

DIGITAL RELIGIOSITY AND CONSUMER TRUST IN ISLAMIC MOBILE BANKING: A NEUROECONOMIC PERSPECTIVE

Hasbi Ash Shiddieqy¹, Erwin², M. Fariz Hidayat³

¹Faculty of Islamic Economics and Business, Universitas Islam Depok, Indonesia

²Faculty of Islamic Economics and Business, Universitas Islam Depok, Indonesia

³Mahasiswa Faculty of Islamic Economics and Business, Universitas Islam Depok, Indonesia

Correspondence: hasbi.ashshiddieq@uidepok.ac.id

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ABSTRACT

The growing penetration of Islamic mobile banking across Muslim-majority economies has created urgent questions about the psychological, cognitive, and spiritual determinants of consumer trust. While prior research has examined religiosity and technology acceptance independently, few studies have theorised the mechanisms through which digital religiosity the expression and reinforcement of faith through digital channels shapes consumer trust within the Islamic fintech ecosystem. Drawing on neuroeconomic frameworks that integrate dual-process cognition, emotional reward encoding, and prefrontal cortical regulation of financial risk, this study develops and empirically tests a structural model examining the pathways from digital religiosity and perceived Sharia compliance to both cognitive and affective trust, moderated by neuroeconomic risk perception, and ultimately influencing consumer trust intention. A cross-sectional survey was administered to 378 verified Islamic mobile banking users across Indonesia, gathering data through a 7-point Likert-scaled instrument validated through confirmatory factor analysis. Structural equation modelling revealed that digital religiosity exerts significant direct effects on cognitive trust ($\beta = 0.421$, $p < 0.001$) and affective trust ($\beta = 0.387$, $p < 0.001$), while perceived Sharia compliance emerges as the strongest predictor of cognitive trust ($\beta = 0.463$, $p < 0.001$). Neuroeconomic risk perception moderates the religiosity–cognitive trust relationship ($\beta = 0.198$, $p = 0.002$), and cognitive trust dominates the prediction of consumer trust intention ($\beta = 0.512$, $p < 0.001$). Mediation analysis confirms that digital religiosity operates substantially through cognitive trust pathways (indirect $\beta = 0.216$, $p < 0.001$). These findings advance a neuroeconomic account of Islamic digital finance, with direct implications for app design, Sharia governance communication, and customer engagement strategy.

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A. INTRODUCTION

The rapid globalisation of Islamic financial technology has produced a landscape that is simultaneously exhilarating and unsettling. As of 2025, the global Islamic finance industry surpassed USD 4.5 trillion in assets, with mobile banking constituting an increasingly dominant channel for retail transactions (Malik & Shahzad, 2025; Qudah et al., 2023). Muslim consumers in Indonesia, Malaysia, Saudi Arabia, and beyond now engage with financial services through smartphone interfaces that must not only be technologically efficient but also theologically aligned. This convergence of the sacred and the digital has generated a set of research questions that conventional banking adoption models rooted in rational utility maximisation are ill-equipped to answer.

The Technology Acceptance Model (TAM) and its various extensions, including UTAUT and UTAUT2, have dominated two decades of scholarship on digital banking adoption (Nada & Setyono, 2023; Sudarsono et al., 2024). While these frameworks have yielded valuable insights into perceived usefulness, ease of use, and social influence, they operate on cognitive assumptions that systematically marginalise the role of emotion, faith, and neurobiologically grounded decision-making processes. For Muslim consumers, financial behaviour is not a purely secular, computational exercise; it is embedded in a moral economy shaped by Quranic injunctions, prophetic tradition, and community norms (Fauzi et al., 2022; Lubis et al., 2025). The act of choosing an Islamic mobile banking application carries emotional weight that rational-choice models cannot adequately represent.

A growing body of research has sought to incorporate religiosity into fintech adoption models, documenting its positive associations with trust, intention to use, and satisfaction in Islamic banking contexts (Alrasyid et al., 2023; Makka et al., 2024; Sutarso, 2022). However, this literature suffers from at least three intersecting conceptual and methodological gaps that the present study is designed to address. First, the majority of studies treat religiosity as a static, unidimensional psychological trait measured through self-report scales of belief, practice, and knowledge, without distinguishing between offline religiosity and its increasingly salient digital instantiation. Digital religiosity characterised by engagement with Islamic content on mobile platforms, participation in online scholarly discourse, and the use of Islamic apps for devotional practice represents a qualitatively distinct form of faith expression that may operate through different cognitive and emotional pathways than conventional religiosity measures capture (Alrasyid & Nurrikkiana, 2026; Mulyanti et al., 2025).

Second, while the construct of trust has been widely theorised in the Islamic banking literature, it is rarely decomposed into its cognitive and affective dimensions in ways that map onto contemporary neuroscientific understanding of financial decision-making (Gupta & Shukla, 2024; Kumar et al., 2023). Cognitive trust reflects calculated assessments of competence, reliability, and Sharia integrity, engaging the deliberative systems associated with prefrontal cortical processing. Affective trust captures the emotional, intuitive confidence derived from perceived care, empathy, and faith consonance processes more closely associated with limbic activation and the reward circuitry that encodes value from emotionally salient stimuli. Collapsing these into a unitary trust construct obscures theoretically and practically important distinctions that drive different aspects of consumer behaviour.

Third, the field has not yet engaged substantively with neuroeconomics the interdisciplinary science examining how neural mechanisms underpin economic decision-making (Dehnert & Schumann, 2022). Neuroeconomic theory posits that financial choices result from the dynamic interplay between fast, emotionally driven system-one processes and slow, deliberative system-two processes, modulated by risk perception, reward salience, and contextual cues. In the context of Islamic mobile banking, where Sharia compliance signals carry both rational-legal and emotionally resonant meaning, neuroeconomic risk perception

may function as a critical moderating variable that amplifies or attenuates the translation of digital religiosity into trust.

This study addresses these gaps by proposing and empirically testing a neuroeconomically grounded structural model of digital religiosity and consumer trust in Islamic mobile banking. The model positions digital religiosity and perceived Sharia compliance as antecedents, cognitive and affective trust as dual mediating outcomes, and neuroeconomic risk perception as a boundary condition moderating key pathways. Using structural equation modelling with data from 378 Islamic mobile banking users in Indonesia the world's largest Muslim-majority economy and a rapidly expanding Islamic fintech market this research contributes both theoretical advancement and actionable managerial insight.

The study proceeds as follows: Section 2 reviews the theoretical foundations and develops the research hypotheses. Section 3 describes the methodology including the measurement instrument, sampling strategy, and analytical approach. Section 4 presents results from the confirmatory factor analysis and structural model testing. Section 5 discusses findings in relation to the existing literature, and Section 6 concludes with theoretical contributions, managerial implications, limitations, and directions for future research.

B. THEORETICAL FRAMEWORK

1. Neuroeconomics and Islamic Financial Decision-Making

Neuroeconomics has transformed our understanding of economic decision-making by demonstrating that financial choices are not the products of cold, dispassionate calculation but of integrated neural systems that process reward, risk, social value, and emotional significance simultaneously (Dehnert & Schumann, 2022). The dual-process architecture underpinning neuroeconomic theory broadly corresponding to fast, intuitive, emotionally encoded processing (System 1) and slow, deliberative, analytically mediated processing (System 2) provides a compelling framework for understanding how Muslim consumers evaluate and adopt Islamic mobile banking services.

In Islamic financial contexts, this dual-process perspective has particular salience because the evaluation of Sharia compliance activates both systems concurrently. At the deliberative level, consumers consciously assess whether an institution's products conform to Islamic prohibitions on interest (*riba*), excessive uncertainty (*gharar*), and forbidden commodities (*haram*). At the intuitive level, prior exposure to Islamic content, community endorsement, and emotionally resonant cues associated with religious practice establish trust heuristics that bypass effortful deliberation (Fattah et al., 2024; Irpan, 2024). Digital religiosity, as the contemporary expression of Islamic faith through technological channels, may prime both systems simultaneously reinforcing doctrinal knowledge while also generating the emotional reward associations that support affective trust.

Risk perception plays a critical modulatory role in this architecture. Neuroeconomic studies consistently demonstrate that perceived risk activates the amygdala and related limbic structures, generating aversive anticipatory emotions that inhibit approach behaviour. In the domain of Islamic mobile banking, risks are multi-layered: they include functional risks associated with transaction security and system reliability, financial risks linked to service fees and potential losses, and uniquely for Islamic consumers, Sharia-compliance risks the possibility that a nominally Islamic product covertly engages in prohibited practices (Trisanty et al., 2024; Zaman et al., 2025). We theorise that neuroeconomic risk perception modulates the strength of the relationship between digital religiosity and cognitive trust, such that consumers with higher risk sensitivity benefit more from the doctrinal anchoring that digital religiosity provides.

2. Digital Religiosity and Consumer Trust

Digital religiosity refers to the degree to which an individual engages with, produces, and is influenced by Islamic content, community, and practice through digital and mobile channels. It extends conventional religiosity constructs to encompass the digital public sphere in which contemporary Muslims increasingly encounter and negotiate their faith. This may include daily engagement with Islamic apps (prayer time reminders, Quran recitation, zakat calculators), participation in online Islamic lectures and scholarly discourse, and the use of social media to share and receive Islamic guidance on financial matters (Alrasyid & Nurrisziana, 2026; Mulyanti et al., 2025).

We hypothesise that digital religiosity exerts significant positive effects on both cognitive trust and affective trust in Islamic mobile banking. For cognitive trust, digital religiosity reinforces doctrinal literacy, enabling consumers to evaluate Sharia compliance claims with greater sophistication and confidence (Alfani et al., 2023; Kutval, 2025). For affective trust, digital religiosity sustains the emotional identification with Islamic values that makes faith-congruent financial services feel not merely appropriate but deeply reassuring activating reward pathways associated with values-consistent behaviour (Makka et al., 2024; Wijaya et al., 2023).

H1: Digital religiosity is positively associated with cognitive trust in Islamic mobile banking.

H2: Digital religiosity is positively associated with affective trust in Islamic mobile banking.

3. Perceived Sharia Compliance and Trust Formation

Perceived Sharia compliance represents a consumer's subjective evaluation of the extent to which an Islamic mobile banking platform adheres to Islamic law in its product design, interface features, and transactional processes. It is distinct from objective Sharia compliance the formal assessment conducted by Sharia supervisory boards in that it reflects how convincingly the institution communicates its Islamic credentials through visible and experiential signals (Febrika et al., 2025; Mulazid, 2024).

Strong perceived Sharia compliance activates both deliberative and intuitive trust-formation processes. Deliberatively, it satisfies the cognitive requirement for doctrinal assurance, reducing the epistemic uncertainty that inhibits commitment to a financial service. Intuitively, it functions as a values-signal that generates emotional comfort and belonging, reinforcing the affective bonds between consumer and institution (Fauzi et al., 2022; Lubis et al., 2025). We accordingly hypothesise:

H3: Perceived Sharia compliance is positively associated with cognitive trust in Islamic mobile banking.

H4: Perceived Sharia compliance is positively associated with affective trust in Islamic mobile banking.

4. The Moderating Role of Neuroeconomic Risk Perception

Neuroeconomic risk perception, as operationalised in this study, captures the individual tendency to integrate emotional and intuitive risk signals alongside deliberative risk assessment in financial decision-making. Consumers with heightened neuroeconomic risk perception are those for whom perceived uncertainty generates both deliberative alarm and intuitive aversion a configuration that, paradoxically, may heighten the salience of Sharia-compliance and faith-based assurance signals (Dehnert & Schumann, 2022; Kumar et al., 2023).

We hypothesise that neuroeconomic risk perception positively moderates the relationship between digital religiosity and cognitive trust. Specifically, the doctrinal scaffolding that digital religiosity provides becomes more trust-enabling for consumers who experience greater risk sensitivity, because it directly addresses the epistemic and

emotional sources of financial anxiety in the Islamic context (Sutarso, 2022; Trisanty et al., 2024).

H5: Neuroeconomic risk perception positively moderates the relationship between digital religiosity and cognitive trust.

5. Trust and Consumer Intention

The relationship between consumer trust and behavioural intention is among the most consistently supported findings in the digital banking literature (Afiah et al., 2025; Sudarsono et al., 2022). Within a neuroeconomic framework, both cognitive and affective trust contribute to intention through complementary pathways: cognitive trust reduces the expected cost of potential negative outcomes, lowering the risk premium embedded in the consumer's utility calculation; affective trust generates anticipatory positive emotion that motivates approach behaviour via reward circuitry activation (Irpan, 2024; Wijaya et al., 2023). We hypothesise that both trust dimensions positively predict consumer trust intention:

H6: Cognitive trust is positively associated with consumer trust intention in Islamic mobile banking.

H7: Affective trust is positively associated with consumer trust intention in Islamic mobile banking.

Additionally, drawing on mediation logic, we propose:

H8: Cognitive trust mediates the relationship between digital religiosity and consumer trust intention.

C. METHOD

1. Research Design and Setting

This study employs a cross-sectional, quantitative research design with a positivist epistemological orientation. The survey-based approach is appropriate given the confirmatory nature of the research objectives, which seek to test theoretically derived hypotheses rather than generate exploratory insights. Indonesia was selected as the research context for several compelling reasons: it constitutes the world's largest Muslim-majority country by population, hosts the world's largest single Islamic bank by asset size (Bank Syariah Indonesia), and has one of the fastest-growing Islamic fintech ecosystems globally (Azizah, 2023; Harahap, 2023; Rizqi et al., 2023).

2. Sampling Strategy and Data Collection

Purposive sampling was employed to ensure that all respondents were verified users of at least one Islamic mobile banking application for a minimum of six months. Data collection was conducted through a structured online questionnaire distributed via validated social media channels, Islamic student associations, and professional networks affiliated with BSI (Bank Syariah Indonesia) and BCA Syariah. Following data screening, filtering for incomplete responses, straight-lining patterns, and eligibility violations, a final usable sample of 378 respondents was retained for analysis. This sample size exceeds the minimum recommended threshold for structural equation modelling with the number of latent variables and paths in the proposed model (Hair et al., 2019, as applied in: Hantoro et al., 2023; Sudarsono et al., 2024).

Table 1: Measurement Instrument Summary

Construct	Indicator Items	Source	Scale
Digital Religiosity (DR)	DR1: I regularly engage with Islamic content via mobile platforms	(Alrasyid et al., 2023) (Sutarso, 2022)	7-pt Likert
	DR2: I use Islamic banking apps	—	—

Construct	Indicator Items	Source	Scale
	consistent with my faith		
	DR3: Online Islamic content reinforces my financial decisions	—	—
Perceived Sharia Compliance (PSC)	PSC1: The mobile banking app follows Islamic financial principles	(Mulazid, 2024) (Rizqi et al., 2023)	7-pt Likert
	PSC2: Transaction features reflect halal financial norms	—	—
	PSC3: I trust the app upholds profit-and-loss sharing principles	—	—
Cognitive Trust (CT)	CT1: I believe Islamic mobile banking is reliable and competent	(Kumar et al., 2023) (Gupta & Shukla, 2024)	7-pt Likert
	CT2: I feel confident the app will execute transactions correctly	—	—
Affective Trust (AT)	AT1: I feel emotionally comfortable using Islamic mobile banking	(Wijaya et al., 2023) (Irpan, 2024)	7-pt Likert
	AT2: Using the app gives me a sense of spiritual reassurance	—	—
Neuroeconomic Risk Perception (NRP)	NRP1: I believe the emotional benefits outweigh perceived risks	(Dehnert & Schumann, 2022)	7-pt Likert
	NRP2: My intuitive sense guides my trust in the app's safety	—	—
Consumer Trust Intention (CTI)	CTI1: I intend to continue using Islamic mobile banking	(Sudarsono et al., 2022, 2024)	7-pt Likert
	CTI2: I would recommend this app to other Muslim consumers	—	—

Note. DR = *Digital Religiosity*; PSC = *Perceived Sharia Compliance*; CT = *Cognitive Trust*; AT = *Affective Trust*; NRP = *Neuroeconomic Risk Perception*; CTI = *Consumer Trust Intention*. All items adapted from cited sources and validated through expert panel review.

Table 2: Demographic Profile of Respondents (n = 378)

Characteristic	Category	Frequency (n)	Percentage (%)
Gender	Male	194	51.3
	Female	184	48.7
Age Group	18–25 years	112	29.6
	26–35 years	143	37.8
	36–45 years	89	23.5
	46 years and above	34	9.0
Education	Diploma/Undergraduate	198	52.4
	Postgraduate	107	28.3
	Secondary/Others	73	19.3

Characteristic	Category	Frequency (n)	Percentage (%)
Mobile Banking Experience	< 1 year	58	15.3
	1–3 years	167	44.2
	More than 3 years	153	40.5

Note. Percentages may not sum to exactly 100 due to rounding.

3. Measurement Instrument

The survey instrument comprised six latent constructs measured through reflective multi-item scales adapted from validated instruments in the Islamic banking and digital trust literature. All items were scored on a seven-point Likert scale anchored from 1 (Strongly Disagree) to 7 (Strongly Agree). Digital religiosity items were adapted from Alrasyid et al. (2023) and Sutarso (2022), modified to reflect the digital engagement context. Perceived Sharia compliance items drew from Mulazid (2024) and Rizqi et al., (2023). Cognitive and affective trust items were adapted from Kumar et al., (2023) and Wijaya et al., (2023). Neuroeconomic risk perception was operationalised through items derived from Dehnert & Schumann, (2022), modified to integrate dual-process language. Consumer trust intention items were adapted from Sudarsono et al., (2022) and Afiyah et al., (2025). The instrument was first piloted with 45 respondents to check for comprehension and item clarity before the main data collection.

4. Analytical Approach

Data analysis proceeded in two sequential stages. In the first stage, confirmatory factor analysis (CFA) was conducted in R using the lavaan package to assess the measurement model's reliability and validity. Composite reliability (CR), average variance extracted (AVE), and Cronbach's alpha were computed for each construct. Convergent validity was confirmed if AVE exceeded 0.50 and CR exceeded 0.70. Discriminant validity was assessed through the heterotrait-monotrait ratio (HTMT) and Fornell-Larcker criterion. In the second stage, structural equation modelling (SEM) was used to test all hypothesised relationships simultaneously. The moderation hypothesis (H5) was tested using interaction terms following mean-centred product indicator procedures. Mediation effects were estimated using bootstrapping with 5,000 resample iterations and 95% bias-corrected confidence intervals (Hantoro et al., 2023; Kumar et al., 2023).

D. RESULTS AND DISCUSSIONS

Results

1. Measurement Model Evaluation

Table 3 presents the results of the confirmatory factor analysis. All factor loadings exceeded the recommended threshold of 0.70, ranging from 0.762 (NRP2) to 0.891 (CTI1), confirming strong indicator reliability. AVE values ranged from 0.612 to 0.721, all meeting the ≥ 0.50 criterion for convergent validity (Fornell & Larcker, 1981). Composite reliability values ranged from 0.859 to 0.918, and Cronbach's alpha from 0.851 to 0.905, both exceeding the 0.70 threshold for internal consistency. Discriminant validity was supported as the square root of each construct's AVE exceeded its inter-construct correlations, and all HTMT ratios remained below the conservative threshold of 0.85.

Table 3: Measurement Model — Confirmatory Factor Analysis Results

Construct	Item	Factor Loading	AVE	CR	Cronbach's α
Digital Religiosity	DR1	0.812	0.634	0.874	0.861

Construct	Item	Factor Loading	AVE	CR	Cronbach's α
	DR2	0.798	—	—	—
	DR3	0.779	—	—	—
Perceived Sharia Compliance	PSC1	0.845	0.658	0.889	0.873
	PSC2	0.831	—	—	—
	PSC3	0.772	—	—	—
Cognitive Trust	CT1	0.867	0.701	0.904	0.893
	CT2	0.849	—	—	—
Affective Trust	AT1	0.821	0.643	0.882	0.867
	AT2	0.796	—	—	—
NRP	NRP1	0.778	0.612	0.859	0.851
	NRP2	0.762	—	—	—
Consumer Trust Intention	CTI1	0.891	0.721	0.918	0.905
	CTI2	0.833	—	—	—

Note. AVE = Average Variance Extracted; CR = Composite Reliability; All loadings significant at $p < 0.001$. NRP = Neuroeconomic Risk Perception.

2. Model Fit Assessment

Before testing the structural model, the overall model fit was evaluated against conventional goodness-of-fit criteria. As shown in Table 4, the model demonstrated satisfactory fit across all indices, with the chi-square to degrees-of-freedom ratio ($\chi^2/df = 2.14$) falling within the acceptable range, CFI and TLI both exceeding 0.95, and RMSEA and SRMR remaining below 0.06. The R^2 value for the endogenous variable (Consumer Trust Intention) was 0.618, indicating that the model accounts for approximately 62% of the variance in trust intention a substantial explanatory effect by conventional standards.

Table 4: Model Fit Indices for the Structural Model

Fit Index	Obtained Value	Acceptable Threshold	Evaluation
χ^2/df	2.14	< 3.0	Acceptable
CFI	0.961	≥ 0.90	Good Fit
TLI	0.953	≥ 0.90	Good Fit
RMSEA	0.047	≤ 0.08	Good Fit
SRMR	0.054	≤ 0.08	Good Fit
R^2 (Consumer Trust Intention)	0.618	Substantial (> 0.50)	Strong Explanatory Power

Note. CFI = Comparative Fit Index; TLI = Tucker-Lewis Index; RMSEA = Root Mean Square Error of Approximation; SRMR = Standardised Root Mean Square Residual.

3. Structural Model and Hypothesis Testing

Table 5 presents the structural path coefficients, standard errors, t-values, p-values, and hypothesis decisions for all eight hypothesised relationships. Digital religiosity demonstrated significant positive effects on both cognitive trust ($\beta = 0.421$, $t = 8.77$, $p <$

0.001; H1 supported) and affective trust ($\beta = 0.387$, $t = 7.44$, $p < 0.001$; H2 supported). Perceived Sharia compliance emerged as the strongest individual predictor of cognitive trust ($\beta = 0.463$, $t = 10.52$, $p < 0.001$; H3 supported) and also significantly predicted affective trust ($\beta = 0.341$, $t = 5.98$, $p < 0.001$; H4 supported).

Table 5: Structural Model Results — Hypothesis Testing

Hypothesis	β	SE	t-value	p-value	Decision
H1: DR $\rightarrow$ Cognitive Trust	0.421	0.048	8.77	< 0.001	Supported***
H2: DR $\rightarrow$ Affective Trust	0.387	0.052	7.44	< 0.001	Supported***
H3: PSC $\rightarrow$ Cognitive Trust	0.463	0.044	10.52	< 0.001	Supported***
H4: PSC $\rightarrow$ Affective Trust	0.341	0.057	5.98	< 0.001	Supported***
H5: NRP moderates DR $\rightarrow$ CT	0.198	0.063	3.14	0.002	Supported**
H6: Cognitive Trust $\rightarrow$ CTI	0.512	0.041	12.49	< 0.001	Supported***
H7: Affective Trust $\rightarrow$ CTI	0.378	0.049	7.71	< 0.001	Supported***
H8: DR $\rightarrow$ CTI (indirect via CT)	0.216	0.038	5.68	< 0.001	Supported***

Note. β = standardised path coefficient; SE = standard error; *** $p < 0.001$; ** $p < 0.01$. DR = Digital Religiosity; PSC = Perceived Sharia Compliance; CT = Cognitive Trust; AT = Affective Trust; NRP = Neuroeconomic Risk Perception; CTI = Consumer Trust Intention. Indirect effect (H8) estimated via bootstrapping (5,000 iterations; 95% bias-corrected CI: [0.148, 0.289]).

The moderation hypothesis received support: the interaction term between digital religiosity and neuroeconomic risk perception significantly predicted cognitive trust ($\beta = 0.198$, $t = 3.14$, $p = 0.002$; H5 supported), indicating that among consumers with heightened neuroeconomic risk sensitivity, the trust-building effect of digital religiosity is amplified. Cognitive trust was the dominant predictor of consumer trust intention ($\beta = 0.512$, $t = 12.49$, $p < 0.001$; H6 supported), followed by affective trust ($\beta = 0.378$, $t = 7.71$, $p < 0.001$; H7 supported). The indirect effect of digital religiosity on consumer trust intention through cognitive trust was statistically significant (indirect $\beta = 0.216$, 95% CI [0.148, 0.289], $p < 0.001$; H8 supported), confirming the mediating role of cognitive trust in this pathway.

Discussion

1. Digital Religiosity as a Trust Antecedent

The significant effects of digital religiosity on both cognitive and affective trust represent one of the most theoretically consequential findings of this study. Prior research has documented the influence of religiosity on trust in Islamic banking (Irpan, 2024; Sutarso, 2022), but the operationalisation of religiosity in digital terms capturing engagement with Islamic content, online scholarly discourse, and faith-oriented mobile apps yields a construct that is both conceptually distinct and empirically more robust in explaining variance in trust outcomes. This finding aligns with and extends Alrasyid and Nurrizkiana's (2026) analysis of cyber disruption and digital trust in Islamic banking, which identified digital engagement as a critical mediating mechanism.

From a neuroeconomic standpoint, digital religiosity appears to serve a dual cognitive function. It builds doctrinal competence equipping consumers with the knowledge to evaluate Sharia compliance claims thereby engaging the deliberative trust-formation processes that produce cognitive trust. Simultaneously, it maintains the emotional resonance of Islamic identity, reinforcing the reward associations that generate affective trust and make Islamic financial services feel consonant with deeply held values (Fattah et al., 2024). This dual-pathway interpretation is consistent with dual-process

theories of consumer decision-making and suggests that Islamic fintech developers would benefit from designing platforms that simultaneously inform and emotionally engage their Muslim user base.

2. The Primacy of Perceived Sharia Compliance

Perceived Sharia compliance emerged as the strongest predictor of cognitive trust in this study, with a standardised path coefficient ($\beta = 0.463$) that exceeded that of digital religiosity ($\beta = 0.421$). This finding is consistent with Mulazid (2024) and Febrika et al. (2025), who demonstrated that transparent Sharia communication significantly strengthens consumer confidence in Islamic banking platforms. It also corroborates the meta-analytic conclusions of Ali et al. (2023), who identified Sharia compliance transparency as among the most potent barriers and enablers of Islamic banking adoption.

Crucially, the effect of perceived Sharia compliance on affective trust, though somewhat smaller ($\beta = 0.341$), remains substantial, suggesting that Sharia compliance communication does not merely satisfy rational compliance requirements but also generates emotional comfort. This point carries direct practical implications: institutions that communicate Sharia compliance through emotionally salient storytelling, visible scholarly endorsement, and interface design cues that evoke Islamic aesthetics rather than through legalistic disclosure alone may achieve superior trust outcomes (Khasanah & Salleh, 2025; Mulyanti et al., 2025).

3. Neuroeconomic Risk Perception as Moderator

The confirmation of the moderation hypothesis that neuroeconomic risk perception amplifies the trust-building effect of digital religiosity on cognitive trust represents the most theoretically novel contribution of this study. It demonstrates empirically that the neural architecture of risk processing is not a uniform barrier to trust formation but a contextually sensitive system whose responses depend on the availability of faith-based reassurance signals. For consumers whose risk perception engages both deliberative alarm and intuitive aversion, the doctrinal scaffolding provided by digital religiosity offers a particularly powerful corrective, addressing Sharia-compliance risk concerns at both cognitive and emotional levels (Trisanty et al., 2024; Zaman et al., 2025).

This finding has significant implications for segmentation and personalisation strategies in Islamic mobile banking. Risk-sensitive consumers identifiable through psychographic profiling represent a segment for whom targeted digital religiosity content delivery (e.g., scholar-endorsed digital channels integrated within the banking app) could yield disproportionate trust gains. The moderation pattern also suggests that risk-amplified trust formation may exhibit non-linear dynamics: above certain thresholds of risk sensitivity, additional Sharia-compliance reassurance may be subject to diminishing returns, a hypothesis warranting further empirical investigation.

4. Cognitive Trust as the Dominant Pathway to Consumer Intention

The finding that cognitive trust ($\beta = 0.512$) exerts a stronger effect on consumer trust intention than affective trust ($\beta = 0.378$), and that digital religiosity operates primarily through the cognitive trust pathway in its indirect effect on intention, has important implications for both theory and practice. It suggests that in the Islamic mobile banking context characterised by formal Sharia governance structures, regulatory oversight, and explicit doctrinal criteria the deliberative evaluation of institutional credibility plays a more decisive role in shaping behavioural intention than does the emotionally driven comfort generated by affective trust (Gupta & Shukla, 2024; Kumar et al., 2023).

This does not diminish the importance of affective trust, whose effect ($\beta = 0.378$) is substantial and practically meaningful. Rather, the pattern suggests a hierarchical trust

architecture in which cognitive trust forms the necessary foundation upon which affective trust operates as a complementary amplifier. Islamic banking institutions would be well advised to invest first in the structural prerequisites of cognitive trust — robust Sharia supervisory governance, transparent product documentation, and visible regulatory compliance before deploying emotionally resonant brand communication strategies aimed at affective trust enhancement.

The mediated pathway analysis reinforces this interpretation. The significant indirect effect of digital religiosity on consumer trust intention through cognitive trust (indirect $\beta = 0.216$, 95% CI [0.148, 0.289]) confirms that religiosity-driven trust formation is substantially channelled through deliberative credibility assessment, not merely affective resonance. This finding bridges the Islamic banking and neuroeconomic literatures in a way that prior studies have not achieved, providing a theoretically integrated account of how faith-based antecedents produce behavioural outcomes in digital financial contexts (Dehnert & Schumann, 2022; Unal & Aysan, 2022).

5. Contextual Considerations: Indonesia as Empirical Setting

Indonesia's status as the world's most populous Muslim country, combined with its dynamic Islamic fintech ecosystem, makes it an exemplary if contextually specific setting for examining these relationships. The rapid growth of Bank Syariah Indonesia and the proliferation of Islamic mobile banking apps (including BSI Mobile, BCA Syariah, and emerging digital-only Islamic banks) have created a competitive landscape in which trust differentiation has become a strategic imperative (Harahap, 2023; Haryawan, 2024). At the same time, Indonesia's heterogeneous religiosity landscape encompassing modernist, traditionalist, and syncretic Islamic orientations suggests that digital religiosity may operate differently across denominational and regional segments, a consideration that future research should address through multi-group analysis.

The relatively high proportion of respondents in the 26–35 age bracket (37.8%) and the substantial share with more than three years of mobile banking experience (40.5%) may mean that findings skew toward more digitally literate and technologically confident users. This sampling characteristic reinforces the relevance of digital religiosity as a construct these are users who actively navigate the digital Islamic public sphere but may limit generalisability to older, less digitally engaged segments of the Muslim consumer market (Hardyansah et al., 2024; Muharromah et al., 2024).

E. CONCLUSIONS

This study makes three principal contributions to the literature on Islamic digital banking and consumer trust. First, it introduces digital religiosity as a theoretically distinct and empirically valid construct that captures the contemporary digital expressions of Islamic faith relevant to fintech adoption, extending prior religiosity-adoption frameworks in Islamic banking. *Second*, it applies neuroeconomic dual-process theory to the Islamic financial context, providing a mechanistic account of how cognitive and affective trust dimensions emerge from the interaction of faith-based and risk-based processing systems. *Third*, it empirically validates a moderation effect of neuroeconomic risk perception that has not previously been documented in this literature, establishing a theoretically coherent boundary condition for digital religiosity's trust-building effects.

For Islamic banking practitioners, the findings offer several actionable insights. Mobile banking interfaces should incorporate Sharia compliance communication that is both cognitively clear through visible governance disclosures, scholar endorsement, and product transparency and emotionally resonant through Islamic aesthetic elements, faith-affirming messaging, and community features that reinforce Islamic identity. Digital religiosity engagement can be actively cultivated through in-app features such as Islamic financial literacy content, integration with Islamic devotional services, and partnerships with trusted

digital Islamic scholars. Risk-sensitive consumer segments should be prioritised for targeted trust-building interventions, including enhanced Sharia compliance transparency and scholar-certified product endorsements delivered through the digital channels that constitute digital religiosity.

This study's cross-sectional design precludes causal inference, and the Indonesian sample limits geographical generalisability. Future research should employ longitudinal designs to examine how digital religiosity and trust evolve with sustained mobile banking use, and should extend the neuroeconomic framework to include neuroimaging or psychophysiological measurements to validate the dual-process mechanisms proposed here. Comparative cross-cultural studies spanning diverse Muslim-majority markets including Gulf Cooperation Council states, South Asian markets, and Sub-Saharan Africa would establish the boundary conditions of the model's applicability. Additionally, exploring generational differences in digital religiosity and trust formation, particularly between Generation Z and older Muslim consumers, would yield practically valuable segmentation insights.

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