ABSTRACT

The rapid expansion of digital banking in Indonesia has transformed the financial services landscape, with transaction values increasing from IDR 32,206 trillion in 2020 to IDR 71,584 trillion in 2024. Concurrently, the Islamic banking sector has experienced substantial growth, as reflected by total assets of IDR 823 trillion, representing an annual growth rate of 13.1%, and an Islamic financial literacy rate of 50.3%. Despite these positive developments, the adoption of digital banking services remains relatively limited. In the case of Bank Muamalat, although the total customer base reached approximately two million in 2024, active users of the Muamalat DIN mobile banking application accounted for only 571 thousand, or approximately 29% of total customers. This disparity indicates a significant gap between customer ownership and actual utilization of mobile banking services, highlighting the need to examine the factors influencing users' adoption decisions.

This study aims to analyze the effects of perceived usefulness, perceived ease of use, religiosity, and attitude toward using on actual use. A quantitative approach was employed using primary data collected from 200 millennial respondents in Semarang through purposive sampling. The data were analyzed using binary logistic regression with IBM SPSS.

The findings reveal that all variables jointly have a significant effect on usage decisions. Partially, perceived usefulness and perceived ease of use have a positive and significant impact, while religiosity and attitude toward using do not have a significant effect. The model explains 53 percent of the variance, as indicated by the Nagelkerke R Square value of 0.53, highlighting usefulness and ease of use as the primary drivers of adoption.

Keywords: *Actual use, Attitude Toward Using, Perceived Ease of Use, Perceived Usefulness, Religiosity.*