times	111	44.4
Main mobile banking application used	Byond by BSI	130	52.0
	Action by Bank Aceh Syariah	58	23.2
	BSya by BCA Syariah	62	24.8

Source. Primary data processed (2025). Note: BSI refers to Bank Syariah Indonesia, and BCA refers to Bank Central Asia. BYOND, Action, and BSya are dig-ital banking applications of BSI, Bank Aceh Syariah, and BCA Syariah, respectively. BSya is pronounced “bi-sya” and means “with Sharia provisions.” All respondents had experience with at least one AI-related or AI-supported mobile banking feature.

The respondent profile shows that all participants had sufficient experience with Islamic mobile banking, as they had used the service for at least three months. In terms of usage duration, 92 respondents (36.8%) had used Islamic mobile banking for 3–6 months, 87 respondents (34.8%) for 7–12 months, 44 respondents (17.6%) for 13–24 months, and 27 respondents (10.8%) for more than 24 months. This distribution indicates that the sample consisted of actual users with direct experience in Islamic mobile banking services, rather than potential or first-time users. Therefore, the respondents were considered appropriate for examining continuance intention toward Islamic mobile banking with AI-related or AI-supported features as perceived by users in Aceh’s Sharia-based financial ecosystem.

3.3. Measures and Operationalization of Variables

Data were gathered through a structured questionnaire distributed both online and offline. Prior to completing the survey, prospective respondents were first screened to confirm that they met the study criteria. Specifically, they had to be active users of Islamic mobile banking in Aceh, have experience with AI-related features in mobile banking, and have used the service for at least three months. After meeting these criteria, respondents were asked to rate each statement based on their own perceptions and usage experience using a five-point Likert scale, ranging from 1 = strongly disagree to 5 = strongly agree. The questionnaire was designed to capture respondents’ perceptions of usefulness, security, trustworthiness, acceptance, Islamic financial literacy, and continuance intention related to AI-related or AI-supported financial service features in Islamic mobile banking.

The measurement items were adapted from prior studies and refined to fit the context of AI-related and AI-supported Islamic mobile banking. To improve transparency and replicability, the full list of measurement items is provided in Appendix A. The questionnaire was developed in Bahasa Indonesia to ensure that respondents could understand each item clearly. Items adapted from previous studies were translated and contextually adjusted by the research team, with emphasis on preserving the conceptual meaning of each construct

rather than applying a literal translation. A formal back-translation procedure was not conducted; instead, the Bahasa Indonesia version was examined for clarity, contextual relevance, and consistency with the intended construct definitions. The English version presented in Appendix A is provided for reporting purposes. The adapted items were then assessed by two PhD-qualified academics and two professionals from the banking and regulatory sectors to ensure their relevance and suitability for the study context. Before the main survey, the questionnaire was pre-tested with 30 respondents who had similar characteristics to the target sample, and minor wording adjustments were made based on their feedback.

The operational definitions and measurement indicators are presented in Table 2.

Table 2. Operational variables.

Construct	Operational Definition	Indicators	Main Sources
Perceived AI Usefulness (PAU)	The extent to which users believe that Islamic mobile banking with AI-related or AI-supported features improves transaction efficiency, financial decision-making, convenience, and overall service value.	Transaction effectiveness; user productivity; financial decision support; convenience; system reliability; overall usefulness	Davis (1989); Venkatesh and Bala (2008); Lee et al. (2023); Nguyen and Dao (2024).
Perceived AI Security (PAS)	Users' perception that Islamic mobile banking with AI-related or AI-supported features protects personal data, transaction confidentiality, financial assets, and system access from misuse or unauthorized intervention.	Personal data protection; transaction confidentiality; protection from unauthorized access; advanced security technology; financial risk reduction; confidence in system security	Pavlou (2003); Damghanian et al. (2016); Hanif and Lallie (2021); Almaiah et al. (2023).
Trust in AI-Based Financial Services (TFS)	Users' confidence that AI-related or AI-supported features in Islamic mobile banking are reliable, competent, transparent, ethical, and able to protect users' financial interests.	Trust in AI security; trust in risk reduction; trust in AI reliability; trust in behavioral support; trust in AI-driven decision support; overall trust in AI-based mobile banking	Yousafzai et al. (2003); Ramos et al. (2018); Ikhsan et al. (2025).
AI User Acceptance (AUA)	Users' present acceptance of AI-related or AI-supported features in Islamic mobile banking, reflected in their readiness to trust and use these features in banking activities.	willingness to use AI-related features; ease of accepting AI features; perceived benefit of AI use; comfort in relying on AI features; acceptance of AI as part of mobile banking; overall AI acceptance	Venkatesh et al. (2003); Baroni et al. (2022); Ikhsan et al. (2025).
Islamic Financial Literacy (IFL)	Users' knowledge, awareness, and evaluative ability regarding Islamic financial principles, Sharia-compliant products, financial risks, and ethical financial behavior.	Knowledge of Islamic banking principles; awareness of Islamic financial products; ability to distinguish Islamic and conventional finance; Sharia-based decision-making; understanding of risks and benefits; Islamic financial behavior	Khasanah (2019); Basrowi et al. (2020); Khan and Arif (2022); Pala et al. (2024); Zulaikha and Faricha (2026).
Continuance Intention (CIT)	Users' intention to keep using Islamic mobile banking services with AI-related or AI-supported features in the future based on their previous experience with the service.	Future continuance intention; intention to use regularly; willingness to keep using; preference to continue using; recommendation intention; overall willingness to continue	Bhattacharjee (2001); Lee et al. (2023); Habib et al. (2025).

3.4. Data Collection Procedure

Data were collected using a structured questionnaire administered through both online and offline surveys. Before completing the questionnaire, prospective respondents were screened to ensure that they met the study criteria. They had to be active users of Islamic mobile banking in Aceh, have experience with at least one AI-related or AI-supported mobile banking feature, and have used the service for at least three months. Before answering the main questionnaire, respondents were given a brief explanation that Islamic mobile banking may include AI-related or AI-supported features as perceived by users, such as chatbots, smart notifications, biometric authentication, fraud or security alerts, and personalized service recommendations. They were then asked to confirm whether they had used or recognized at least one of these features in the mobile banking application they used before proceeding with the survey.

Respondent eligibility was assessed through four screening questions covering age, active Islamic mobile banking use in Aceh, at least three months of usage experience, and prior use or recognition of at least one AI-related or AI-supported mobile banking feature, such as chatbots, smart notifications, biometric authentication, fraud or security alerts, or personalized service recommendations. Only respondents who met all criteria proceeded to the main questionnaire. Of the 289 responses initially received, 28 were excluded because they were incomplete and 11 were removed as duplicate submissions. No responses were excluded due to ineligibility after the initial screening stage. After checking the data for completeness, duplication, eligibility consistency, and response quality, 250 complete, unique, and eligible responses were retained for the final analysis.

Respondents who met these criteria were asked to indicate the extent to which each statement reflected their own perception and usage experience using a five-point Likert scale, ranging from 1 = strongly disagree to 5 = strongly agree. The online survey was distributed through Google Forms and circulated via social media platforms, WhatsApp groups, Islamic mobile banking user communities, and academic networks. To complement the online distribution and broaden the coverage of eligible respondents, offline surveys were also conducted directly among Islamic mobile banking users in Islamic banking-related settings and financial education activities.

Before the main survey, the questionnaire was reviewed by two PhD-qualified academics with expertise in marketing and digital banking, as well as two professional experts from the banking and regulatory sectors. This validation process was intended to assess the relevance, clarity, and contextual suitability of the measurement items. The instrument was then pre-tested with 30 respondents who shared similar characteristics with the target population. The pre-test helped identify possible ambiguities in wording, item clarity, contextual fit, and preliminary reliability. After data collection, all responses were checked for completeness, duplication, eligibility consistency, and response quality. Because incomplete and duplicate responses had already been removed during data screening, the final dataset contained 250 complete, unique, and eligible responses. Therefore, no missing value imputation was required.

Several procedural remedies were also applied to reduce the risk of common method variance. Respondents were assured that their answers would remain anonymous and would be used only for academic purposes. The questionnaire did not collect personally identifying information, and respondents were informed that there were no right or wrong answers. The constructs were presented in separate sections, and the items were written in clear and simple wording to reduce response pattern bias and evaluation apprehension (Podsakoff et al., 2003).

Common method variance was further examined using statistical diagnostics. Harman's single-factor test showed that the first factor explained 38.96% of the total variance,

which is below the commonly used 50% threshold. In addition, the collinearity VIF values ranged from 1.117 to 1.407, below the conservative 3.30 threshold suggested for detecting possible common method bias in variance-based models (Kock, 2015). Taken together, these results suggest that common method variance was unlikely to seriously bias the findings.

3.5. Data Analysis

The data were analyzed using partial least squares structural equation modeling (PLS-SEM). This approach was appropriate because the proposed model contains multiple latent constructs, direct structural paths, mediation through AI user acceptance (AUA), and moderation by Islamic financial literacy (IFL). PLS-SEM is also suitable for prediction-oriented models and can estimate complex relationships without requiring strict multivariate normality assumptions (Sarstedt et al., 2022). All constructs were specified as reflective constructs because their indicators were treated as manifestations of the underlying latent variables and were expected to be conceptually related within each construct.

Sample adequacy was evaluated using both model complexity and statistical power considerations. The most complex endogenous construct was continuance intention, which received six predictors, including the interaction term. Based on the 10-times rule, the minimum required sample size was 60 respondents. In addition, an a priori power analysis using a medium effect size ($f^2 = 0.15$), $\alpha = 0.05$, statistical power = 0.80, and six predictors indicated a minimum required sample of 98 respondents. Therefore, the final sample of 250 respondents was considered adequate for estimating the proposed PLS-SEM model.

Before analysis, the dataset was screened for completeness and eligibility. Incomplete responses, duplicate entries, and responses that did not meet the inclusion criteria were removed. The final dataset contained complete responses from eligible respondents; therefore, no missing value imputation was required.

The analysis followed a two-stage PLS-SEM procedure. First, the measurement model was evaluated to assess indicator reliability, internal consistency reliability, convergent validity, and discriminant validity. Indicator reliability was examined using outer loadings, while internal consistency was assessed using Cronbach's alpha and composite reliability. Convergent validity was evaluated using the average variance extracted (AVE), with values above 0.50 indicating acceptable convergence. Discriminant validity was assessed to ensure that each construct was empirically distinct from the other constructs in the model.

Second, the structural model was evaluated to test the hypothesized relationships shown in Figure 1. The structural model assessment included collinearity diagnostics, explanatory power, effect size, predictive relevance, predictive performance, and supplementary approximate fit diagnostics. The significance of the direct, indirect, and moderating relationships was tested using a 5000-subsample bootstrapping procedure in SmartPLS 4.1. Standardized path coefficients, t-statistics, *p*-values, and 95% confidence intervals were reported. Predictive checks were assessed using Q^2 and PLSpredict. SRMR and NFI were reported only as supplementary approximate fit diagnostics and were not treated as decisive evidence of model fit, consistent with the prediction-oriented nature of PLS-SEM.

The direct effects corresponding to H1 and H2 were estimated using the following equations:

$$AUA = \beta_1 PAU + \beta_2 PAS + \beta_3 TFS + \varepsilon_1 \quad (1)$$

$$CIT = \beta_4 PAU + \beta_5 PAS + \beta_6 TFS + \beta_7 AUA + \beta_8 IFL + \varepsilon_2 \quad (2)$$

where PAU denotes perceived AI usefulness, PAS denotes perceived AI security, TFS denotes trust in AI-based financial services, AUA denotes AI user acceptance, IFL denotes Islamic financial literacy, CIT denotes continuance intention, β denotes the estimated path coefficient, and ε denotes the error term. The first equation tests whether PAU, PAS, and

TFS are positively associated with AUA, as proposed in H1a, H1b, and H1c. The second equation tests whether PAU, PAS, TFS, AUA, and IFL are positively associated with CIT, as proposed in H2a, H2b, H2c, H2d, and H2e.

The mediating role of AUA was tested by estimating the indirect effects of PAU, PAS, and TFS on CIT through AUA. Referring to Figure 1, the mediation paths were specified as follows:

$$H3a : PAU \rightarrow AUA \rightarrow CIT = \beta_1 \times \beta_7 \quad (3)$$

$$H3b : PAS \rightarrow AUA \rightarrow CIT = \beta_2 \times \beta_7 \quad (4)$$

$$H3c : TFS \rightarrow AUA \rightarrow CIT = \beta_3 \times \beta_7 \quad (5)$$

These indirect effects indicate whether AUA transmits the influence of PAU, PAS, and TFS to CIT. A significant indirect effect suggests that users' perceptions of AI usefulness, AI security, or trust in AI-based financial services increase continuance intention through stronger acceptance of AI-based financial services.

The moderating effect of IFL was tested by including the interaction term between AUA and IFL in the CIT equation:

$$CIT = \beta_4 PAU + \beta_5 PAS + \beta_6 TFS + \beta_7 AUA + \beta_8 IFL + \beta_9 (AUA \times IFL) + \varepsilon_3 \quad (6)$$

In this equation, β_9 represents the interaction term. A positive and significant β_9 supports H4, indicating that Islamic financial literacy strengthens the association between AI user acceptance and continuance intention. In practical terms, the association between AUA and CIT becomes stronger when users have higher levels of IFL.

For the moderation analysis, the interaction term between AI user acceptance and Islamic financial literacy was created using standardized latent variable scores. A simple slope analysis was then conducted to estimate the conditional association between AI user acceptance and continuance intention at three levels of Islamic financial literacy: low (−1 standard deviation), mean, and high (+1 standard deviation). This procedure was used to clarify the substantive meaning of the interaction and to show how the AUA–CIT relationship changes across different levels of Islamic financial literacy.

Following the moderator classification framework proposed by S. Sharma et al. (1981), IFL was modeled both as a direct predictor of CIT and as an interaction term with AUA. This specification allows the type of moderation to be identified. If the interaction term is significant while the direct association of IFL with CIT is not significant, IFL functions as a pure moderator. If both the direct association of IFL with CIT and the interaction term are significant, IFL functions as a quasi-moderator. If only the direct association is significant, IFL functions mainly as a predictor. If neither association is significant, IFL may be considered a potential or homologizer moderator.

The structural model was assessed using path coefficients, t-statistics, p-values, coefficient of determination (R^2), effect size (f^2), and predictive relevance (Q^2). Bootstrapping was used to test the significance of the direct, indirect, and interaction relationships. The hypotheses were considered supported when the estimated coefficients were in the expected positive direction and statistically significant at the conventional threshold.

3.6. Ethical Considerations

Ethical approval was obtained from the Ethics Committee for Economic and Business Research, Faculty of Economics and Business, Universitas Syiah Kuala. The study was conducted in accordance with the Declaration of Helsinki. Participation was voluntary, informed consent was obtained from all respondents, and anonymity and confidentiality were strictly maintained.

4. Results

4.1. Preliminary Descriptive Results

The construct-level descriptive results suggest that respondents' evaluation of AI-related or AI-supported Islamic mobile banking features was moderate. The mean score for perceived AI usefulness was 3.00, trust in AI-based financial services was 2.99, perceived AI security was 3.01, AI user acceptance was 3.20, Islamic financial literacy was 3.01, and continuance intention was 3.01. These values indicate that users were not resistant to AI-based banking features, but their confidence, perceived value, literacy-based assurance, and willingness to continue using the service had not yet reached a strong level.

This pattern is meaningful because the respondents were not first-time digital banking users. They had prior experience with Islamic mobile banking and many had interacted with AI-related features such as chatbots, personalized notifications, and fraud detection. The moderate score for continuance intention therefore points to a useful empirical puzzle: exposure to banking with AI-related or AI-supported features does not automatically become sustained commitment. Continued use appears to require more than access or familiarity; it depends on whether users perceive AI as useful, secure, trustworthy, acceptable, and consistent with their Islamic financial understanding.

4.2. Measurement Model Evaluation

Following Sarstedt et al. (2022), the evaluation focused on indicator reliability, internal consistency reliability, convergent validity, and discriminant validity. Indicator reliability was assessed using the outer loading range (OLR), while internal consistency was evaluated through Cronbach's alpha (CA) and composite reliability (CR). Convergent validity was examined using the average variance extracted (AVE).

As reported in Table 3, the measurement model met the recommended criteria. The outer loading ranges for all constructs exceeded 0.70, indicating that the retained indicators represented their respective latent constructs adequately. The CA values ranged from 0.898 to 0.919, and the CR values ranged from 0.921 to 0.936, showing strong internal consistency across all constructs. The AVE values ranged from 0.661 to 0.711, all above the 0.50 threshold, confirming convergent validity. These results indicate that the measurement model was reliable and that the constructs captured sufficient variance from their indicators.

Table 3. Indicator reliability, internal consistency, and convergent validity.

Construct	Items	OLR	CA	CR	AVE
PAU	PAU1–PAU6	0.782–0.839	0.901	0.924	0.670
PAS	PAS1–PAS6	0.805–0.831	0.901	0.923	0.668
TFS	TFS1–TFS6	0.791–0.854	0.901	0.924	0.669
AUA	AUA1–AUA6	0.813–0.855	0.914	0.933	0.699
IFL	IFL1–IFL6	0.802–0.829	0.898	0.921	0.661
CIT	CIT1–CIT6	0.829–0.864	0.919	0.936	0.711

Note: PAU = perceived AI usefulness; PAS = perceived AI security; TFS = trust in AI-based financial services; AUA = AI user acceptance; IFL = Islamic financial literacy; CIT = continuance intention. OLR = outer loading range; CA = Cronbach's alpha; CR = composite reliability; AVE = average variance extracted. All constructs met the recommended thresholds for indicator reliability, internal consistency, and convergent validity.

Discriminant validity was assessed using the heterotrait–monotrait ratio (HTMT) and the Fornell–Larcker criterion. As shown in Table 4, the HTMT values ranged from 0.228 to 0.667. The highest HTMT value was between AUA and CIT (0.667), while the lowest was between TFS and IFL (0.228). All values were below both the conservative threshold of 0.850 and the more liberal threshold of 0.900, indicating that the constructs were empirically distinct from one another.

Table 4. HTMT Matrix.

Construct	PAU	PAS	TFS	AUA	IFL
PAU	-				
PAS	0.237	-			
TFS	0.331	0.289	-		
AUA	0.550	0.533	0.461	-	
IFL	0.264	0.285	0.228	0.345	-
CIT	0.572	0.298	0.343	0.667	0.554

Note: Values below the diagonal are HTMT ratios. All values are below the conservative threshold of 0.850 and the more liberal threshold of 0.900. PAU = perceived AI usefulness; PAS = perceived AI security; TFS = trust in AI-based financial services; AUA = AI user acceptance; IFL = Islamic financial literacy; CIT = continuance intention.

Table 5 further supports discriminant validity based on the Fornell–Larcker criterion. The square roots of AVE were 0.818 for PAU, 0.817 for PAS, 0.818 for TFS, 0.836 for AUA, 0.813 for IFL, and 0.843 for CIT. Each diagonal value was higher than the corresponding inter-construct correlations, with the highest correlation observed between AUA and CIT (0.612). These results confirm that each construct shared more variance with its own indicators than with other constructs in the model.

Table 5. Fornell-Larcker Criterion.

Construct	PAU	PAS	TFS	AUA	IFL	CIT
PAU	0.818					
PAS	0.220	0.817				
TFS	0.296	0.267	0.818			
AUA	0.501	0.489	0.420	0.836		
IFL	0.238	0.257	0.206	0.313	0.813	
CIT	0.522	0.274	0.312	0.612	0.503	0.843

Note: Diagonal values are the square root of AVE. Off-diagonal values are latent construct correlations. Discriminant validity is supported when each diagonal value exceeds the corresponding inter-construct correlations. PAU = perceived AI usefulness; PAS = perceived AI security; TFS = trust in AI-based financial services; AUA = AI user acceptance; IFL = Islamic financial literacy; CIT = continuance intention.

To improve the transparency of the measurement model reporting, the full HTMT matrix and the Fornell–Larcker criterion are presented in the main text, while the full outer loadings are provided in Appendix B because the item-level table is longer. The results in Appendix B show that all item loadings exceeded the recommended 0.70 threshold. Overall, the results confirm that the measurement model met the requirements for indicator reliability, internal consistency, convergent validity, and discriminant validity, and was therefore suitable for structural model assessment.

4.3. Structural Model Assessment

After confirming the adequacy of the measurement model, the structural model was evaluated through collinearity diagnostics, explanatory power, effect size, predictive relevance, predictive performance, and supplementary approximate fit diagnostics. This procedure follows the PLS-SEM evaluation logic, where the structural model is first assessed for collinearity, explanatory and predictive quality, and then interpreted using the bootstrapped path estimates. The results of the structural model assessment are presented in Table 6.

Table 6. Structural model diagnostics.

Assessment	Indicator	Value	Evaluation
Collinearity (VIF)	PAU → AUA	1.212	No collinearity concern
	PAS → AUA	1.301	No collinearity concern
	TFS → AUA	1.261	No collinearity concern
	PAU → CIT	1.302	No collinearity concern
	PAS → CIT	1.117	No collinearity concern
	TFS → CIT	1.407	No collinearity concern
	AUA → CIT	1.303	No collinearity concern
	IFL → CIT	1.168	No collinearity concern
	AUA × IFL → CIT	1.139	No collinearity concern
Explanatory power	AUA: R ²	0.444	Moderate
	AUA: Adjusted R ²	0.437	Moderate
	CIT: R ²	0.547	Moderate
	CIT: Adjusted R ²	0.540	Moderate
Effect size (f ²)	PAU → AUA	0.206	Medium
	PAS → AUA	0.202	Medium
	TFS → AUA	0.076	Small
	PAU → CIT	0.101	Small
	AUA → CIT	0.223	Medium
	IFL → CIT	0.192	Medium
	PAS → CIT	0.211	Medium
	TFS → CIT	0.187	Medium
	AUA × IFL → CIT	0.212	Medium
Predictive relevance (Q ²)	AUA	0.289	Medium Predictive relevance
	CIT	0.367	Large Predictive relevance
PLSpredict (Q ² predict)	AUA	0.226–0.335	Acceptable
	CIT	0.259–0.397	Acceptable
Approximate model fit	SRMR	0.044	Acceptable
	NFI	0.883	Acceptable

Note: PAU = perceived AI usefulness; PAS = perceived AI security; TFS = trust in AI-based financial services; AUA = AI user acceptance; IFL = Islamic financial literacy; CIT = continuance intention; VIF = variance inflation factor; Q² = predictive relevance; Q²predict = PLSpredict indicator-level predictive relevance; SRMR = standardized root mean square residual; NFI = normed fit index. VIF < 3.30 indicates no critical collinearity; Q² > 0 indicates predictive relevance. R²/adjusted R², f², and Q²predict indicate explanatory power, effect size, and predictive performance. SRMR and NFI are supplementary diagnostics.

Collinearity was evaluated using the variance inflation factor (VIF). As shown in Table 6, all VIF values ranged from 1.117 to 1.407, well below the conservative threshold of 3.30. This indicates that multicollinearity was not a concern in the structural model. The model also showed moderate explanatory power. Perceived AI usefulness, perceived AI security, and trust in AI-based financial services explained 44.4% of the variance in AI user acceptance. The predictors of continuance intention explained 54.7% of its variance. These values suggest that the model offers a meaningful explanation of both AI user acceptance and continuance intention.

The effect size analysis offers a closer view of how much each predictor contributes to the model. Perceived AI usefulness and perceived AI security made medium contributions to AI user acceptance, while trust in AI-based financial services contributed more modestly. For continuance intention, the medium effects came from perceived AI security, trust in AI-based financial services, AI user acceptance, Islamic financial literacy, and the AUA × IFL interaction. Perceived AI usefulness, by contrast, showed only a small direct effect. This pattern suggests that users' intention to continue using Islamic mobile banking with AI-related or AI-supported features is not driven by usefulness alone. It is also shaped

by whether users feel protected, trust the system, accept AI-related functions as part of their financial routine, understand Islamic financial principles, and can combine technological acceptance with Sharia-based financial confidence.

The model also demonstrated adequate predictive relevance. The Q^2 value for AI user acceptance was 0.289, indicating medium predictive relevance, while the Q^2 value for continuance intention was 0.367, indicating large predictive relevance. The PLSpredict results further supported the model's predictive performance, as all indicator-level Q^2 predict values for the endogenous constructs were positive. This indicates acceptable out-of-sample predictive relevance for AI user acceptance and continuance intention. SRMR = 0.044 and NFI = 0.883 were reported only as supplementary approximate diagnostics and were not interpreted as decisive evidence of global model fit. This is because PLS-SEM is primarily prediction-oriented and should be evaluated mainly through measurement quality, structural relationships, explanatory power, effect sizes, predictive relevance, and the significance of the hypothesized paths.

4.4. Structural Model and Hypothesis Testing

The hypothesized direct, indirect, and moderating effects were tested using a 5000-subsample bootstrapping procedure in SmartPLS 4.1. Table 7 reports the standardized coefficients, confidence intervals, t-statistics, *p*-values, and hypothesis results. The *p*-values reported as 0.000 in the software output are presented as $p < 0.001$.

Table 7. Bootstrapped direct, indirect, and moderation effects.

Hypothesis	Path	Coefficient	95% CI	t-Statistic	<i>p</i> -Value	Result
Direct effect						
H1a	PAU → AUA	0.358	[0.227, 0.474]	8.174	<0.001	Supported
H1b	PAS → AUA	0.352	[0.216, 0.415]	7.505	<0.001	Supported
H1c	TFS → AUA	0.220	[0.151, 0.332]	4.514	<0.001	Supported
H2a	PAU → CIT	0.249	[0.169, 0.348]	5.267	<0.001	Supported
H2b	PAS → CIT	0.118	[0.031, 0.237]	2.431	0.015	Supported
H2c	TFS → CIT	0.096	[0.017, 0.198]	2.107	0.035	Supported
H2d	AUA → CIT	0.377	[0.287, 0.467]	7.702	<0.001	Supported
H2e	IFL → CIT	0.313	[0.201, 0.407]	6.702	<0.001	Supported
Indirect effect						
H3a	PAU → AUA → CIT	0.135	[0.112, 0.270]	5.803	<0.001	Supported; complementary partial mediation; VAF = 35.2%
H3b	PAS → AUA → CIT	0.133	[0.101, 0.281]	5.406	<0.001	Supported; complementary partial mediation; VAF = 53.0%
H3c	TFS → AUA → CIT	0.083	[0.049, 0.260]	3.796	<0.001	Supported; complementary partial mediation; VAF = 46.4%
Moderation effect						
H4	AUA × IFL → CIT	0.126	[0.041, 0.251]	3.118	0.002	Supported

Note: PAU = perceived AI usefulness; PAS = perceived AI security; TFS = trust in AI-based financial services; AUA = AI user acceptance; IFL = Islamic financial literacy; CIT = continuance intention; CI = confidence interval; VAF = variance accounted for. Estimates are standardized coefficients from 5000-subsample bootstrapping in SmartPLS 4.1. Effects are significant when the 95% CI excludes zero. VAF = indirect effect/total effect; significant positive direct and indirect effects indicate complementary partial mediation.

The results show consistent support for the proposed relationships. For H1, perceived AI usefulness, perceived AI security, and trust in AI-based financial services were positively

and significantly associated with AI user acceptance. PAU had the strongest association with AUA ($\beta = 0.358, p < 0.001$), followed closely by PAS ($\beta = 0.352, p < 0.001$). TFS also showed a significant association with AUA ($\beta = 0.220, p < 0.001$). These findings support H1a, H1b, and H1c.

For H2, all proposed predictors of continuance intention were supported. AUA showed the strongest direct association with CIT ($\beta = 0.377, p < 0.001$), followed by IFL ($\beta = 0.313, p < 0.001$) and PAU ($\beta = 0.249, p < 0.001$). PAS and TFS also had positive and significant associations with CIT, although their coefficients were smaller ($\beta = 0.118, p = 0.015$; $\beta = 0.096, p = 0.035$, respectively). These results support H2a–H2e.

The mediation results support H3a–H3c. PAU had a significant indirect association with CIT through AUA ($\beta = 0.135, p < 0.001$), PAS also showed a significant indirect association through AUA ($\beta = 0.133, p < 0.001$), and TFS produced a smaller but still significant indirect association ($\beta = 0.083, p < 0.001$). To clarify the mediation type, VAF was calculated for each indirect relationship. The VAF values were 35.2% for PAU $\rightarrow$ AUA $\rightarrow$ CIT, 53.0% for PAS $\rightarrow$ AUA $\rightarrow$ CIT, and 46.4% for TFS $\rightarrow$ AUA $\rightarrow$ CIT. Since both the direct and indirect effects were positive and statistically significant, the results indicate complementary partial mediation. This means that PAU, PAS, and TFS are associated with CIT both directly and indirectly through AUA.

The moderation result supports H4. The interaction between AUA and IFL was positive and significant in relation to CIT ($\beta = 0.126, p = 0.002$), indicating that Islamic financial literacy strengthens the association between AI user acceptance and continuance intention. Since IFL also had a significant direct association with CIT, it can be interpreted as a quasi-moderator following S. Sharma et al. (1981). This means that IFL is not only directly associated with CIT, but also changes the strength of the AUA–CIT relationship.

To clarify the practical meaning of the interaction, a simple slope analysis was conducted at three levels of Islamic financial literacy: low (-1 SD), mean, and high ($+1$ SD). The conditional association between AUA and CIT was 0.251 at low IFL, 0.377 at the mean level of IFL, and 0.503 at high IFL. These values show that the AUA–CIT association becomes stronger as Islamic financial literacy increases. Figure 2 illustrates this moderating pattern visually.

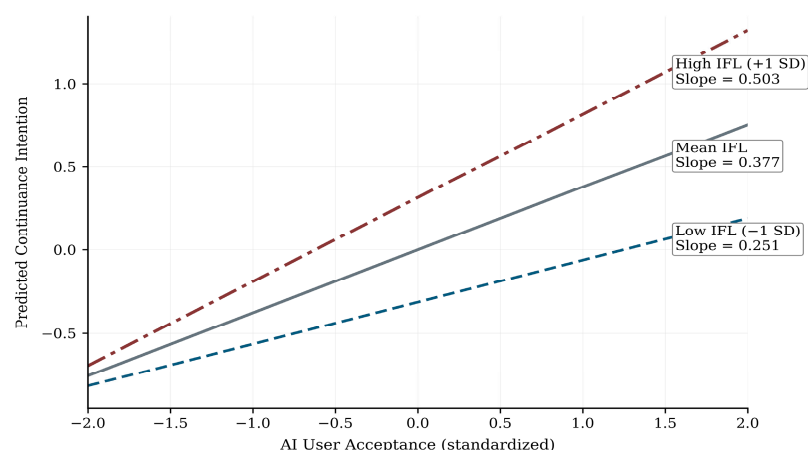


Figure 2. Moderating role of Islamic financial literacy in the AUA–CIT relationship. Note: AUA = AI user acceptance; CIT = continuance intention; IFL = Islamic financial literacy.

Overall, the results offer a coherent explanation of continuance intention toward Islamic mobile banking with AI-related or AI-supported features. AI user acceptance was positively associated with perceived AI usefulness, perceived AI security, and trust, and emerged as the strongest factor related to continuance intention. The findings also show that AI user acceptance functions as an important pathway linking users' perceptions of AI-

related financial service features to continuance intention, while Islamic financial literacy strengthens the AUA–CIT relationship. In Aceh’s Sharia-based financial environment, these results suggest that continued use is linked not only to technological value, but also to perceived protection, trust, AI acceptance, and users’ ability to interpret financial technology through an Islamic financial lens.

5. Discussion and Implications

5.1. Main Findings

The findings suggest that continuance intention toward Islamic mobile banking with AI-related or AI-supported features is not simply an extension of digital banking adoption. Rather, it is shaped by the combined roles of technological value, perceived risk control, trust, and Sharia-based financial understanding. Perceived AI usefulness, perceived AI security, and trust in AI-based financial services were all positively associated with AI user acceptance. This indicates that users do not accept AI merely because it is novel, but because it helps solve practical financial problems, reduces perceived exposure to digital risk, and creates confidence in automated service delivery. This pattern is consistent with technology acceptance logic, where usefulness remains central to acceptance (Venkatesh & Bala, 2008). However, it also shows that AI-related or AI-supported financial service features require a stronger risk-and-trust layer than ordinary digital banking, because users may depend on automated or semi-automated support in financially sensitive contexts (Pavlou, 2003; Jafri et al., 2024).

The relative strength of these antecedents is especially revealing. Perceived AI usefulness and perceived AI security showed stronger associations with AI user acceptance than trust. This suggests that users may first look for tangible value and protection before developing deeper confidence in AI-based financial services. In mobile banking, AI features such as chatbots, fraud detection, smart notifications, biometric security, and personalized recommendations become meaningful only when users believe that these features improve financial tasks and reduce risk exposure. This interpretation is consistent with studies showing that perceived security and fraud-related protection are important in digital and AI-supported financial services (Almaiah et al., 2023; Vuković, 2025). Trust remained significant, but its weaker coefficient suggests that trust in AI may develop more gradually, especially when algorithmic processes are opaque or difficult for users to understand. This aligns with recent work showing that transparency, fairness, and explainability are important for user reliance on AI-based financial services (Yang & Lee, 2024).

The direct relationships with continuance intention provide a more critical post-adoption insight. AI user acceptance was the strongest predictor of continuance intention, followed by Islamic financial literacy and perceived AI usefulness. By contrast, perceived AI security and trust in AI-based financial services were statistically significant but had relatively smaller direct coefficients. This pattern does not mean that security and trust are unimportant. Rather, it suggests that they may function more as baseline conditions than as the strongest immediate drivers of continued use. Users are unlikely to continue using Islamic mobile banking services with AI-related or AI-supported features if they perceive them as unsafe or untrustworthy. However, once a basic level of trust and security is established, continuance intention appears to depend more strongly on whether users accept AI-related functions as a normal part of their banking experience and whether they have the Islamic financial literacy needed to evaluate the service within a Sharia-compliant financial setting.

The stronger role of AI user acceptance is consistent with technology acceptance and post-adoption theory. Perceived usefulness, security, and trust are important beliefs, but AI user acceptance is a more immediate psychological state because it reflects users’

readiness to engage with AI-supported banking features. This may explain why AUA showed the strongest association with continuance intention. Users may perceive Islamic mobile banking with AI-related or AI-supported features as useful, secure, and trustworthy, but these perceptions are more likely to translate into continued use when users accept AI-related functions as a reliable part of their financial routine. This interpretation is consistent with the Technology Acceptance Model, which places acceptance-related beliefs at the center of technology use (Davis, 1989), and with the expectation-confirmation view that continuance is shaped by users' post-use evaluation of system value and experience (Bhattacharjee, 2001). It also aligns with later technology acceptance work emphasizing that perceived usefulness remains central to sustained technology use (Venkatesh & Bala, 2008).

The stronger role of Islamic financial literacy offers an important context-specific explanation. Unlike conventional mobile banking, Islamic mobile banking with AI-related or AI-supported features is evaluated not only through technological performance, but also through users' understanding of Islamic financial principles, ethical conduct, Sharia compliance, and responsible financial behavior. Prior studies show that Islamic financial literacy shapes users' understanding of Islamic banking products and their ability to make Sharia-based financial decisions (Khasanah, 2019; Basrowi et al., 2020). This may explain why IFL showed a stronger association with continuance intention than perceived AI security and trust. In Aceh's Sharia-based financial environment, users may already expect Islamic banking services to provide institutional trust, ethical responsibility, and protection. As a result, trust and security still matter, but they may not be the strongest differentiating factors in explaining continuance intention. What appears more decisive is whether users accept AI-related functions as part of the banking process and whether they have sufficient Islamic financial understanding to evaluate AI-related or AI-supported services through both technological and Sharia-based considerations (Khan & Arif, 2022).

The mediation results deepen this interpretation. AI user acceptance served as a complementary partial mediator in the associations of perceived AI usefulness, perceived AI security, and trust with continuance intention. This indicates that these three perceptions are linked to continuance intention through both direct and indirect pathways. Users may continue using Islamic mobile banking with AI-related or AI-supported features because they perceive these services as useful, secure, and trustworthy. However, these perceptions also operate through stronger acceptance of AI-related functions as part of the financial service experience. In this sense, AI user acceptance becomes the behavioral bridge between users' beliefs about AI-related banking features and their intention to continue using them. This bridge is particularly important in financial services, where users may be concerned about inaccurate recommendations, data misuse, fraud exposure, or unreliable automated support.

The moderation result provides the most distinctive Islamic fintech contribution of this study. Islamic financial literacy strengthened the relationship between AI user acceptance and continuance intention, showing that users who accept AI-related or AI-supported banking features are more likely to continue using them when they also understand Islamic financial principles. This finding suggests that Islamic financial literacy is not limited to general financial knowledge. It also helps users evaluate whether digitally supported banking services are consistent with Sharia principles, ethical conduct, transparency, and responsible financial behavior. This interpretation is in line with prior studies showing that Islamic financial literacy shapes Islamic banking intention, Islamic fintech acceptance, and Muslim users' financial decision-making (Khasanah, 2019; Basrowi et al., 2020).

The moderating role of Islamic financial literacy can therefore be understood as more than a statistical interaction. Users with stronger Islamic financial literacy may be better able to assess whether Islamic mobile banking services that include AI-related or AI-supported

features are consistent with Islamic financial principles and ethical expectations. This literacy may reduce uncertainty because users have a clearer understanding of financial risks, Sharia compliance, and the implications of digital financial services. It may also strengthen Sharia-based confidence by helping users assess the usefulness, security, and appropriateness of AI-supported features within a Sharia-compliant financial setting (Khan & Arif, 2022; Pala et al., 2024).

The quasi-moderating role of Islamic financial literacy is particularly important. Following S. Sharma et al. (1981), Islamic financial literacy can be viewed as a quasi-moderator because it was directly associated with continuance intention and also interacted with AI user acceptance. This suggests that Islamic financial literacy is not merely a user background characteristic, but also a factor that strengthens the translation of AI acceptance into sustained usage intention. In Aceh's Sharia-based financial environment, users evaluate Islamic mobile banking with AI-related or AI-supported features not merely as a matter of digital convenience, but also as part of a religiously grounded and institutionally regulated financial ecosystem. Thus, continued use depends on the alignment between technological confidence, risk assurance, and Islamic financial understanding (Zulaikha & Faricha, 2026). This interpretation shows that continuance intention in Islamic fintech is not merely a behavioral outcome of technology acceptance, but a context-sensitive process in which functional beliefs, perceived risk control, trust, and Sharia-based financial reasoning operate together.

5.2. Theoretical Implications

The theoretical contribution of this study lies in extending AI continuance models by showing how user acceptance, risk-related perceptions, and Islamic financial literacy jointly shape post-adoption behavior in a Sharia-based financial ecosystem. This study offers three theoretical implications. First, it extends technology acceptance and continuance research by positioning AI user acceptance as a mechanism linking users' perceptions of AI to continuance intention. Prior studies often treat perceived usefulness, security, and trust as independent drivers of intention. The present findings show that these perceptions also need to be translated into acceptance before they can develop into stable continuance intention. This adds a post-adoption layer to TAM and ECM by showing that continued AI use depends not only on perceived value, but also on users' readiness to integrate AI-related functions into their financial routines.

Second, the study contributes to financial technology and risk management literature by showing that continuance intention in AI-based finance is inseparable from perceived security and trust. Usefulness alone is not enough. In banking with AI-related or AI-supported features, users are exposed to concerns related to privacy, cybersecurity, automated decision-making, fraud detection, and algorithmic reliability. These results suggest that AI-supported financial innovation becomes sustainable only when technological value is accompanied by perceived protection, trust formation, and users' readiness to rely on intelligent systems in recurring financial decisions.

Third, the study advances Islamic fintech literature by demonstrating that Islamic financial literacy operates both as a direct predictor and as a contextual amplifier of continuance intention. The finding that Islamic financial literacy strengthens the AUA–CIT relationship adds a value-based dimension to technology acceptance theory. In Islamic financial services, users do not evaluate AI only through utility and security. They also interpret it through Sharia-based knowledge, ethical confidence, and perceived religious fit. This expands the theoretical boundary of AI continuance models beyond conventional digital banking settings.

5.3. Practical Implications

The findings also carry practical implications for Islamic banks and fintech providers. First, banks should make the usefulness of AI visible and concrete. AI features should not be introduced merely as technological ornaments. Chatbots, smart notifications, biometric authentication, fraud alerts, and personalized recommendations must solve real user problems, reduce service friction, and improve financial decision-making. Users are more likely to continue using AI-enabled mobile banking when they clearly experience its value.

Second, perceived AI security should be treated as a front-facing service promise, not only as a technical backend. Islamic banks need to explain how AI protects user data, detects suspicious transactions, and reduces financial risks. Clear security messages, transparent fraud alerts, responsive complaint handling, and simple explanations of biometric or AI-based protection systems can strengthen users' sense of safety.

Third, trust in AI-based financial services requires transparency and accountability. Since users may not fully understand how AI systems generate recommendations or detect risk, banks should provide clearer explanations about how AI-supported features work, what data are used, and how users remain protected. In Islamic banking, this transparency should also include assurance that AI-related or AI-supported services support ethical and Sharia-compliant financial practices.

Fourth, Islamic financial literacy should be integrated into digital banking strategy. Banks in Aceh and other Islamic financial ecosystems should combine AI service innovation with Sharia-based financial education. In-app literacy modules, short explanations of Islamic financial contracts, Sharia-compliance labels, and user-friendly guidance on permissible financial practices can help users connect AI-related or AI-supported services with Islamic financial confidence.

Overall, the findings suggest that the future of Islamic mobile banking with AI-related or AI-supported features depends on more than initial adoption. Sustained use requires a service environment in which AI-related functions are perceived as useful, secure, trustworthy, acceptable, and understandable through Islamic financial principles. For Islamic banks, the challenge is not simply to digitize services, but to make AI-supported financial innovation reliable, transparent, and Sharia-responsive.

5.4. Limitations and Future Research Directions

This study has several limitations. First, it used a cross-sectional survey design and relied on self-reported data from Islamic mobile banking users in Aceh. Therefore, the findings should be interpreted as statistical associations rather than strong causal evidence. Future studies could use longitudinal, experimental, or mixed-method designs to examine the causal mechanisms underlying continuance intention toward Islamic mobile banking with AI-related or AI-supported features more rigorously.

Second, the study was conducted in Aceh, a province with a distinctive Sharia-based financial environment. While this context provides a valuable setting for examining Islamic mobile banking with AI-related or AI-supported features, it also limits the generalizability of the findings. The results should therefore not be interpreted as representing all Islamic banking markets or all users of mobile banking services with AI-related or AI-supported features. Users in other regions or countries may evaluate AI-related financial service features differently depending on their regulatory environment, Islamic financial literacy, digital banking maturity, institutional trust, and exposure to AI-supported financial technologies. Future studies should test the proposed model in other Islamic banking markets, conventional banking settings, and cross-country samples to assess whether the observed relationships remain stable across different cultural, regulatory, and institutional contexts.

Third, Islamic mobile banking with AI-related or AI-supported features was examined based on users' overall experience with such features, rather than on one specific AI function. Future research could compare specific features such as chatbots, biometric authentication, fraud alerts, smart notifications, and personalized recommendations to provide a more detailed understanding of how different AI-related applications shape user acceptance and continuance intention. Future studies may also extend the model by incorporating perceived ease of use, algorithmic transparency, perceived fairness, digital financial literacy, religiosity, service quality, and perceived Sharia compliance. These extensions would provide a deeper understanding of AI continuance intention as a combined outcome of technological value, risk assurance, user trust, and Sharia-based financial understanding. In addition, future research could compare Islamic mobile banking with AI-related or AI-supported features with other emerging technologies in accounting and finance, such as blockchain, big data analytics, the Internet of Things, and automated advisory systems. Such comparisons would help position Islamic fintech within the broader research agenda on emerging technologies, financial service innovation, and digital transformation in finance.

Fourth, although AI user acceptance and continuance intention were conceptually distinguished in this study, some degree of overlap may still remain because both constructs relate to users' favorable evaluation of AI-related or AI-supported features in Islamic mobile banking. AI user acceptance reflects users' present psychological acceptance of AI-related functions, whereas continuance intention reflects their future-oriented willingness to keep using the service. Future studies could distinguish these constructs more clearly through longitudinal designs, experimental approaches, or alternative measurement strategies that separate present acceptance from subsequent usage behavior.

6. Conclusions

This study examined continuance intention toward Islamic mobile banking with AI-related or AI-supported features in Aceh, Indonesia, where Islamic finance is embedded in the province's institutional financial system. Using survey data from 250 Islamic mobile banking users and PLS-SEM, the study assessed the direct, mediating, and moderating relationships among perceived AI usefulness, perceived AI security, trust in AI-based financial services, AI user acceptance, Islamic financial literacy, and continuance intention.

The findings show that perceived AI usefulness, perceived AI security, and trust were positively associated with AI user acceptance, while AI user acceptance emerged as the strongest predictor of continuance intention. Islamic financial literacy also played an important role, both as a direct predictor and as a moderator that strengthened the relationship between AI user acceptance and continuance intention. The mediation results further indicate that AI user acceptance served as a complementary partial mediator, linking users' perceptions of AI usefulness, security, and trust to continuance intention.

The main contribution of this study lies in showing that Aceh is not a neutral digital banking setting, but a Sharia-based financial ecosystem in which technology acceptance, perceived risk, trust, and Islamic financial understanding jointly shape continuance intention. By positioning AI user acceptance as an acceptance pathway and Islamic financial literacy as a reinforcing condition, this study offers a context-sensitive explanation of continuance intention toward Islamic mobile banking with AI-related or AI-supported features. The findings should nevertheless be interpreted with caution. Because the study used cross-sectional and self-reported data from Islamic mobile banking users in Aceh, the results represent statistical associations within a specific Sharia-based financial environment rather than universal evidence for all Islamic banking markets or all AI-enabled mobile banking

users. Future studies should test the model in other Islamic banking markets, conventional banking settings, and cross-country contexts.

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Informed Consent Statement: Informed consent was obtained from all participants involved in the study.

Data Availability Statement: The data presented in this study are available on request from the corresponding author. The data are not publicly available due to privacy and ethical restrictions related to participant information.

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Conflicts of Interest: The authors declare no conflicts of interest.

Appendix A

Table A1. Measurement Items.

Construct	Code	Measurement Item	Adapted from:
Perceived AI Usefulness (PAU)	PAU1	AI-related or AI-supported features in Islamic mobile banking help me complete banking transactions more efficiently.	Davis (1989); Venkatesh and Bala (2008); Lee et al. (2023); Nguyen and Dao (2024)
	PAU2	AI-related or AI-supported features in Islamic mobile banking improve the quality of my banking experience.	Davis (1989); Venkatesh and Bala (2008); Lee et al. (2023); Nguyen and Dao (2024)
	PAU3	AI-related or AI-supported features in Islamic mobile banking help me make better financial decisions.	Davis (1989); Lee et al. (2023); Nguyen and Dao (2024)
	PAU4	AI-related or AI-supported features make Islamic mobile banking services more convenient for me.	Davis (1989); Venkatesh and Bala (2008); Lee et al. (2023)
	PAU5	AI-related or AI-supported features make Islamic mobile banking more reliable in supporting my transactions	Lee et al. (2023); Nguyen and Dao (2024)
	PAU6	Overall, AI-related or AI-supported features in Islamic mobile banking are useful for my banking activities.	Davis (1989); Venkatesh and Bala (2008)
Perceived AI Security (PAS)	PAS1	I believe AI-related or AI-supported features in Islamic mobile banking help protect my personal data.	Pavlou (2003); Damghanian et al. (2016); Hanif and Lallie (2021); Almaiah et al. (2023)
	PAS2	I believe AI-related or AI-supported features in Islamic mobile banking help keep my transaction information confidential.	Pavlou (2003); Damghanian et al. (2016); Almaiah et al. (2023)
	PAS3	AI-related or AI-supported security features help protect my account from unauthorized access.	Hanif and Lallie (2021); Almaiah et al. (2023)
	PAS4	I believe AI-related or AI-supported features in Islamic mobile banking use advanced security technology to help protect users.	Damghanian et al. (2016); Hanif and Lallie (2021); Almaiah et al. (2023)
	PAS5	AI-related or AI-supported features help reduce the risk of fraud or suspicious transactions	Hanif and Lallie (2021); Almaiah et al. (2023)
	PAS6	Overall, I feel secure when using Islamic mobile banking with AI-related or AI-supported features.	Pavlou (2003); Damghanian et al. (2016); Almaiah et al. (2023)

Table A1. Cont.

Construct	Code	Measurement Item	Adapted from:
Trust in AI-Based Financial Services (TFS)	TFS1	I trust the security of AI-related or AI-supported features in Islamic mobile banking services.	Yousafzai et al. (2003); Ramos et al. (2018); Ikhsan et al. (2025)
	TFS2	I trust AI-related or AI-supported features to help reduce financial and transaction risks.	Ramos et al. (2018); Ikhsan et al. (2025)
	TFS3	I believe Islamic mobile banking with AI-related or AI-supported features is reliable in supporting my financial activities.	Yousafzai et al. (2003); Ramos et al. (2018); Ikhsan et al. (2025)
	TFS4	I trust Islamic mobile banking with AI-related or AI-supported features to support responsible banking behavior.	Yousafzai et al. (2003); Ikhsan et al. (2025)
	TFS5	I trust AI-related or AI-supported features to provide useful support for financial decisions.	Ramos et al. (2018); Ikhsan et al. (2025)
	TFS6	Overall, I trust Islamic mobile banking services with AI-related or AI-supported features.	Yousafzai et al. (2003); Ramos et al. (2018); Ikhsan et al. (2025)
AI User Acceptance (AUA)	AUA1	I am willing to use AI-related or AI-supported features in Islamic mobile banking.	Venkatesh et al. (2003); Baroni et al. (2022); Ikhsan et al. (2025)
	AUA2	I find AI-related or AI-supported features in Islamic mobile banking easy to accept as part of my banking activities.	Venkatesh et al. (2003); Baroni et al. (2022); Ikhsan et al. (2025)
	AUA3	I feel comfortable relying on AI-related or AI-supported features in Islamic mobile banking.	Baroni et al. (2022); Ikhsan et al. (2025)
	AUA4	My experience with AI-related or AI-supported features in Islamic mobile banking has been satisfactory.	Venkatesh et al. (2003); Baroni et al. (2022); Ikhsan et al. (2025)
	AUA5	I believe AI-related or AI-supported features can be trusted as part of Islamic mobile banking services.	Baroni et al. (2022); Ikhsan et al. (2025)
	AUA6	Overall, I accept the use of AI-related or AI-supported features in Islamic mobile banking.	Venkatesh et al. (2003); Baroni et al. (2022); Ikhsan et al. (2025)
Islamic Financial Literacy (IFL)	IFL1	I understand the basic principles of Islamic banking.	Khasanah (2019); Basrowi et al. (2020); Khan and Arif (2022); Pala et al. (2024); Zulaikha and Faricha (2026)
	IFL2	I am aware of Islamic financial products and services offered by Islamic banks.	Khasanah (2019); Basrowi et al. (2020); Khan and Arif (2022)
	IFL3	I can distinguish Islamic financial products from conventional financial products.	Khasanah (2019); Basrowi et al. (2020); Khan and Arif (2022)
	IFL4	I consider Sharia principles when making financial decisions.	Khan and Arif (2022); Pala et al. (2024); Zulaikha and Faricha (2026)
	IFL5	I understand the risks and benefits of using Islamic financial products.	Basrowi et al. (2020); Pala et al. (2024); Zulaikha and Faricha (2026)
	IFL6	I try to ensure that my financial behavior is consistent with Islamic financial principles.	Khasanah (2019); Khan and Arif (2022); Pala et al. (2024); Zulaikha and Faricha (2026)
Continuance Intention (CIT)	CIT1	I intend to continue using Islamic mobile banking with AI-related or AI-supported features in the future.	Bhattacharjee (2001); Lee et al. (2023); Habib et al. (2025)
	CIT2	I will keep using Islamic mobile banking with AI-related or AI-supported features rather than stop using it.	Bhattacharjee (2001); Lee et al. (2023); Habib et al. (2025)
	CIT3	I plan to use Islamic mobile banking with AI-related or AI-supported features more regularly in the future.	Bhattacharjee (2001); Lee et al. (2023); Habib et al. (2025)
	CIT4	I am motivated to continue using Islamic mobile banking with AI-related or AI-supported features because it supports my banking needs.	Bhattacharjee (2001); Lee et al. (2023); Habib et al. (2025)
	CIT5	I would recommend continued use of Islamic mobile banking with AI-related or AI-supported features to other users.	Lee et al. (2023); Habib et al. (2025)
	CIT6	Overall, I am willing to continue using Islamic mobile banking services with AI-related or AI-supported features.	Bhattacharjee (2001); Lee et al. (2023); Habib et al. (2025)

Note: All items were measured using a five-point Likert scale, ranging from 1 = strongly disagree to 5 = strongly agree. The questionnaire was administered in Bahasa Indonesia. The English wording below is provided for reporting purposes. The term “AI-related or AI-supported features” refers to features that respondents used or recognized as involving AI support in Islamic mobile banking.

Appendix B

Table A2. Full Outer Loadings.

Construct	Item	Outer Loading	AVE
Perceived AI Usefulness (PAU)	PAU1	0.832	0.670
	PAU2	0.830	
	PAU3	0.835	
	PAU4	0.791	
	PAU5	0.782	
	PAU6	0.839	
Perceived AI Security (PAS)	PAS1	0.831	0.668
	PAS2	0.814	
	PAS3	0.808	
	PAS4	0.831	
	PAS5	0.805	
	PAS6	0.813	
Trust in AI-Based Financial Services (TFS)	TFS1	0.791	0.669
	TFS2	0.854	
	TFS3	0.810	
	TFS4	0.801	
	TFS5	0.825	
	TFS6	0.824	
AI User Acceptance (AUA)	AUA1	0.855	0.699
	AUA2	0.824	
	AUA3	0.813	
	AUA4	0.833	
	AUA5	0.855	
	AUA6	0.835	
Islamic Financial Literacy (IFL)	IFL1	0.829	0.661
	IFL2	0.802	
	IFL3	0.818	
	IFL4	0.808	
	IFL5	0.806	
	IFL6	0.817	
Continuance Intention (CIT)	CIT1	0.842	0.711
	CIT2	0.864	
	CIT3	0.838	
	CIT4	0.850	
	CIT5	0.829	
	CIT6	0.836	

Note: PAU = perceived AI usefulness; PAS = perceived AI security; TFS = trust in AI-based financial services; AUA = AI user acceptance; IFL = Islamic financial literacy; CIT = continuance intention; AVE = average variance extracted.

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