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Building Trust Through Digital Excellence: E-Banking Quality and Transaction Interest in Indonesian Islamic Banks

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Abstract

The adoption digital transformation of e-banking services has become increasingly important for enhancing customer engagement and competitiveness in Islamic banking. This study examines the influence of e-banking quality, ease to use, and fulfillment on customer trust and transaction interest in Islamic banks. Using purposive sampling, data were collected from 783 customers of Islamic banks in Surabaya, East Java, Indonesia. The analysis employed Partial Least Square Structural Equation Modeling (PLS-SEM) with SmartPLS 3.0. Results show that e-banking quality significantly influences ease to use (β=0.767) and fulfillment (β=0.679). Both ease to use (β=0.409) and fulfillment (β=0.164) positively affect trust, which strongly influences transaction interest (β=0.767). The findings demonstrate that Islamic banks must prioritize e-banking quality to build customer trust and enhance transaction interest. This research contributes to understanding technology adoption in Islamic banking contexts and provides practical implications for digital banking service improvement.

Keywords: E-banking quality, Trust, Islamic banking, Transaction interest.

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1. Introduction

The rapid advancement of information technology has fundamentally transformed the global banking industry, shifting traditional practices towards digital platforms. In Indonesia, financial institutions utilize information technology to optimize business processes and compete in the global market (Darmawi, 2011). This transformation is particularly significant within the Islamic banking sector, which operates based on Sharia principles while striving to support national development and human welfare (Muhammad, 2014). With Indonesia ranking among the top countries in Asia for internet usage, the demand for seamless online transaction services has surged. Consequently, mobile banking has emerged as a critical tool for Islamic banks to enhance operational efficiency, expand market reach, and improve customer satisfaction, allowing transactions to be conducted anytime and anywhere without visiting a physical branch (Muasyaroh, 2014).

The success of mobile banking adoption relies heavily on the perceived quality of e-banking services. High-quality electronic banking services are considered a key success factor for banking companies in attracting customers (Suharini, 2011). Service quality is viewed as a tool to obtain competitive advantage, as it strengthens customer trust and improves operational efficiency (Rust & Zahorik, 1993; Zeithaml, 2000). In the context of Islamic banking, where ethical conduct is paramount, the relationship between service quality and customer trust becomes even more critical. Trust involves the willingness of one party to behave in a certain way based on the belief that the partner will provide what is expected (Barnes, 2003). Without trust, customers are unlikely to engage in repeated transactions regardless of the technological features available (Tjini & Baridwan, 2013). Furthermore, the concept of fulfillment the bank's ability to meet promised service standards accurately and quickly plays a significant role in shaping customer perceptions (Parasuraman et al., 2005).

Despite the importance of these factors, existing literature presents inconsistent findings regarding the determinants of customer interest in using mobile banking. Several studies indicate that e-banking quality significantly influences trust and ease of use (Yaqin et al., 2014; Azizah, 2012; Junaedi, 2012). Conversely, other researchers argue that service quality has an insignificant or even negative impact on customer trust in certain contexts (Hidayat, 2009; Huda & Wahyuni, 2012). Similarly, the relationship between trust and transaction interest remains debated. While some studies confirm that trust positively affects interest in using mobile banking (Hsin Chang & Wen Chen, 2008; Chiu et al., 2009; Li, T et al., 2007; Devi Juwaheer et al., 2012), others suggest that trust provides an insignificant influence on behavioral intention (Shomad & Purnomosidhi, 2012). These contradictions highlight a research gap that necessitates further investigation, particularly within the specific cultural and economic context of Islamic banking in Indonesia.

This study aims to address these inconsistencies by examining the influence of e-banking quality, ease of use, and fulfillment on customer trust and transaction interest. Ease of use is defined as the extent to which a person believes that using a

technology will be free of effort (Jogiyanto, 2008), which is crucial for reducing the learning curve for new users (Davis, 1989). Specifically, the research focuses on the Islamic banking industry in Indonesia, with empirical data collected from customers of Islamic banks in Surabaya. Surabaya was selected as the study location due to its representation of a growing urban market with high digital adoption rates among Muslim consumers. The primary objective is to analyze how perceived benefits, trust, and ease of use collectively drive the intention to use mobile banking services. The contributions of this study are twofold. Theoretically, it enriches the literature on technology acceptance within the Islamic finance sector by integrating variables such as fulfillment and e-banking quality into the trust-based adoption model, building upon previous frameworks (Morgan & Hunt, 1999). Practically, the findings provide actionable insights for bank management and policymakers to enhance mobile banking features, improve service reliability, and build stronger customer trust. By understanding the specific drivers of transaction interest, Islamic banks can better strategize their digital offerings to remain competitive in the global financial landscape.

2. Literature Review

2.1 E-Banking Quality and Technology Adoption in Islamic Banking

The digital transformation of the banking industry has fundamentally changed how financial institutions interact with their customers. Electronic banking (e-banking) encompasses various digital channels including ATM, phone banking, internet banking, and mobile banking that enable customers to obtain information, communicate, and conduct banking transactions through electronic media. In the context of Islamic banking, e-banking services must align with Sharia principles while maintaining competitive service quality standards. According to Darmawi (2011), Indonesian banking institutions utilize information technology to optimize business processes and compete in the global market. The implementation of quality e-banking services has become a key success factor for banking companies in attracting and retaining customers (Suharini, 2011).

2.2 Theoretical Foundations

2.2.1 E-Banking Quality

E-banking quality refers to the overall excellence of electronic banking services delivered to customers. According to Anggraeni (2017), service quality indicators include assurance, price, tangibility, and reliability. These dimensions reflect the bank's ability to provide smooth services in terms of bureaucracy and procedures, maintain customer confidentiality, ensure well-trained employees, and deliver services as promised. Rust & Zahorik (1993) and Zeithaml & Bitner (2000) argue that service quality can bring potential strategic benefits, such as strengthening customer trust and improving operational efficiency. In the digital banking context, quality e-banking services must be easy to understand, accessible from various locations, affordable, secure, and reliable (Yusnaini, 2010).

2.2.2 Fulfillment

Fulfillment represents the bank's ability to meet promised service standards accurately and quickly. Parasuraman et al. (2005) define fulfillment as the delivery of services to customers according to what has been promised. This dimension is crucial in mobile banking quality because when consumers feel that their needs are met through the provided services, they will be satisfied. According to Kotler & Keller (2009), customers will feel satisfied when performance exceeds expected expectations. Trisnawati & Fahmi (2017) state that fulfillment relates to how an electronic system can provide services according to customer needs correctly and quickly. Fulfillment indicators include honesty in providing offers, keeping promised commitments, fulfilling customer orders, and meeting e-banking usage needs (Kotler, 2017).

2.2.3 Easy to Use

Ease of use is defined as the extent to which a person believes that using a technology will be free of effort (Jogiyanto, 2008). This perception indicates that a system is designed not to complicate users but rather to facilitate task completion. According to Davis 1989, ease of use technology indicators include: easy to learn, controllable, clear and understandable, flexible, easy to become skillful, and easy to use. (Hadi, 2011) explain that someone using a system will work more easily compared to someone working without using a system or manually. In the banking context, easy to use reduces the learning curve for new users and encourages continued adoption of digital banking services.

2.2.4 Trust

Trust involves the willingness of one party to behave in a certain way based on the belief that the partner will provide what is expected (Barnes, 2003). According to Yusrina (2013), trust encompasses several dimensions including integrity, competence, consistency, loyalty, and openness. Mejía & Paredes (2023) emphasizes that consumers with trust will be willing to depend on service providers and take actions for the provider. Morgan & Hunt (1999) highlight that trust encourages marketers to maintain relationships through cooperation, reject short-term choices in favor of long-term benefits, and view risky attitudes wisely. In e-banking contexts, trust is particularly critical because transactions occur without face-to-face contact, making security and reliability paramount concerns (Tjini & Baridwan, 2013).

2.2.5 Transaction Interest

Transaction interest represents the tendency to be relatively consistently interested in conducting economic activities involving goods and services exchange. According to Harlan (2014), indicators for measuring customer interest in using mobile banking services include: the desire to use the technology and the intention to continue using it in the future. Bhattacherjee (in Jogiyanto, 2008) adapts

indicators including: customer intention to transact using mobile banking, desire to use the service, satisfaction with daily transaction interest, and willingness to use mobile banking again in the future. Transaction interest is influenced by psychological factors that motivate individuals to achieve their goals and desires.

2.3 Hypothesis Development

2.3.1 E-Banking Quality and Easy to Use

The relationship between e-banking quality and ease of use is grounded in the understanding that high-quality digital banking systems are inherently designed to be user-friendly. According to Tjiptono et al, (2008), the internet remains a viable communication medium and alternative distribution channel. However, poor service quality contributes to approximately 80 percent of customer complaints against e-retailers Gounaris, et al 2010). Easy to use is a customer perception factor affecting internet banking adoption, related to memorable URLs, well-organized sites, easy navigation, concise content, and understandable terms and conditions (Nochai & Nochai, 2013). When banks invest in quality e-banking infrastructure, they inherently improve the usability of their digital platforms. Quality indicators such as reliability, assurance, and tangibility directly contribute to how easily customers can navigate and utilize banking services. Previous research by Yaqin (2014) and Azizah (2012) supports the notion that service quality positively influences ease of use perceptions.

H1: E-Banking Quality has a significant positive effect on Easy to Use.

2.3.2 E-Banking Quality and Fulfillment

The connection between e-banking quality and fulfillment stems from the bank's commitment to delivering promised services. Jun & Cai (2001) emphasize that online information system quality is crucial for internet banking users. When information systems are not properly implemented, customers cannot trust conducting transactions or accessing account information, perceiving the bank's internet banking service quality as poor (Jun et al., 2004). Fulfillment represents the bank's willingness to meet message and information delivery promises to customers. Thirumalai & Sinha (2005) note that customer satisfaction in the order fulfillment process depends on customer expectations. If customers are satisfied with the fulfillment process, they perceive the bank as having good value. Quality e-banking systems enable banks to fulfill promises regarding 24-hour service availability, fast transaction processing, and complete feature offerings (Suryani, 2017). Research by Ali Arifin on internet banking service quality supports the positive relationship between fulfillment and customer satisfaction.

H2: E-Banking Quality has a significant positive effect on Fulfillment.

2.3.3 E-Banking Quality and Trust

The relationship between e-banking quality and trust is fundamental to digital banking adoption. Chu et al. (2012) found that service quality plays a critical role in shaping customer satisfaction and trust in e-banking services, which subsequently lead to customer loyalty. Their findings indicate that loyalty is not only directly influenced by satisfaction and trust, but also indirectly through service quality. This provides strong evidence that customer perceptions are key determinants of long-term business performance. Soegoto (2013) similarly concludes that trust affects customer satisfaction and impacts user loyalty. Customer loyalty can form when trust exists in the customer's mind. Kenova & Jonasson (2006) support that overall online banking service quality affects customer satisfaction. Alhudaithy & Kitchen (2009) find that website aesthetics significantly influence user perceptions, as web features can stimulate consumer needs. When banks provide quality e-banking services with reliable access and information reliability, it becomes an attractive feature that satisfies customers. The quality dimensions of assurance, reliability, and tangibility directly contribute to building customer confidence in the banking institution.

H3: E-Banking Quality has a significant positive effect on Trust.

2.3.4 Easy to Use and Trust

The connection between ease of use and trust is based on the premise that user-friendly systems reduce uncertainty and build confidence. Himawati (2018) finds that ease of use perception positively and significantly affects interest in using mobile banking. Ledesman (2018) similarly reports that ease of use variables significantly affect customer trust in mobile banking services. Utami & Rahayu (2022) confirms a positive and significant influence of ease of use perception on trust in mobile banking usage. When banking systems are flexible, easy to understand, and easy to operate, users perceive these as ease of use characteristics that build trust. However, some studies present conflicting findings. Shomad & Purnomosidhi (2012) suggest that trust provides insignificant influence on behavioral intention in certain contexts. This inconsistency highlights the need for further investigation within the Islamic banking context.

H4: Easy to Use has a significant positive effect on Trust.

2.3.5 Fulfillment and Trust

The relationship between fulfillment and trust is rooted in the bank's ability to meet customer expectations consistently. Trisnawati & Fahmi (2017) state that fulfillment relates to how an electronic system can provide services according to customer needs correctly and quickly. Fawcett, S & Fawcett, A (2014) defines fulfillment as the service's ability to meet consumer needs. Fulfillment plays an important role as an indicator of how well a service can meet customer needs. When banks consistently fulfill their promises regarding service availability, transaction

speed, and feature completeness, customers develop trust in the institution. Heryanto and Sutawidjaya (2017) note that keeping promises is a trust value that users will always uphold. Zulkifly et al. (2022) emphasize that management must review third-party performance or conduct performance audits to ensure service agreements are met. When fulfillment exceeds customer expectations, trust naturally develops.

H5: Fulfillment has a significant positive effect on Trust.

2.3.6 Trust and Transaction Interest

The relationship between trust and transaction interest is well-established in digital banking literature. Hsin Chang & Wen Chen (2008) find that trust positively affects transaction interest. This finding is consistent with Chiu et al. (2009), who state that trust positively affects customer interest in repurchasing through mobile banking. Li,T et al. (2012) report that trust in the internet significantly affects user interest in mobile banking. Devi Juwaheer et al. (2012) show that trust is an important factor in mobile banking interest. Rofiq (2007) states that trust is one party's confidence in another in conducting transaction relationships based on the belief that the trusted party will fulfill all obligations properly as expected. Yousefi et al. (2015) declare that trust is the foundation of any relationship. When customers trust that the banking system guarantees security and transaction smoothness, interest emerges to use it for daily transactions without visiting the bank physically. Rakhmawati et al. (2013) confirm that trust positively and significantly affects interest in using e-banking systems.

H6: Trust has a significant positive effect on Transaction Interest.

3. Main Results

3.1 Research Design and Population

This study employs an explanatory research design with a quantitative approach. The quantitative approach is grounded in positivist philosophy, utilized to examine specific populations or samples and collect data through research variables (Sugiyono, 2013). The primary objective is to analyze the influence and relationships among variables, comprising independent variables—E-Banking Quality, Easy to Use, and Fulfillment—and the dependent variable, Transaction Interest, with Trust serving as a mediating variable. This design enables the testing of hypothesized relationships derived from the literature review, providing empirical evidence regarding the determinants of mobile banking adoption within the Indonesian Islamic banking context.

The target population for this study encompasses customers of Islamic banks throughout Indonesia who utilize mobile banking services. Given the broad geographical scope and the absence of a comprehensive national registry of mobile banking users across all Islamic banks, the study focuses on customers of Islamic banks operating in Surabaya, East Java. Surabaya was selected as the research

location due to its representation of a major urban center with high digital adoption rates among Muslim consumers, thereby providing a relevant context for examining technology acceptance in Islamic finance.

Sample size determination was conducted using a-priori power analysis based on the parameters recommended for Partial Least Square Structural Equation Modeling (PLS-SEM). Following the guidelines established by Hair et al. (2011), the analysis employed an effect size of 0.15 (medium effect), a statistical power level of 0.80, and a significance probability of 0.05. Based on these parameters, the minimum required sample size was calculated to be 693 respondents. To ensure robustness and account for potential data attrition, this study collected data from 783 respondents, exceeding the minimum threshold and enhancing the statistical power of the analysis.

The sampling technique employed was purposive sampling, a non-probability method wherein researchers apply specific criteria to select participants (Rahi, 2017). The inclusion criteria for respondents were as follows: (1) individuals who have been customers of an Islamic bank in Indonesia for a minimum period of one year, ensuring sufficient experience with the bank's services; and (2) respondents aged 21 years or older, representing adults with legal capacity to engage in financial transactions. These criteria were designed to ensure that participants possessed adequate familiarity with Islamic banking services and mobile banking technology, thereby enhancing the validity of their responses regarding service quality perceptions and behavioral intentions.

3.2 Data Sources and Types

Data for this study were obtained from both primary and secondary sources. Primary data were collected directly from respondents through structured questionnaires administered to Islamic bank customers in Surabaya. The questionnaire captured respondents' perceptions regarding E-Banking Quality, Easy to Use, Fulfillment, Trust, and Transaction Interest. Secondary data were gathered from institutional reports, academic journals, and official publications related to Islamic banking development and mobile banking adoption in Indonesia, providing contextual background and supporting the theoretical framework.

3.3 Data Collection Methods

Data collection was conducted using a structured questionnaire employing a seven-point semantic differential scale, ranging from "Strongly Disagree" (1) to "Strongly Agree" (7). This scale was selected to capture the intensity of respondents' attitudes and perceptions toward the research variables. The questionnaire was developed based on validated indicators from prior literature, as detailed in the variables and indicators section below. Prior to full-scale distribution, the instrument underwent content validation by academic experts and a pilot test with 30 respondents to ensure clarity and reliability.

3.4 Variables and Indicators

The research model comprises five latent constructs, each operationalized through multiple reflective indicators derived from established theoretical frameworks. E-Banking Quality was measured using four indicators adapted from Anggraeni (2017): assurance, reflecting the bank's ability to provide smooth services with well-trained employees and maintained confidentiality; price, encompassing transparent cost structures and fair profit-sharing arrangements; tangibility, representing the physical appearance of facilities and employee professionalism; and reliability, indicating the bank's capacity to deliver transactions accurately, efficiently, and with effective error correction.

Easy to Use was operationalized based on Davis's technology acceptance framework as cited in Afifah (2017), comprising six indicators: easy to learn, indicating that the technology can be readily understood by users; controllable, reflecting users' ability to manage system functions; clear and understandable, ensuring interface clarity; flexible, allowing adaptation to diverse user needs; easy to become skillful, facilitating user proficiency development; and easy to use, representing overall effortlessness in system interaction.

Fulfillment was measured using four indicators adapted from Parasuraman et al. (2005) and Kotler & Keller (2009): honesty in providing service offers, reflecting transparency in communication; commitment fulfillment, indicating the bank's consistency in meeting promised service standards; order fulfillment, representing accurate and timely processing of customer requests; and needs satisfaction, capturing the extent to which e-banking features align with customer requirements.

Trust was assessed through four dimensions based on Barnes (2003) and Kesuma et al. (2015): integrity, encompassing honesty and moral character in service delivery; competence, reflecting technical capability and interaction quality; consistency, indicating predictable and reliable behavior across service encounters; and loyalty, representing the bank's commitment to protecting customer interests and maintaining long-term relationships.

Transaction Interest was measured using four indicators adapted from Bhattacherjee as cited in Jogiyanto (2008): intention to transact, capturing respondents' willingness to use mobile banking for financial activities; continued usage intention, reflecting plans to maintain mobile banking adoption in the future; satisfaction with daily transactions, indicating positive evaluation of routine mobile banking experiences; and future usage willingness, representing commitment to sustained engagement with mobile banking services.

3.5 Data Analysis

3.5.1 Partial Least Square Structural Equation Modeling

Data analysis was conducted using Partial Least Square Structural Equation Modeling (PLS-SEM) with SmartPLS 3.0 software. PLS-SEM was selected due to its suitability for predictive research, ability to handle complex models with multiple constructs, and robustness with non-normally distributed data (Hair et al.,

2011). The analysis proceeded in two stages: evaluation of the measurement model (Outer model) and assessment of the structural model (Inner model).

3.5.2 Measurement Model Evaluation

The measurement model was evaluated through three criteria: convergent validity, internal consistency reliability, and discriminant validity. Convergent validity was assessed using outer loadings and Average Variance Extracted (AVE). Indicators with loadings exceeding 0.70 were considered ideal, indicating that each item adequately measures its intended construct (Chin, 1998). AVE values above 0.50 confirmed that constructs explain at least 50 percent of the variance in their indicators (Fornell & Larcker, 1981). Internal consistency reliability was evaluated using Cronbach's Alpha and Composite Reliability, with values above 0.70 indicating acceptable reliability and values above 0.80 representing satisfactory reliability (Hair et al., 2011). Discriminant validity was established using the Fornell-Larcker criterion and the Heterotrait-Monotrait ratio (HTMT), ensuring that constructs were empirically distinct (Henseler et al., 2016).

3.5.3 Structural Model Evaluation

The structural model was assessed using the coefficient of determination (R-square), effect size (f-square), and predictive relevance (Q-square). R-square values of 0.75, 0.50, and 0.25 were interpreted as substantial, moderate, and weak explanatory power, respectively (Hair et al., 2011). Effect size f-square values of 0.02, 0.15, and 0.35 indicated small, medium, and large effects of exogenous variables on endogenous constructs (Cohen, 2013). Predictive relevance was evaluated using the Stone-Geisser Q-square test via blindfolding procedures, with values greater than zero confirming the model's predictive capability (Geisser, 1974).

3.6 Hypothesis Testing

Hypotheses were tested using bootstrapping procedures with 5,000 subsamples to generate t-statistics and p-values. Path coefficients were considered statistically significant at p less than 0.05 and t-statistics exceeding 1.96 (Hair et al., 2011). The magnitude of relationships was interpreted based on path coefficient thresholds: values below 0.30 indicated moderate effects, 0.30 to 0.60 represented strong effects, and above 0.60 denoted very strong effects (Diamantopoulos & Siguaw, 2000). Mediation effects were examined through specific indirect effects to assess the role of Trust in transmitting the influence of E-Banking Quality, Easy to Use, and Fulfillment on Transaction Interest.

4. Results and Analysis

4.1 Respondent Characteristics

This study collected data from 783 customers of Islamic banks in Surabaya, East Java, Indonesia. Surabaya was selected as the research location due to its position as the second-largest city in Indonesia and a major economic hub with high digital

banking adoption rates among Muslim consumers. The sample size of 783 respondents significantly exceeds the minimum requirement of 693 respondents calculated through a-priori power analysis (effect size = 0.15, power = 0.80, $\alpha = 0.05$), ensuring robust statistical power for PLS-SEM analysis.

Table 1: Demographic Characteristics of Respondents

Category	Sub-Category	Frequency	Percentage (%)
Gender	Female	456	58.2
	Male	327	41.8
Age	21-30 years	334	42.7
	31-40 years	247	31.5
	41-50 years	143	18.3
	50 years	59	7.5
Education Level	Bachelor's degree	502	64.2
	High school	181	23.1
	Master's degree or higher	77	9.8
	Post-doc	23	2.9
Mobile Banking Usage Duration	1-2 years	357	45.6
	2-3 years	254	32.4
	>3 year	172	22.0
Transaction Frequency	3-5 times/week	303	38.7
	1-2 times/week	230	29.4
	Daily	155	19.8
	<1 time/week	95	12.1

The demographic profile reveals that the majority of respondents were female (58.2%), with male respondents comprising 41.8%. In terms of age distribution, the largest group was 21-30 years old (42.7%), followed by 31-40 years old (31.5%), 41-50 years old (18.3%), and above 50 years old (7.5%). Regarding education level, 64.2% of respondents held a bachelor's degree, 23.1% had completed high school, 9.8% possessed a master's degree or higher, and 2.9% had junior high school education or below. Concerning mobile banking usage patterns, 45.6% of respondents had been using mobile banking for 1-2 years, 32.4% for more than 2 years, and 22.0% for more than 3 year. In terms of transaction frequency, 38.7% used mobile banking 3-5 times per week, 29.4% used it 1-2 times per week, 19.8% used it daily, and 12.1% used it less than once a week.

4.2 Measurement and analysis

The measurement model was evaluated to assess the reliability and validity of the constructs using Partial Least Square Structural Equation Modeling (PLS-SEM) with SmartPLS 3.0 software. The evaluation included convergent validity, internal consistency reliability, and discriminant validity assessments.

4.2.1 Convergent Validity

As shown in Table 2, the assessment focused on convergent validity and internal consistency reliability. Convergent validity was assessed through outer loading values, Composite Reliability (CR), Average Variance Extracted (AVE), and Cronbach's Alpha (CA). As shown in Table 2, all indicator loadings exceeded the threshold of 0.70, ranging from 0.733 to 0.915. The lowest loading was observed for TR3 (0.733), while the highest was FF4 (0.915). Reliability was confirmed through Composite Reliability and Cronbach's Alpha values. All constructs demonstrated CR values above 0.70 (ranging from 0.885 to 0.944) and CA values exceeding 0.70 (ranging from 0.835 to 0.926). The AVE values for all constructs exceeded 0.50 (ranging from 0.659 to 0.810), with Trust showing the lowest AVE (0.659) and Fulfillment achieving the highest (0.810). These results confirm that the measurement model possesses adequate convergent validity and internal consistency reliability, with each construct explaining more than half of the variance of its indicators (Hair et al., 2011).

Table 2: Measurement Model Assessment

Construct	Item	loading	CR (rho_c)	CR (rho_a)	AVE	CA
E-banking Quality	EBQ1	0.865	0.922	0.887	0.746	0.886
	EBQ2	0.876				
	EBQ3	0.886				
	EBQ4	0.828				
Ease to Use	EU1	0.853	0.942	0.927	0.731	0.926
	EU2	0.865				
	EU3	0.836				
	EU4	0.875				
	EU5	0.849				
	EU6	0.851				
Fulfillment	FF1	0.909	0.944	0.922	0.810	0.922
	FF2	0.889				
	FF3	0.886				
	FF4	0.915				
Transaction Interest	TI1	0.849	0.910	0.879	0.717	0.869
	TI2	0.861				
	TI3	0.846				
	TI4	0.830				
Trust	TR1	0.852	0.885	0.897	0.659	0.835
	TR2	0.781				
	TR3	0.733				
	TR4	0.873				

4.2.2 Discriminant Validity

Discriminant validity was assessed using two approaches: the Heterotrait-Monotrait (HTMT) ratio and the Fornell-Larcker criterion. Table 3 presents the results of both assessments. For the HTMT ratio, all values were below the conservative threshold of 0.85 (Henseler et al., 2016), with the highest value observed between E-banking Quality and Ease to Use (0.845). For the Fornell-Larcker criterion, the square root of AVE for each construct (shown on the diagonal) was greater than its correlation with other constructs. For instance, Fulfillment has a square root of AVE of 0.900, which exceeds its correlations with EB (0.749), EU (0.783), TI (0.568), and TR (0.489). These results confirm that all constructs are distinct from one another, establishing adequate discriminant validity. To address potential common method bias, a full collinearity assessment was conducted. All Variance Inflation Factor (VIF) values were below 3.3 (ranging from 1.000 to 2.099), indicating that common method bias is not a concern in this study (Kock, 2015).

Table 3: Discriminant Validity Assessment

Variable	HTMT					Fornell-Lacker				
	EB	**EU**	**FF**	**TI**	**TR**	**EB**	**EU**	**FF**	**TI**	**TR**
EB						0.864				
EU	0.845					0.767	0.855			
FF	0.749	0.783				0.679	0.724	0.900		
TI	0.614	0.748	0.568			0.545	0.675	0.516	0.846	
TR	0.555	0.562	0.489	0.452		0.504	0.528	0.460	0.435	0.812

4.3 Structural Model and Hypothesis Testing

After establishing the reliability and validity of the measurement model, the structural model was evaluated to test the hypothesized relationships among constructs. The assessment included examination of path coefficients, coefficient of determination (R^2), effect size (f^2), predictive relevance (Q^2predict), and hypothesis testing results. Figure 1 presents the research model with all hypothesized relationships.

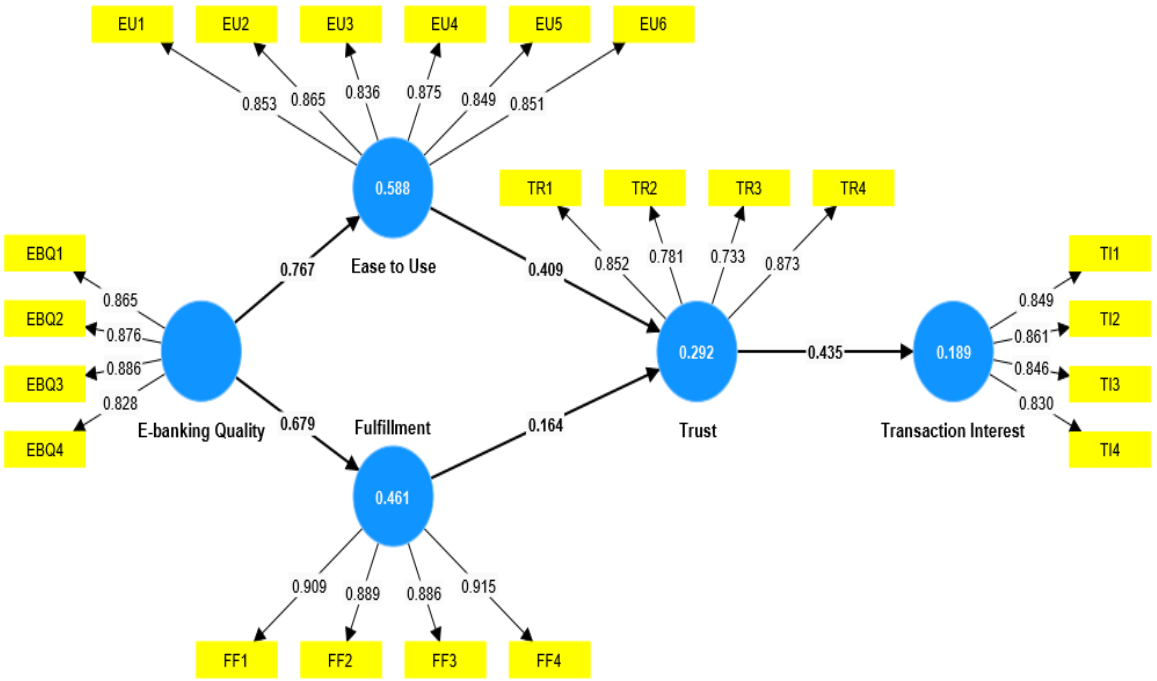

Figure 1: Structural Model Results

4.4 Path Coefficients and Hypothesis Testing

Hypothesis testing was conducted using the bootstrapping procedure with 5,000 subsamples to generate t-statistics and p-values. Path coefficients were considered statistically significant at $p < 0.05$ and t-statistics exceeding 1.96 (Hair et al., 2017). As presented in Table 4, the first hypothesis (H1) proposed that E-banking Quality positively influences Ease to Use. The results provided strong support for this hypothesis ($\beta = 0.767$, $t = 27.490$, $p = 0.000$). The path coefficient of 0.767 indicates a strong positive relationship, suggesting that higher perceptions of e-banking quality significantly enhance users' perceptions of ease of use. The 95% confidence interval [0.708, 0.819] did not include zero, further confirming the significance of this relationship. The effect size ($f^2 = 1.425$) indicated a large effect, meaning that e-banking quality explains substantial variance in ease to use perceptions.

The second hypothesis (H2) posited that E-banking Quality positively affects Fulfillment. The results strongly supported this hypothesis ($\beta = 0.679$, $t = 18.715$, $p = 0.000$). The path coefficient of 0.679 demonstrated a strong positive relationship, indicating that superior e-banking quality significantly enhances the bank's ability to fulfill promised services. The confidence interval [0.606, 0.748] excluded zero, confirming statistical significance. The effect size ($f^2 = 0.856$) represented a large effect, suggesting that e-banking quality is a crucial determinant of fulfillment.

The third hypothesis (H3) proposed that Ease to Use positively influences Trust. The results supported this hypothesis ($\beta = 0.409$, $t = 7.377$, $p = 0.000$). The path coefficient of 0.409 indicated a moderate to strong positive relationship, suggesting

that when users perceive mobile banking as easy to use, their trust in the system increases. The confidence interval [0.303, 0.518] did not include zero, confirming significance. However, the effect size (f^2 = 0.113) indicated a small to medium effect, suggesting that while ease to use contributes to trust, other factors also play important roles.

Table 4: Structural Model Results and Hypothesis Testing

Hypothesis	Path Coefficient (β)	PCI		*p*-value	t-stats	f^2	VIF
		2.5%	97.5%				
E-banking Quality → Ease to Use	0,767	0,708	0,819	0,000	27,490	1,425	1,000
E-banking Quality → Fulfillment	0,679	0,606	0,748	0,000	18,715	0,856	1,000
Ease to Use → Trust	0,409	0,303	0,518	0,000	7,377	0,113	2,099
Fulfillment → Trust	0,164	0,044	0,282	0,008	2,667	0,018	2,099
E-banking Quality → Ease to Use	0,435	0,353	0,517	0,000	10,587	0,234	1,000
Trust → Transaction Interest	0,767	0,708	0,819	0,000	27,490	1,425	1,000
	R^2	$Q^2predict$					
Ease to Use	0,588	0.586					
Fulfillment	0,461	0.457					
Transaction Interest	0,189	0.165					
Trust	0,292	0.244					

The fourth hypothesis (H4) suggested that Fulfillment positively affects Trust. The results supported this hypothesis (β = 0.164, t = 2.667, p = 0.008). The path coefficient of 0.164 indicated a modest but significant positive relationship, demonstrating that when banks fulfill their service promises, customer trust increases. The confidence interval [0.044, 0.282] excluded zero, confirming statistical significance. The effect size (f^2 = 0.018) represented a small effect, indicating that fulfillment contributes to trust, albeit to a lesser extent compared to ease to use.

The fifth hypothesis (H5) proposed that E-banking Quality directly influences Ease to Use. The results strongly supported this hypothesis (β = 0.435, t = 10.587, p = 0.000). The path coefficient of 0.435 indicated a moderate to strong positive relationship. The confidence interval [0.353, 0.517] did not include zero, confirming significance. The effect size (f^2 = 0.234) represented a medium effect, suggesting that e-banking quality meaningfully contributes to ease of use perceptions.

The sixth hypothesis (H6) posited that Trust positively influences Transaction Interest. The results provided strong support for this hypothesis (β = 0.767,

t = 27.490, p = 0.000). The path coefficient of 0.767 indicated a strong positive relationship, demonstrating that higher levels of trust significantly enhance customers' interest in conducting transactions through mobile banking. The confidence interval [0.708, 0.819] excluded zero, confirming statistical significance. The effect size ($f^2 = 1.425$) indicated a large effect, establishing trust as a crucial determinant of transaction interest.

The structural model was evaluated using the coefficient of determination (R^2), predictive relevance (Q^2predict), and multicollinearity assessment. As shown in Table 4, R^2 values for endogenous constructs ranged from 0.189 to 0.588, with Ease to Use demonstrating the highest explanatory power ($R^2 = 0.588$), followed by Fulfillment ($R^2 = 0.461$), Trust ($R^2 = 0.292$), and Transaction Interest ($R^2 = 0.189$), indicating weak to substantial explanatory power according to Hair et al. (2017) criteria. Predictive relevance was confirmed through Q^2predict values obtained via blindfolding procedures, with all constructs showing positive values ranging from 0.165 to 0.586, indicating that the model possesses adequate predictive relevance for data not used in estimation (Geisser, 1974; Stone, 1974). Multicollinearity was assessed using Variance Inflation Factor (VIF) values, which ranged from 1.000 to 2.099, well below the threshold of 5.0 (Hair et al., 2011), confirming that multicollinearity is not a concern and path coefficients can be interpreted reliably.

5. Discussion

This study aimed to examine the influence of E-banking Quality, Ease to Use, and Fulfillment on Trust and Transaction Interest among customers of Islamic banks in Surabaya, East Java, Indonesia. The findings provide valuable insights into the mechanisms through which digital banking service quality influences customer behavioral intentions in the Islamic banking context.

5.1 The Influence of E-banking Quality on Ease to Use

The results revealed that E-banking Quality has a strong, positive, and significant effect on Ease to Use ($\beta = 0.767$, $p < 0.001$). This finding indicates that when Islamic banks provide high-quality e-banking services characterized by assurance, competitive pricing, tangibility, and reliability, customers perceive the mobile banking platform as easier to use. This relationship is particularly strong, as evidenced by the large effect size ($f^2 = 1.425$) and substantial explanatory power ($R^2 = 0.588$).

This finding aligns with the theoretical perspective that quality service design inherently incorporates user-friendly features. When banks invest in robust e-banking infrastructure with reliable systems, clear interfaces, and professional presentation, these quality dimensions naturally enhance the usability of the platform. The result is consistent with previous research by Yaqin et al (2014) and Azizah (2012), who found that service quality positively influences ease of use perceptions in banking contexts.

In the Indonesian Islamic banking context, this relationship is particularly relevant

as customers often evaluate digital platforms not only on functional aspects but also on how well the service aligns with their expectations of professionalism and Sharia compliance. High-quality e-banking services that demonstrate reliability, security, and professional presentation reduce the cognitive effort required to learn and use the system, thereby enhancing perceived ease of use.

5.2 The Influence of E-banking Quality on Fulfillment

The study found that E-banking Quality significantly and positively affects Fulfillment ($\beta = 0.679$, $p < 0.001$), with a large effect size ($f^2 = 0.856$). This result demonstrates that superior e-banking quality enables Islamic banks to better fulfill their service promises to customers. When banks provide reliable, accessible, and well-designed e-banking platforms, they are better positioned to deliver on commitments regarding 24-hour service availability, fast transaction processing, and comprehensive feature offerings.

This finding supports the perspective articulated by Parasuraman et al. (2005) that fulfillment represents the bank's ability to meet promised service standards accurately and quickly. Quality e-banking systems provide the technological infrastructure necessary to keep promises regarding service availability, transaction speed, and feature completeness. In the context of Islamic banks in Surabaya, this relationship suggests that investments in e-banking quality directly translate into the bank's capacity to fulfill customer expectations and service commitments.

The result is consistent with research by Ali Arifin on internet banking service quality, which found that fulfillment significantly contributes to customer satisfaction. For Islamic banks, maintaining high e-banking quality is essential not only for operational efficiency but also for building credibility through consistent service delivery that aligns with promised standards.

5.3 Influence of Ease to Use on Trust

The analysis revealed that Ease to Use has a positive and significant effect on Trust ($\beta = 0.409$, $p < 0.001$), with a small to medium effect size ($f^2 = 0.113$). This finding indicates that when customers perceive mobile banking platforms as easy to learn, controllable, clear, flexible, and simple to use, their trust in the banking system increases. However, the modest effect size suggests that while ease of use contributes to trust formation, other factors also play substantial roles.

This result aligns with the Technology Acceptance Model (TAM) perspective that ease of use reduces uncertainty and builds confidence in technology systems. When banking applications are user-friendly and do not require excessive effort to operate, customers develop greater confidence in the system's reliability and the bank's competence. The finding is consistent with research by Himawati (2018), Ledesman (2018), and Utami & Rahayu (2022), who found that ease of use positively influences trust in mobile banking contexts.

In the Islamic banking context, ease of use takes on additional significance as it reflects the bank's consideration for customer convenience and accessibility. When Islamic banks design mobile banking platforms that are intuitive and easy to

navigate, they signal respect for customers' time and technological capabilities, which enhances trust in the institution's customer-centric values.

5.4 The Influence of Fulfillment on Trust

The study found that Fulfillment has a positive and significant, albeit modest, effect on Trust ($\beta = 0.164$, $p = 0.008$), with a small effect size ($f^2 = 0.018$). This result indicates that when Islamic banks consistently fulfill their service promises regarding transaction processing, service availability, and feature functionality, customer trust increases. However, the relatively small effect size suggests that fulfillment is one of several factors contributing to trust formation.

This finding supports the theoretical perspective that trust develops through consistent delivery on promises (Barnes, 2003; Heryanto & Sutawidjaya, 2017). When banks demonstrate reliability in meeting service commitments, customers develop confidence in the institution's integrity and dependability. The result is consistent with research by Trisnawati & Fahmi (2017), who emphasized that fulfillment plays a crucial role in building customer confidence in electronic banking systems.

For Islamic banks in Surabaya, this relationship underscores the importance of service consistency. In an environment where trust is paramount, particularly in Sharia-compliant financial services, the bank's ability to consistently deliver on promises regarding transaction speed, system availability, and service quality reinforces customer confidence in the institution's reliability and commitment to customer service.

5.5 The Influence of E-banking Quality on Ease to Use

The results confirmed that E-banking Quality significantly and positively influences Ease to Use ($\beta = 0.435$, $p < 0.001$), with a medium effect size ($f^2 = 0.234$). This finding reinforces the earlier relationship identified in H1, demonstrating that quality dimensions such as assurance, price fairness, tangibility, and reliability collectively contribute to making e-banking platforms easier to use.

This relationship highlights the interconnected nature of service quality and usability. When Islamic banks provide well-designed, reliable, and professionally presented e-banking services, these quality attributes naturally enhance the user experience by reducing complexity and improving navigability. The medium effect size indicates that while e-banking quality is an important determinant of ease to use, other factors such as individual technological literacy and prior experience also contribute to usability perceptions.

5.6 The Influence of Trust on Transaction Interest

The analysis revealed that Trust has a strong, positive, and significant effect on Transaction Interest ($\beta = 0.767$, $p < 0.001$), with a large effect size ($f^2 = 1.425$). This finding represents one of the strongest relationships in the model, demonstrating that customer trust is a crucial determinant of their intention to conduct transactions

through mobile banking. The substantial explanatory power ($R^2 = 0.189$) indicates that trust meaningfully predicts transaction interest, though other unexamined factors also contribute.

This result strongly supports the theoretical perspective that trust serves as the foundation for behavioral intentions in electronic banking contexts (Rofiq, 2007; Yousefi et al., 2015). When customers trust that the banking system guarantees security, transaction smoothness, and reliable service delivery, they develop strong interest in using mobile banking for their daily financial activities without needing to visit physical bank branches.

The finding is consistent with extensive prior research by Hsin Chang & Wen Chen (2008), Chiu et al. (2009), Li, T et al. (2007), Devi Juwaheer et al. (2012), and Rakhmawati et al. (2013), all of whom found that trust significantly influences interest in using mobile banking services. In the Indonesian Islamic banking context, this relationship is particularly salient as trust encompasses not only confidence in technological security but also belief in the bank's adherence to Sharia principles and ethical business practices.

For Islamic banks in Surabaya, this finding emphasizes that building customer trust should be a strategic priority. Trust development requires consistent delivery of secure, reliable, and Sharia-compliant services that meet or exceed customer expectations. When customers trust their Islamic bank's mobile banking platform, they are significantly more likely to adopt it for regular transactions, contributing to the bank's digital transformation objectives and competitive positioning.

6. Conclusion

This study examined the relationships among E-banking Quality, Ease to Use, Fulfillment, Trust, and Transaction Interest among 783 customers of Islamic banks in Surabaya, East Java, Indonesia. Based on the empirical analysis using PLS-SEM, several important conclusions can be drawn:

First, E-banking Quality emerges as a fundamental antecedent that significantly influences both Ease to Use and Fulfillment. The strong effects observed ($\beta = 0.767$ and $\beta = 0.679$, respectively) indicate that Islamic banks must prioritize the quality of their e-banking services, encompassing assurance, competitive pricing, tangible facilities, and reliable systems. High-quality e-banking infrastructure not only enhances the usability of mobile banking platforms but also enables banks to fulfill their service promises effectively.

Second, both Ease to Use and Fulfillment contribute positively to Trust formation, though with varying magnitudes. Ease to Use demonstrated a moderate effect ($\beta = 0.409$), while Fulfillment showed a smaller but still significant effect ($\beta = 0.164$). These findings suggest that Islamic banks should focus on creating user-friendly mobile banking interfaces while simultaneously ensuring consistent delivery on service commitments. The combination of ease of use and reliable fulfillment builds customer confidence in the banking system.

Third, Trust serves as a critical mediator that strongly influences Transaction

Interest (β = 0.767). This finding underscores that customer trust is the cornerstone of mobile banking adoption in the Islamic banking context. When customers trust that the bank's mobile banking platform is secure, reliable, and aligned with Sharia principles, they develop strong intentions to use it for their financial transactions.

The theoretical contributions of this study are multifaceted. First, it enriches the technology acceptance literature by integrating e-banking quality, fulfillment, and trust within a comprehensive model specific to the Islamic banking context. Second, it validates the applicability of PLS-SEM for examining complex relationships in digital banking adoption research with large sample sizes. Third, it provides empirical evidence from Indonesia, the world's largest Muslim-majority country, contributing to the cross-cultural generalizability of mobile banking adoption theories.

From a practical perspective, the findings offer several implications for Islamic bank managers and policymakers. First, banks should invest in enhancing e-banking quality by ensuring system reliability, security, user-friendly interfaces, and professional presentation. Second, banks must prioritize fulfillment by consistently delivering on service promises regarding transaction speed, system availability, and feature functionality. Third, trust-building should be a strategic priority, achieved through transparent communication, robust security measures, Sharia compliance assurance, and consistent service delivery. Fourth, banks should conduct regular customer education programs to enhance technological literacy and ease of use perceptions.

For policymakers and regulatory bodies, the findings suggest the need to establish comprehensive standards for e-banking quality and security in Islamic banking. Regulatory frameworks should ensure that digital banking services maintain both technological excellence and Sharia compliance, thereby fostering customer trust and promoting digital financial inclusion.

7. Limitations

Despite the contributions of this study, several limitations should be acknowledged. First, the research was conducted exclusively in Surabaya, East Java, which may limit the generalizability of findings to other regions in Indonesia with different cultural, economic, or technological contexts. Second, the study employed a cross-sectional design, capturing data at a single point in time, which prevents examination of how relationships evolve over time. Third, the research focused on a limited set of variables, potentially omitting other relevant factors such as perceived risk, social influence, facilitating conditions, or Sharia compliance perceptions that may influence mobile banking adoption. Fourth, the study relied on self-reported measures, which may be subject to common method bias and social desirability bias. Fifth, the research did not differentiate between different types of Islamic banks (e.g., full-fledged Islamic banks versus Islamic windows of conventional banks), which may have different service quality characteristics and customer perceptions.

8. Future Consideration

Future research should integrate complementary theoretical frameworks to provide more comprehensive explanations of mobile banking adoption. The integration of the Unified Theory of Acceptance and Use of Technology (UTAUT) with service quality models could examine how performance expectancy, effort expectancy, social influence, facilitating conditions, hedonic motivation, price value, and habit interact with e-banking quality dimensions. Additionally, incorporating institutional theory could illuminate how regulatory pressures, normative expectations, and mimetic isomorphism influence Islamic banks' e-banking strategies and customer perceptions.

The incorporation of Sharia compliance as a distinct construct would be particularly valuable in the Islamic banking context. Future research could examine how perceptions of Sharia compliance interact with traditional service quality dimensions to influence trust and adoption intentions. This would require developing and validating measurement scales that capture the unique aspects of Sharia-compliant digital banking services, including transparency in profit-sharing mechanisms, avoidance of prohibited elements (Riba, Gharar, Maysir), and ethical investment practices.

Declaration of generative AI in scientific writing

During the preparation of this work, the authors utilised Grammarly, Quillbot, DeepL, and ChatGPT to assess the quality of our language and enhance its clarity and readability. After using these tools, the authors reviewed and edited the content as needed and took full responsibility for the publication's content.

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