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The Effect of Perceived Ease of Use and Perceived Usefulness on Intention to Use Digital Hajj Registration with Trust as a Moderating Variable (A Study of Bank Muamalat Malang Branch Customers)

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Abstract

Purpose: This study aims to examine the effect of Perceived Ease of Use and Perceived Usefulness on the Intention to Use digital Hajj registration services, as well as to analyze the role of Trust as a moderating variable.

Design/methodology/approach: This research employs a quantitative approach using a survey method. Data were collected from 200 respondents who are customers of Bank Muamalat Malang Branch through questionnaires. The data were analyzed using multiple linear regression and Moderated Regression Analysis (MRA) with the help of SPSS version 26).

Research Findings: The results show that Perceived Ease of Use has a positive and significant effect on Intention to Use, while Perceived Usefulness does not have a significant effect. Furthermore, Trust does not moderate the relationship between Perceived Ease of Use and Intention to Use, but it significantly strengthens the relationship between Perceived Usefulness and Intention to Use. Simultaneously, all variables have a significant effect on user intention.

Contribution/Originality/Novelty: This study contributes to the development of the Technology Acceptance Model (TAM) by incorporating Trust as a moderating variable in the context of Islamic digital banking services, particularly digital Hajj registration. It also provides practical insights for financial institutions to enhance system usability and build user trust to increase digital service adoption.

Keywords: Perceived Ease of Use, Perceived Usefulness, Trust, Intention to Use, Digital Banking
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Abstrak

Tujuan Penelitian: Penelitian ini bertujuan untuk menganalisis pengaruh Perceived Ease of Use dan Perceived Usefulness terhadap Intention to Use layanan pendaftaran haji digital, serta menguji peran Trust sebagai variabel moderasi.

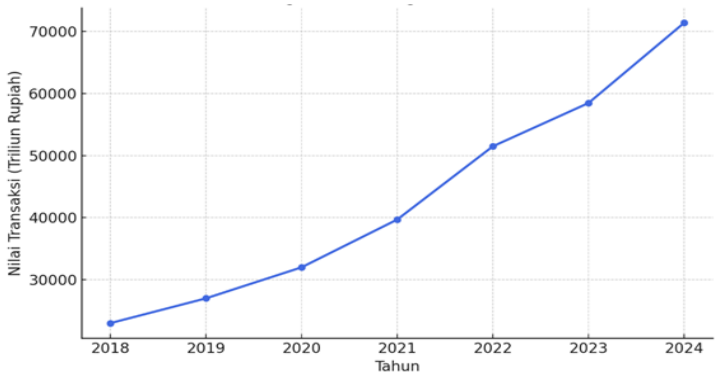
Desain/metodologi/pendekatan: Penelitian ini menggunakan pendekatan kuantitatif dengan metode survei. Data dikumpulkan dari 200 responden yang merupakan nasabah Bank Muamalat KC Malang melalui kuesioner. Analisis data dilakukan menggunakan regresi linear berganda dan Moderated Regression Analysis (MRA) dengan bantuan SPSS versi 26.

Temuan Penelitian: Hasil penelitian menunjukkan bahwa Perceived Ease of Use berpengaruh positif dan signifikan terhadap Intention to Use, sedangkan Perceived Usefulness tidak berpengaruh signifikan. Selain itu, Trust tidak memoderasi hubungan antara Perceived Ease of Use dan Intention to Use, tetapi mampu memperkuat hubungan antara Perceived Usefulness dan Intention to Use. Secara simultan, seluruh variabel berpengaruh signifikan terhadap minat penggunaan.
Kontribusi / Orisinalitas / Kebaruan: Penelitian ini memberikan kontribusi pada pengembangan model Technology Acceptance Model (TAM) dengan menambahkan variabel Trust sebagai moderator dalam konteks layanan perbankan syariah digital, khususnya pendaftaran haji digital. Selain itu, penelitian ini memberikan implikasi praktis bagi lembaga keuangan untuk meningkatkan kemudahan sistem dan kepercayaan pengguna guna mendorong adopsi layanan digital.

Kata kunci: Kemudahan Penggunaan yang Dirasakan, Kegunaan yang Dirasakan, Kepercayaan, Niat untuk Menggunakan, Perbankan Digital.

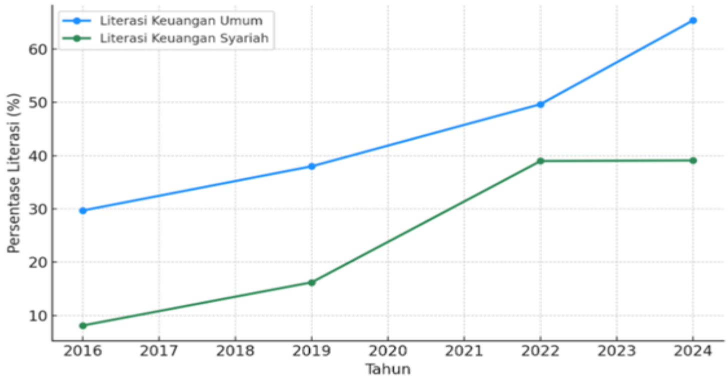
Introduction

Advancements in information technology over the past few decades have induced profound transformations across diverse facets of human existence, including the financial and banking industries. Digital transformation is now a primary need, demanding speed, efficiency, and ease of access in every economic activity. Amid the Fourth Industrial Revolution (Industry 4.0) era, digitalization is no longer considered optional, it has emerged as a critical imperative for financial institutions to sustain competitiveness and address the demands of a progressively techsavvy society (Mutiasari, 2020).



Source : Bank Indonesia (2024)

This trend is also reflected in the data shown in the figure, which illustrates a consistent increase in digital banking transactions over time. The graph depicts a consistent growth trend, indicating that people are increasingly shifting to digital-based financial services. This increase reflects a shift in consumer behavior, which prefers services that are fast, convenient, and accessible anytime, regardless of space and time (Hanggoro et al., 2025).



Source : OJK,SNLIK (2024)

However, these technological developments are not always accompanied by an even level of public understanding. This is evident in the figure above, which shows a gap between general financial literacy and Islamic financial literacy in Indonesia. Although overall financial literacy has improved, Islamic financial literacy remains relatively low. This scenario indicates that public awareness of Islamic financial offerings, encompassing digital platforms, requires further enhancement to foster greater utilization (Rahmawati et al., 2025).

Within the realm of Islamic banking, digital transformation represents a strategic initiative aimed at elevating service standards and broadening societal access to Sharia based financial solutions. One innovation being developed is a digital Hajj registration service. This service allows customers to open a Hajj savings account, register, and pay fees online without having to visit a branch office. This service provides convenience, saves time, and reduces geographical barriers, especially for people with limited mobility (Saputri & Fitri, 2025).

Conceptually, the use of technology in human life aligns with Islamic teachings, which encourage humans to optimally utilize all resources provided by Allah SWT. Technology, including digital systems in financial services, can be considered a tool to enhance convenience and improve quality of life, provided it is used appropriately and within reasonable limits. Therefore, the implementation of digital Hajj registration services is not only technically relevant but also valuable in facilitating the performance of the pilgrimage (Ismahani et al., 2025).

Although digital services offer various advantages, adoption rates are not always high. This phenomenon is propelled by several pivotal drivers, notably users' assessments of ease of use and perceived utility. These core constructs underpin the Technology Acceptance Model (TAM), positing that technology adoption is predominantly shaped by its user-friendliness and the degree of practical value it delivers (Davis, 1989).

Furthermore, in digital financial services, trust is also a crucial factor. Digital services involve personal data and financial transactions, so users tend to consider the security, reliability, and credibility of a system before using it. Insufficient trust levels may impede technology uptake, notwithstanding the system's substantial usability advantages and benefits (Ashghar & Nurlatifah, 2020).

Prior empirical investigations have yielded mixed results concerning the impact of these constructs on usage intention. Certain studies affirm that perceived ease of use and perceived usefulness exert a significant influence on intention to adopt, other studies reveal varying results depending on the technological context. Furthermore, the moderating influence of trust has generated equivocal findings, underscoring the necessity for additional scrutiny within particular contextual domains (Sabaah et al., 2025).

In the context of digital Hajj registration services, the service's religious nature makes trust even more crucial (Aksana, 2024). Customers consider not only technical aspects but also confidence in the security and credibility of the service provider. Therefore, it is crucial to understand the factors influencing interest in using these services in greater depth.

Bank Muamalat, one of Indonesia's leading Islamic banks, has developed digital services through the Muamalat DIN (Digital Islamic Network) platform, including a digital Hajj registration service. However, there remains a gap between the availability of digital services and customer usage. This indicates that several factors influence customer decisions regarding these services (Sobah et al., 2025).

Drawing on this backdrop, the present research seeks to assess the effects of perceived ease of use and perceived usefulness on the intention to adopt digital Hajj registration platforms, while also evaluating trust's function as a moderator (Marwah & Rukiah, 2025). This research is anticipated to enrich the theoretical landscape, especially regarding technology acceptance in Islamic banking, and to furnish actionable insights for financial entities seeking to optimize digital service engagement.

Previous studies have reported inconsistent findings regarding the effects of *Perceived Ease of Use* and *Perceived Usefulness* on users' intention to adopt digital services. While several studies found that both variables significantly influence behavioral intention, other studies reported insignificant or varying effects depending on the technological context and user characteristics. Moreover, although trust has frequently been examined in technology adoption research, its role as a moderating variable in the context of Islamic digital banking services, particularly digital Hajj registration, remains underexplored. These inconsistencies indicate the need for further investigation to better understand the factors influencing customers' intention to adopt digital Hajj registration services.

To address this research gap, the present study examines the effects of *Perceived Ease of Use* and *Perceived Usefulness* on the *Intention to Use* digital Hajj registration services, while positioning *Trust* as a moderating variable. By integrating these constructs, this study provides a deeper understanding of how perceptions of ease of use, usefulness, and trust jointly shape customers' adoption intentions in the context of Islamic digital banking services.

Literature Review

Perceived Ease of Use

Perceived Ease of Use (PEOU), a central tenet of the Technology Acceptance Model (TAM), denotes an individual's conviction that utilizing a given system demands minimal effort and proceeds effortlessly. According to Davis (1989) in Ali et al. (2022), perceived Ease of Use reflects a user's conviction that a technological system can be navigated effortlessly, entailing negligible exertion. The greater the perceived ease of use, the fewer difficulties users encounter when operating the system, which in turn enhances their interest in adopting digital technology as it is seen as practical and uncomplicated.

Perceived Usefulness

Perceived Usefulness signifies the degree to which individuals perceive a technology as capable of augmenting their performance or efficiency. In the Technology Acceptance Model (TAM), this construct serves as a primary driver of technology adoption, given that users are inclined to embrace systems deemed to deliver substantive benefits, Davis (1989) this posits that perceived usefulness aligns with the conviction that system utilization can elevate task efficiency and efficacy. Thus, elevated levels of perceived usefulness correlate with heightened individual motivation to incorporate the technology into routine practices (Ramadhan et al., 2024).

Intention to Use

Intention to Use denotes an individual's readiness or premeditated commitment to employ a specific technology or system over a defined timeframe. Within the Technology Acceptance Model (TAM), it functions as the outcome variable, shaped by perceived ease of use and perceived usefulness, with potential amplification from extraneous elements like trust (Setiawan & Mulia, 2023). Intention to Use encapsulates a person's predisposition to embrace a technology, contingent upon their evaluations of its ease of use, utility, and trustworthiness. The more favorable these appraisals, the higher the probability of sustained technology engagement (Naufaldi & Tjokrosaputro, 2020).

Trust

Trust is conceptualized as the degree of users' confidence in a system's security, dependability, and integrity. It constitutes a pivotal determinant in technology adoption and utilization, particularly within contexts involving transactions or personal data, as it helps reduce uncertainty and perceived risk. According to Morgan & Hunt (1994), trust assumes a vital function in cultivating users' assurance in a system, thereby promoting unreserved adoption. Within extensions of the Technology Acceptance Model (TAM), it is frequently positioned as a moderating construct that amplifies the connections among perceived usefulness, perceived ease of use, and intention to adopt technology (Nugraha & Khusnudin, 2024).

Relationship between Perceived Ease of Use and Intention to Use

Perceived Ease of Use (PEOU) refers to the degree to which an individual believes that using a particular system will be free of effort (Davis, 1989). Within the Technology Acceptance Model (TAM), perceived ease of use is recognized as one of the main determinants influencing users' behavioral intentions toward technology adoption. When a system is perceived as easy to learn, understand, and operate, users tend to experience fewer difficulties and lower cognitive burdens, thereby increasing their willingness to use the technology.

In the context of digital financial services, ease of use is particularly important because users often expect efficient and uncomplicated processes. A digital service that provides simple navigation, clear instructions, and user-friendly features can enhance positive user experiences and encourage repeated usage. Conversely, complicated procedures and difficult interfaces may reduce users' motivation to adopt the technology despite its potential benefits.

Several previous studies have confirmed the significant influence of perceived ease of use on intention to use. Wijaya et al. (2024) found that perceived ease of use positively affects users' intention to adopt Google Workspace. Similarly, Pratama & Candiwan (2025) reported that ease of use significantly influences customers' intention to use digital wallet services. These findings indicate that users are more likely to adopt technology when they perceive it as easy and convenient to use.

In the context of digital Hajj registration services, customers are expected to be more interested in using the system when registration procedures can be completed easily, quickly, and without requiring extensive technical knowledge. Therefore, the following hypothesis is proposed:

H1: Perceived Ease of Use has a significant effect on Intention to Use.

Relationship between Perceived Usefulness and Intention to Use

Perceived Usefulness (PU) is defined as the extent to which an individual believes that using a system can improve performance and productivity (Davis, 1989). According to TAM, perceived usefulness is one of the strongest predictors of technology acceptance because users tend to adopt technologies that provide tangible benefits and facilitate the completion of tasks more effectively.

When users perceive that a system can save time, increase efficiency, reduce costs, or improve service quality, they are more likely to develop positive attitudes toward the technology and exhibit stronger intentions to use it. In digital banking services, perceived usefulness may arise from the ability to conduct transactions more quickly, access services remotely, and receive more efficient financial solutions.

Empirical evidence supports the relationship between perceived usefulness and intention to use. Mulyaa & Mulyati (2023) found that perceived usefulness significantly influences customers' intention to adopt digital financial services. Likewise, numerous studies within the TAM framework have consistently demonstrated that users' perceptions regarding the benefits of technology play a crucial role in shaping adoption intentions.

Regarding digital Hajj registration services, customers are expected to perceive benefits such as time efficiency, reduced administrative complexity, and easier access to registration processes. The greater these perceived benefits, the stronger their intention to utilize the service. Therefore, the following hypothesis is proposed:

H2: Perceived Usefulness has a significant effect on Intention to Use.

Relationship between Trust and Intention to Use

Trust is an essential factor in technology adoption, particularly in digital financial services involving personal information and monetary transactions. Trust reflects users' confidence that a system is secure, reliable, and capable of protecting their interests. Morgan & Hunt (1994) emphasize that trust plays a crucial role in fostering long-term relationships between service providers and users.

In digital environments, users often face uncertainties related to privacy, security, and system reliability. Consequently, trust can reduce perceived risk and increase users' confidence in using a technology. A trustworthy system encourages users to feel comfortable and secure when conducting transactions and sharing personal information.

Previous studies have demonstrated that trust significantly affects intention to use digital services. Ashghar & Nurlatifah (2020) found that trust positively influences users' willingness to adopt digital banking services. Similarly, various studies in the field of financial technology have identified trust as a key determinant of technology acceptance and usage behavior.

In the context of digital Hajj registration services, trust becomes even more important because customers not only consider technical aspects but also the credibility and integrity of the service provider. Therefore, the following hypothesis is proposed:

H3: Trust has a significant effect on Intention to Use.

Trust as a Moderator of the Relationship between Perceived Ease of Use and Intention to Use

Although perceived ease of use may directly influence intention to use, the strength of this relationship may vary depending on users' level of trust. Trust can enhance users' confidence in utilizing digital services and reduce concerns regarding potential risks associated with technology use.

A system that is easy to use may not necessarily encourage adoption if users doubt its security or reliability. Conversely, when users trust the system, the positive impact of ease of use on intention to use may become stronger because users feel more comfortable engaging with the technology. Thus, trust may function as a reinforcing mechanism that amplifies the effect of perceived ease of use on behavioral intention.

Several studies have suggested that trust can strengthen relationships between technological perceptions and adoption intentions. In digital banking and financial technology contexts, users are more likely to translate positive usability perceptions into actual intentions when they have confidence in the service provider and the system itself.

Accordingly, trust is expected to moderate the relationship between perceived ease of use and intention to use. Therefore, the following hypothesis is proposed:

H4: Trust moderates the relationship between Perceived Ease of Use and Intention to Use.

Trust as a Moderator of the Relationship between Perceived Usefulness and Intention to Use

The influence of perceived usefulness on intention to use may also depend on users' level of trust. Even when users recognize the benefits offered by a technology, they may hesitate to adopt it if they question its security, reliability, or credibility. Therefore, trust can strengthen the positive effect of perceived usefulness on behavioral intention.

In digital financial services, perceived usefulness often involves benefits related to efficiency, convenience, and accessibility. However, users may only fully appreciate and act upon these benefits when they trust that the system can safely deliver the promised outcomes. Higher trust levels enable users to perceive greater value from the technology and increase their willingness to use it.

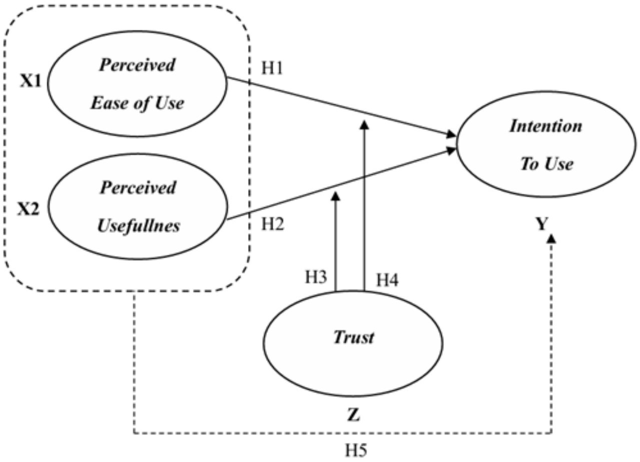
Previous studies have highlighted the moderating role of trust in technology acceptance models. Trust has been shown to enhance the influence of perceived usefulness on adoption intention by reducing uncertainty and increasing confidence in the technology. Consequently, users who perceive both high usefulness and high trust are more likely to demonstrate stronger intentions to use digital services.

In the context of digital Hajj registration services, customers who believe that the system is beneficial and trustworthy are expected to exhibit higher intentions to use the service. Therefore, the following hypothesis is proposed:

H5: Trust moderates the relationship between Perceived Usefulness and Intention to Use.

Based on the Technology Acceptance Model (TAM) and previous empirical findings, Perceived Ease of Use, Perceived Usefulness, and Trust are considered important factors influencing users' intention to adopt digital technologies. Furthermore, trust may strengthen the effects of perceived ease of use and perceived usefulness on intention to use by reducing uncertainty and increasing users' confidence in the system. Therefore, this study develops a conceptual framework that examines both the direct effects and moderating effects among these variables in the context of digital Hajj registration services at Bank Muamalat Malang Branch.

Research Framework



The present research endeavors to evaluate the influence of Perceived Ease of Use and Perceived Usefulness on users' Intention to Adopt digital Hajj registration platforms, while investigating Trust's moderating effect in bolstering these associations. Grounded in the posited theoretical model, the ensuing hypotheses are proposed:
H1: Perceived Ease of Use exerts a significant influence on Intention to Use.
H2: Perceived Usefulness has a significant impact on Intention to Use.
H3: Trust significantly shapes Intention to Use.
H4: Trust moderates the linkage between Perceived Ease of Use and Intention to Use.
H5: Trust moderates the association between Perceived Usefulness and Intention to Use.

Research Method

This investigation employs a quantitative methodology via survey-based data collection to probe the interrelationships among constructs, particularly the impacts of Perceived Ease of Use and Perceived Usefulness on Intention to Use, alongside Trust's moderating influence. The study was conducted at Bank Muamalat Malang Branch Office, selected due to its implementation of digital services, including digital Hajj registration. The population of this study consisted of customers of Bank Muamalat Malang Branch who were familiar with the digital Hajj registration service. To ensure that respondents were able to provide relevant evaluations regarding the system, the study focused on customers who had accessed, used, or were in the process of using the digital Hajj registration service. Therefore, respondents were selected based on their direct experience or familiarity with the service, enabling them to assess its ease of use, usefulness, and trustworthiness. A purposive sampling technique was employed because not all customers of Bank Muamalat were familiar with the digital Hajj registration service. Respondents were selected based on the following criteria: (1) being a customer of Bank Muamalat Malang Branch, (2) being at least 17 years old, (3) having knowledge of the digital Hajj registration service, and

(4) having accessed, used, or been involved in the digital Hajj registration process. These criteria were established to ensure that respondents possessed sufficient experience and understanding to evaluate the variables examined in this study. The sample size of 200 respondents was determined based on the recommendation of Hair et al. (2019), who suggest that quantitative studies employing multivariate analysis should use a sample size ranging from 5 to 10 times the number of measurement indicators. This study utilized 15 measurement indicators across all variables; therefore, the minimum recommended sample size ranged from 75 to 150 respondents. A total of 200 respondents were included to improve the reliability and robustness of the statistical analysis.

The dataset for this study encompasses both primary and secondary origins. Primary data were garnered directly from participants via structured questionnaires, whereas secondary data were sourced from pertinent scholarly works and extant research. Data were gathered through observational techniques, questionnaire distribution, and literature review, with the questionnaire serving as the main instrument to measure respondents' perceptions using a rating scale.

Data analysis was performed employing SPSS version 26 across multiple phases, commencing with validity and reliability assessments to validate the measurement instrument's robustness, succeeded by classical assumption evaluations encompassing normality, multicollinearity, and heteroscedasticity. Subsequently, multiple linear regression was deployed to scrutinize the influence of independent variables on the dependent variable, with Moderated Regression Analysis (MRA) applied to probe Trust's moderating effect. Hypotheses were tested via t-tests and F-tests, complemented by the coefficient of determination (R^2) to gauge the model's predictive efficacy.

Result and Discussion

1. Respondent Characteristics

The research outcomes regarding respondent demographics reveal that females constituted the predominant group (50.5%), with males comprising 49.5%. Based on age, most respondents were in the 44–56 year age range, indicating that users of digital Hajj registration services are predominantly adults. Concerning educational attainment, the majority of respondents possessed a bachelor's degree (S1), indicating that education level plays a role in understanding digital services. In addition, based on frequency of use, most respondents were included in the category of frequent users of digital services, indicating that respondents were quite familiar with digital technology in banking services.

2. Normality Test

The normality assessment seeks to determine whether the regression model's residuals conform to a normal distribution. This test can be performed using two different approaches: graphical analysis and statistical tests to detect whether the residual distribution deviates from a normal pattern (Ghozali, 2021).

Table1. Normality Test

Test	Result
Sig.	0,200

Kolmogorov-Smirnov (K-S) test outcomes yield a significance level of 0.200, surpassing the 0.05 threshold, thereby supporting acceptance of the null hypothesis and confirming the normal distribution of the data.

3. Multicollinearity Test

The multicollinearity evaluation examines the degree of correlation among independent variables in the regression framework. The presence of multicollinearity may lead to biased or unreliable estimation results, as the independent variables are highly interrelated. A primary method for identifying multicollinearity involves scrutinizing the correlation matrix of the independent variables, a correlation coefficient exceeding 0.90 indicates a strong likelihood of multicollinearity (Mardiatmoko, 2020).

Table 2. Multicollinearity Test

	Unstandardized Coefficients			
Model	B	Std. Error	Collinearity Statictics Tolerance	VIF
Constant	-1,558	0,573		
X1	0,324	0.027	0,975	1,025
X2	0,427	0.023	0,975	1,025

The tolerance coefficients for variables X1 and X2 were recorded as 0.975 (>0.1) and the VIF was 1.025 (<10), indicating no signs of multicollinearity. Therefore, both independent variables were suitable for use, and the regression model met the classical assumptions of multicollinearity.

4. Heteroscedasticity Test

The heteroscedasticity assessment verifies whether residual variances are consistent across data points. Constant residual variance denotes homoscedasticity, whereas variability signifies heteroscedasticity. An optimal regression model demonstrates homoscedasticity, reflecting uniform variance and yielding more robust parameter estimates (Azizah et al., 2021).

Table. 3 Heteroscedasticity Test

B	Sig
Constant	0,000
X1	0,555
X2	0,335

The significance values of X1 (0.555) and X2 (0.335) are > 0.05, indicating that heteroscedasticity does not occur. This means that the residual variance is constant, and the regression model satisfies the classical assumptions, rendering it appropriate for application.

5. **Validity Test**

Validity assessment determines the degree to which a questionnaire instrument precisely gauges the targeted construct. An instrument is considered valid if its items effectively represent and capture the concept being measured. Therefore, validity aims to ensure that each question formulated truly measures the aspect or construct being studied (Ghozali, 2021).

Table 4. Validity Test

Variabel	Item	R-Hitung	R-Tabel	Keterangan
X1	X1.1	0,857	0,138	Valid
	X1.2	0,877	0,138	Valid
	X1.3	0,859	0,138	Valid
	X1.4	0,884	0,138	Valid
	X1.5	0,898	0,138	Valid
X2	X2.1	0,902	0,138	Valid
	X2.2	0,898	0,138	Valid
	X2.3	0,911	0,138	Valid
	X2.4	0,896	0,138	Valid
Y	Y1.1	0,947	0,138	Valid
	Y1.2	0,951	0,138	Valid
	Y1.3	0,948	0,138	Valid
M	M1.1	0,898	0,138	Valid
	M1.2	0,910	0,138	Valid
	M1.3	0,913	0,138	Valid

As evidenced in the aforementioned table, the computed r-values for all constructsPerceived Ease of Use, Perceived Usefulness, Intention to Use, and Trust surpass the critical r-table threshold of 0.138. Employing Pearson product-moment correlation at a 5% significance level, the findings affirm the validity of the research instrument for the sample comprising 200 respondents.

6. Reliability Test

Reliability denotes the degree to which a questionnaire yields consistent measurements of a research construct. An instrument is deemed reliable when respondents' responses to its items exhibit stability and uniformity over repeated administrations. Thus, respondents' answers can be considered reliable if each question is answered consistently and does not exhibit a random response pattern (Krisnawati et al., 2024).

Table 5. Reability Test

Variabel	Cronch's Alpha	N of Item	Keterangan
X1	0,923	5	Reliabel
X2	0,925	4	Reliabel
Y	0,945	3	Reliabel
M	0,892	3	Reliabel

The data presented above demonstrate that Cronbach's Alpha coefficients for all variables exceed 0.6, confirming the reliability of the constructs encompassing Perceived Ease of Use, Perceived Usefulness, Intention to Use, and Trust.

7. Regression Equation

Table 6. Regression Equation

	Unstandardized Coefficients			
Model	B	Std. Error	Collinearity Statictics Tolerance	VIF
Constant	-1,558	0,573		
X1	0,324	0.027	0,975	1,025
X2	0,427	0.023	0,975	1,025

The derived regression equation is expressed as Y = -1.558 + 0.324X1 + 0.427X2. The intercept term of -1.558 signifies the predicted value of Y when both X1 and X2 equal zero. The coefficients of X1 (0.324) and X2 (0.427) are positive, meaning that both increase the interest in use, with X2 being the more dominant variable.

8. Partial Test (t-test)

The partial test (t-test) assesses the individual impact of each independent variable on the dependent variable. Within this analysis, regression coefficients are scrutinized to ascertain their significant deviation from zero at a predetermined significance threshold (Waluyo et al., 2024).

Table 7. Partial Test

Model	T	Sig
Constant	1,494	0,137
X1	3,505	0,001
X2	1,849	0,066

T-test outcomes reveal that Perceived Ease of Use (X1) significantly influences Intention to Use (sig. = 0.001 < 0.05), thereby supporting hypothesis acceptance. Conversely, Perceived Usefulness (X2) exhibits no significant impact (sig. = 0.066 > 0.05), warranting hypothesis rejection. While the intercept lacks significance (sig. = 0.137), it bears no bearing on the model's overarching interpretation. Hence, solely X1 demonstrates a significant partial effect on Intention to Use.

9. Simultaneous Test (F-test)

The simultaneous test (F-test) ascertains whether independent variables collectively exert a significant influence on the dependent variable, thereby appraising the regression model's global significance. It tests the null hypothesis (H_0) positing no joint effect among the variables. Should the computed F-statistic surpass the F-table critical value, coupled with a significance level under 0.05, one may infer that the independent variables concurrently impact the dependent variable (Waluyo et al., 2024).

Table 8. Simultaneous Test

Model	Sum of Squares	Mean Square	F	Sig.
Regression	2393,026	598,257	138,378	0,000

F-test results show a significance value of 0.000 < 0.05 and an F-statistic of 138.378, affirming the regression model's suitability. Moreover, Perceived Ease of Use (X1) and Perceived Usefulness (X2) jointly exert a significant influence on Intention to Use, supporting hypothesis acceptance.

10. Moderated Regression Analysis (MRA) Test

Moderated Regression Analysis (MRA) constitutes a statistical approach to investigate whether a moderator amplifies or diminishes the linkage between an independent and a dependent variable. This technique entails introducing an interaction term derived from the product of the independent variable and the moderator into the regression equation.. MRA aims to test the moderating effect using three testing methods: interaction test, absolute difference test, and residual test (Utami et al., 2021).

Table 9. Moderated Regression Analysis (MRA) Test

Model 1	Unstandardized Coefficients		T	Sig
	B	Std Error		
Constant	0,969	0,649	1.494	0,137
X1M	0,005	0,005	0,986	0,326
X2M	0,021	0,007	3,161	0,002

MRA findings disclose that the interaction term for Perceived Ease of Use and Trust (X1M) lacks significance (sig. = 0.326 > 0.05), implying no moderating role for Trust in this pathway. By comparison, the interaction between Perceived Usefulness and Trust (X2M) proves significant (sig. = 0.002 < 0.05), featuring a positive coefficient of 0.021, which signifies that Trust augments the influence of Perceived Usefulness on Intention to Use. Consequently, Trust operates exclusively as a moderator in the Perceived Usefulness–Intention to Use nexus.

11. Coefficient of Determination Test

The coefficient of determination (R^2) represents a regression statistic quantifying the percentage of variance in the dependent variable attributable to the independent variables, thereby gauging the model's overall goodness-of-fit. Elevated R^2 values denote superior predictive strength of the independents, spanning from 0 to 1; figures approaching 1 signal robust model alignment, whereas those nearing 0 denote limited explanatory prowess.

Table 10. Coefficient of Determination Test

Model Summary		
Model	R Square	Adjusted R Square
1	0.739	0,734

Findings reveal an R^2 of 0.739 and an adjusted R^2 of 0.734, implying that Perceived Ease of Use and Perceived Usefulness elucidate 73.4% of the variability in Intention to Use, while the residual 26.6% stems from unmodeled extraneous influences. These metrics attest to the model's substantial explanatory potency.

Discussion

1. The Influence of Perceived Ease of Use on Intention to Use.

The empirical results confirm that Perceived Ease of Use positively and significantly predicts Intention to Use, upholding the stipulated hypothesis. This implies that heightened intuitiveness in learning, comprehending, and navigating the digital Hajj registration platform correlates with stronger user adoption intentions. Such usability fosters user comfort, alleviates operational challenges, and diminishes adoption impediments, thereby bolstering willingness to engage with the service.

These outcomes align with the Technology Acceptance Model (TAM) advanced by Davis, (1989), which underscores perceived ease of use as a pivotal antecedent of adoption intention. From an Islamic perspective, the principle of ease (taysir) is emphasized in the Qur'an:

يُرِيدُاللَّهُبِكُمُالْيُسْرَ وَلَايُرِيدُبِكُمُالْعُسْرَ

"Allah intends for you ease and does not intend for you hardship." (QS. Al-Baqarah: 185).

This Quranic verse underscores Islam's endorsement of facilitating ease in human endeavors, encompassing digital service utilization. Consequently, user-friendly systems resonate with Islamic principles and are predisposed to greater acceptance. This verse emphasizes the principle of *taysir* (ease), which encourages the provision of convenience in various aspects of life. In the context of digital Hajj registration services, the significant influence of Perceived Ease of Use found in this study indicates that customers tend to adopt technologies that simplify administrative processes and reduce operational difficulties. Therefore, the empirical findings support the Islamic principle that convenience can encourage individuals to engage in beneficial activities, including the utilization of digital financial services.

Furthermore, this result is further reinforced by previous research that reports similar findings, such as Wijaya et al. (2024) who demonstrated that perceived ease of use positively impacts behavioral intention toward Google Workspace adoption. Similarly, research by Pratama & Candiwan (2025) reported consistent results in the context of digital wallet usage (DANA), while Sidabutar & Hanani, (2025) likewise established that ease of use exerts a positive influence on the intention to adopt the E-Kinerja system.

Therefore, the present study's results corroborate prior scholarship, affirming ease of use as a critical driver of technology adoption intentions. Specifically, Bank Muamalat KC Malang customers view the digital Hajj registration system as user-friendly, thereby elevating their propensity to utilize it. Therefore, it is recommended that the bank continue to improve system usability, including user-friendly interfaces, simplified processes, and easily understandable features, to promote broader adoption of digital services.

2. **The Influence of Perceived Usefulness on Intention to Use.**

The analysis discloses that Perceived Usefulness lacks a statistically significant effect on Intention to Use, necessitating hypothesis rejection. This suggests that, despite acknowledged advantages of the digital Hajj registration system, such benefits proved insufficient to propel adoption intentions. Customers may have prioritized alternative considerations, including perceived ease of use or trust. From an Islamic standpoint, usefulness corresponds to the principle of maslahah, denoting the pursuit and realization of public welfare. Allah SWT states:

وَافْعَلُوا الْخَيْرَ لَعَلَّكُمْ تُفْلِحُونَ

"And do good that you may succeed." (QS. Al-Hajj: 77)

This verse emphasizes the importance of beneficial actions. However, if the benefit is not clearly perceived, it may not influence behavior, which explains the insignificant effect found in this study. The concept of *maslahah* emphasizes that individuals are encouraged to pursue activities that generate benefits. However, the findings of this study reveal that perceived usefulness did not significantly influence intention to use. This suggests that although customers recognize the potential benefits of the digital Hajj registration service, these benefits may not yet be sufficiently perceived or experienced in practice. Consequently, the value of *maslahah* has not been fully translated into actual usage intentions, indicating the need for greater customer education regarding the advantages offered by the system.

From a theoretical perspective, the Technology Acceptance Model (TAM) introduced by Davis (1989) posits that perceived usefulness constitutes a primary predictor of individuals' technology adoption intentions. However, its effect may become insignificant under certain conditions, particularly when users have not yet fully experienced the benefits or are still undergoing the adaptation process. This outcome is consistent with earlier investigations by Rahmanto & Nuraeni (2021) and Tikaromah et al. (2025) which similarly reported a non-significant effect. In contrast Mulyaa & Mulyati (2023) identified a significant relationship, potentially arising from variances in participant demographics, technological contexts, and users' cognitive grasp.

In the context of this research, it is suspected that Bank Muamalat Malang branch customers have not yet fully experienced the system's optimal benefits, resulting in an insignificant impact on intention to use. Therefore, efforts are needed to improve perceived benefits through outreach, education, and the development of features tailored to user needs. Consequently, perceived usefulness has yet to emerge as a dominant driver of adoption intention and warrants further enhancement.

3. **Trust moderates the influence between Perceived Ease of Use on Intention to Use.**

Results demonstrate that Trust fails to moderate the Perceived Ease of Use–Intention to Use linkage, prompting hypothesis rejection. This implies that usability directly and robustly shapes adoption intentions, irrespective of trust levels. Users' perceptions of a system's learnability and operability thus foster independent motivational inclinations toward utilization. In Islamic perspective, trust (amanah) is a fundamental principle, as stated in the Qur'an:

إِنَّاللَّهَيَأْمُرُكُمْأَنْتُؤَدُّوا الْأَمَانَاتِإِلَىٰأَهْلِهَا

"Indeed, Allah commands you to render trusts to whom they are due." (QS. An-Nisa: 58)

This verse highlights that trustworthiness is essential in all forms of transactions, including digital services. Therefore, a trustworthy system will increase user confidence and intention to use. The principle of *amanah* highlights the importance of trustworthiness in social and economic interactions. Nevertheless, the findings indicate that trust does not strengthen the influence of perceived ease of use on intention to use. This implies that customers prioritize the practical aspect of system usability over trust considerations when evaluating whether to adopt the service. In other words, although trust remains an important Islamic value, ease of use appears to be the dominant factor influencing customers' adoption decisions in this context.

From a theoretical vantage, the Technology Acceptance Model (TAM) delineates perceived ease of use as exerting a direct influence on adoption intention, whereas trust does not invariably serve as a moderator. This conclusion is corroborated by empirical work from Hakeem & Ratnasari (2021) and Riyadi et al. (2024), which suggest that trust may play a more mediating role. Additionally, Zalzalah et al. (2025) established that trust's moderating influence is context-dependent and does not uniformly amplify variable interrelationships.

Within this study's scope, Bank Muamalat KC Malang customers accorded precedence to usability over trust. Given the system's perceived practicality and accessibility, adoption intentions materialized autonomously from trust considerations. Ergo, trust does not act as a moderator, with perceived ease of use persisting as the paramount determinant of usage intention.

4. **Trust moderates the influence between Perceived Usefulness on Intention to Use.**

Empirical evidence affirms that Trust moderates the Perceived Usefulness–Intention to Use association, validating the hypothesis. The affirmative interaction coefficient denotes that Trust amplifies Perceived Usefulness's influence on adoption intentions. Thus, elevated customer confidence in the system intensifies the utility's role in shaping usage propensity. Stated differently, while system benefits hold value, their potency is magnified when underpinned by assurances of security and dependability. In Islamic perspective, decision-making is based on balance between ease (taysir), benefit (maslahah), and trust (amanah). Allah SWT states:

إِنَّاللَّهَيَأۡمُرُ بِالۡعَدۡلِوَ الإِحۡسَانِ

"Indeed, Allah commands justice and excellence." (QS. An-Nahl: 90)

This verse reflects the importance of balance and fairness in decision-making. Therefore, integrating ease, usefulness, and trust aligns with Islamic values in supporting the adoption of digital services. This verse reflects the importance of fairness, balance, and responsibility in decision-making. The findings of this study demonstrate that trust strengthens the relationship between perceived usefulness and intention to use. This indicates that customers are more likely to appreciate the benefits of the digital Hajj registration service when they also believe that the system is reliable and secure. Therefore, the empirical results support the Islamic concept of *amanah*, where trust serves as an important foundation for realizing the benefits (*maslahah*) offered by digital services.

Theoretically, the Technology Acceptance Model (TAM) positions perceived usefulness as the foremost predictor of adoption intention . However, within digital service ecosystems particularly those involving transactions and personal data trust emerges as a critical factor that can strengthen this relationship. Empirical evidence suggests that trust enhances users' confidence in the benefits provided by a system. These results harmonize with antecedent research highlighting trust's function as a moderator or enhancer in technology acceptance frameworks. For instance, Intan & Widiantari (2026) demonstrated that trust moderates the perceived usefulness–intention to use pathway, thereby potentiating its impact. Similarly, Ikhsan et al. (2025) reported that trust assumes a pivotal role within the extended TAM framework, especially for AI driven banking technologies in Indonesia, where it bolsters linkages between core constructs and adoption intentions.

In this investigation's context, Bank Muamalat KC Malang clientele exhibit elevated adoption intentions for the digital Hajj registration system when system utilities are buttressed by robust faith in its security, dependability, and legitimacy. Hence, Perceived Usefulness's sway over Intention to Use intensifies under conditions of substantial trust. This validates Trust's role as a moderator fortifying the perceived usefulness intention nexus. Consequently, initiatives to elevate digital registration uptake must prioritize both utility optimization and trust cultivation.

5. **The Influence of Perceived Ease of Use, Perceived Usefulness, and Trust Simultaneously on Intention to Use**

This study's results affirm that Perceived Ease of Use, Perceived Usefulness, and Trust collectively exert a significant impact on Intention to Use, corroborating the hypothesized model. This multifaceted influence implies that customers' propensity to embrace the digital Hajj registration system arises from the synergistic interplay of usability, perceived advantages, and system trustworthiness, rather than isolated factors.

From an Islamic perspective, decision-making is based on balance between ease (taysir), benefit (maslahah), and trust (amanah). Allah SWT states:

إِنَّاللَّهَيَأْمُرُ بِالْعَدْلِوَ الإِحْسَانِ

"Indeed, Allah commands justice and excellence." (QS. An-Nahl: 90)

This verse underscores the imperative of equilibrium and equity in human judgment processes. The integration of ease, usefulness, and trust aligns with Islamic values, as technology adoption should not only consider functionality but also ethical and trust aspects. Therefore, the simultaneous influence of these variables supports the principle that beneficial, trustworthy, and user friendly systems are predisposed to garner greater acceptance. From an Islamic perspective, the concepts of *taysir* (ease), *maslahah* (benefit), and *amanah* (trust) are interconnected principles that guide human behavior. The significant simultaneous influence of Perceived Ease of Use, Perceived Usefulness, and Trust found in this study indicates that customers' decisions are shaped by a combination of convenience, perceived benefits, and confidence in the service. These findings demonstrate that technology adoption in Islamic banking is not only influenced by functional considerations but also aligns with broader Islamic values that encourage beneficial, trustworthy, and convenient practices.

Theoretically, the Technology Acceptance Model (TAM) delineates perceived ease of use and usefulness as core predictors of adoption intention. Its augmented variants, nonetheless, elevate trust as an indispensable element, particularly in digital arenas demanding robust security and reliability. Empirical substantiation buttresses these assertions. Sanaji et al. (2021) established that perceived usefulness and trust collaboratively yield a significant effect on adoption intention under the TAM paradigm. Furthermore, (Pratama & Candiwan, 2025) revealed that perceived ease of use, usefulness, and trust concurrently shape behavioral intention, with trust emerging as the preeminent factor. Likewise, Widodo & Putri (2021) verified that TAM constructs jointly manifest a significant impact on usage intention.

In the present study's ambit, Bank Muamalat KC Malang customers display amplified adoption inclinations toward the digital Hajj registration system when it is deemed intuitive, advantageous, and underpinned by substantial trust. The confluence of these triad elements propels user motivation. Thus, Perceived Ease of Use, Perceived Usefulness, and Trust jointly wield a significant effect on Intention to Use. Strategically, adoption augmentation endeavors ought to concurrently fortify usability, utility perceptions, and trust edifices.

Conclusions and Suggestions

Conclussions

Based on the findings of this study, it can be concluded that Perceived Ease of Use has a positive and significant effect on Intention to Use digital Hajj registration services at Bank Muamalat Malang Branch. This finding indicates that ease of use is a key factor in encouraging customers' willingness to adopt digital services. A system that is simple, easy to understand, and requires minimal effort tends to increase users' intention to use digital technology.

In contrast, Perceived Usefulness was found to have no significant effect on Intention to Use. This suggests that although customers recognize the potential benefits offered by the digital Hajj registration service, these benefits are not yet sufficient to directly influence their intention to use the system. This condition may occur because users have not fully experienced the advantages of the service or because the utilization of the system remains relatively limited.

Furthermore, Trust was found to have a moderating role in the relationship between Perceived Usefulness and Intention to Use, indicating that the perceived benefits of the system become more influential when customers have confidence in its security, reliability, and credibility. However, Trust was not able to moderate the relationship between Perceived Ease of Use and Intention to Use, suggesting that customers tend to prioritize ease of operation regardless of their level of trust in the system.

Overall, Perceived Ease of Use, Perceived Usefulness, and Trust simultaneously have a significant influence on Intention to Use. These findings confirm that customers' intention to adopt digital Hajj registration services is shaped by a combination of usability, perceived benefits, and trust. Therefore, this study contributes to the development of the Technology Acceptance Model (TAM) by providing empirical evidence regarding the role of Trust within the context of Islamic digital banking services, particularly digital Hajj registration services.

Research Limitations

This study has several limitations. First, the research was conducted only at Bank Muamalat Malang Branch, which may limit the generalizability of the findings to other Islamic banking institutions or different geographical areas. Second, this study examined only Perceived Ease of Use, Perceived Usefulness, and Trust, while other factors that may influence Intention to Use, such as perceived risk, digital literacy, service quality, social influence, and user experience, were not included in the research model. Third, the study employed a cross-sectional design, which captured respondents' perceptions at a single point in time and may not fully reflect changes in user behavior over time. Therefore, the findings should be interpreted within the scope and context of the present study.

Suggestions

Based on the findings and limitations of this study, several recommendations can be proposed. For Bank Muamalat, continuous efforts should be made to improve the usability of the digital Hajj registration system by simplifying procedures, enhancing user-friendly features, and providing clearer guidance to customers. Since ease of use was found to be the most influential factor, improving system accessibility and convenience should remain a priority.

Although Perceived Usefulness was not found to significantly influence Intention to Use, the bank should continue to enhance the practical benefits of the service and communicate these benefits more effectively to customers. Educational programs, promotional campaigns, and customer assistance may help users better understand the advantages offered by the digital Hajj registration system.

In addition, strengthening customer trust should remain a strategic priority. Enhancing data security, ensuring transaction reliability, and maintaining transparent service procedures can increase customers' confidence in the system. As the findings indicate, trust strengthens the effect of perceived usefulness on intention to use, making it an important factor in promoting digital service adoption.

For future research, it is recommended to expand the study by involving respondents from different Islamic banking institutions and regions to improve the generalizability of the findings. Future studies may also incorporate additional variables such as perceived risk, digital literacy, service quality, social influence, or user experience to provide a more comprehensive understanding of technology adoption in Islamic digital banking. Furthermore, longitudinal studies are encouraged to examine changes in users' perceptions and behavioral intentions over time.

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Appendix
Questionnaire

Table. Questionnaire

Variabel	Indikator	Item
X1 Perceived Ease of Use	Easy to Learn X1.1	I did not experience any difficulties in using the digital Hajj registration.
	Understandable X1.2	Using digital Hajj registration is very clear and easy to understand.
	Ease to Use X1.4	Overall, digital Hajj registration is easy to use.
	Flexibel X1.5	Very flexible in accessing digital Hajj registration (anywhere, anytime)

	Easy to Become Skillfull X1.6	I found it easy to become a proficient user of digital Hajj registration.
X2 Perceived Usefullness	Improves Job Performance X2.1	Digital Hajj registration simplifies the Hajj registration process.
	Increase Productivity X2.2	The Hajj registration process can be done more efficiently.
	Enhances Effectiveness X2.3	Digital Hajj registration is faster than bank teller service.
	Usefull X2.4	It is more convenient to use digital Hajj registration because you don't need to come to the bank office.
Y Intention to Use	Future Continued Usage) Y1.1	I will continue to use digital Hajj registration in the future.
	Willingness to Use Y1.2	I am willing to use digital Hajj registration to register for Hajj.
	Recommendation to Others Y1.3	I would recommend others to use digital Hajj registration.
Z Trust	Abilit Z1.1	I have a new experience in using digital Hajj registration.
	Benevolence Z1.2	I hope that digital Hajj registration prioritizes user interests
	Integrity Z1.3	I hope that digital Hajj registration will guarantee the security of its users' data.