

TECHNOLOGY ACCEPTANCE MODEL FOR IMPROVING PERCEIVED EASE OF USE AND PERCEIVED USEFULNESS IN THE ISLAMIC BANKING INDUSTRY

M. Fauzan Soleman¹⁾, Endy Gunanto Marsasi²⁾*

Management Program, Faculty of Business and Economics, Islamic University of Indonesia,
Special Region of Yogyakarta, Indonesia^{1,2)}

e-mail: 23311261@students.uui.ac.id¹⁾, 183111301@uui.ac.id²⁾*

Sinta ID: 6805327, Scopus ID: 57224778678

Abstract

Digital transformation is driving Islamic banks to maximize their corporate websites as tools for marketing, education, and communication with customers. However, the product information presented on these websites remains incomplete, so the effectiveness of digital services has not yet been fully realized. This study aims to explore the application of the Technology Acceptance Model in the development of corporate websites, with a focus on Perceived Ease of Use and Perceived Usefulness. This study employs a descriptive qualitative approach through observation, in-depth interviews, and documentation involving supervisors, marketing staff, customer service representatives, and clients. Data analysis was conducted using the interactive model by Miles, Huberman, and Saldaña through source triangulation to ensure the validity of the research findings. The findings indicate that a user-friendly website enhances the perception of benefits, broadens access to information, supports Islamic financial literacy, and strengthens the effectiveness of digital marketing communication. This study concludes that developing a website focused on the user experience can support digital transformation and sustainably improve the quality of Islamic banking services.

Keywords: *Technology Acceptance Model (TAM); Perceived Ease of Use; Perceived Usefulness; Corporate Website Implementation; Islamic Banking Industry.*

1. INTRODUCTION

Digital transformation has changed the way the banking sector provides services, builds relationships with customers, and communicates information about financial products and services. In Islamic banking, this transformation not only improves service efficiency but also strengthens Islamic financial literacy. The success of digital services is influenced by *Perceived Ease of Use* and *Perceived Usefulness*, which drive the adoption and sustained use of these services (Abdennebi, 2023). In addition, utilitarian motivation and trust in digital platforms also increase people's intention to use digital services (Marsasi & Wiganda, 2023). Thus, these factors are crucial elements in the success of digital transformation in the Islamic banking sector.

A corporate website is a digital marketing medium that serves as both an official information hub and an educational resource for prospective customers. A website with a systematic information structure, easy-to-understand navigation, and a user-centric design can enhance user experience, engagement, and acceptance of digital services (Acikgoz et al., 2023). From the perspective of the *Technology Acceptance Model (TAM)*, *Perceived Ease of Use* and *Perceived Usefulness* play a role in building trust, increasing interest in use, and strengthening Islamic financial literacy (Marsasi, Barqiah, & Gusti, 2024a). In addition, the delivery of information through the website also creates a process of

knowledge sharing that strengthens Islamic financial literacy and increases public interest in the products offered.

The implementation of *corporate websites* in Islamic banking is important because they serve as both a marketing tool and a means of product education. Providing comprehensive, easy-to-understand information, supported by a user-friendly interface, helps the public understand product characteristics before making decisions. In line with the TAM perspective, user acceptance is influenced by *Perceived Ease of Use* and *Perceived Usefulness*; thus, a *corporate website* is not only a source of information but also a communication tool that builds trust and enhances product literacy (Aiolfi, 2023; Al-Adwan et al., 2023). It also serves as a communication platform that builds trust, enhances product literacy, and strengthens the relationship between the company and potential customers.

The implementation of *corporate websites* in Islamic banking still faces various challenges, such as incomplete product information, inefficient navigation, and a lack of educational and interactive features, resulting in the public still relying on bank tellers to obtain information (Alyoussef, 2023). Previous research has generally focused only on technology acceptance through the *Technology Acceptance Model* (TAM) or digital marketing strategies separately, even though the effectiveness of *websites* as an educational medium is influenced by both of these aspects (Marsasi, 2025). The integration of these two approaches remains relatively limited in evaluating corporate websites as a medium for educating the public about Islamic banking products, even though well-designed marketing programs have been shown to increase public knowledge of the products and services offered.

Furthermore, previous research has primarily focused on *mobile banking*, *internet banking*, and *e-commerce*, so *corporate websites* as a medium for educating the public about Islamic banking products have received relatively little attention. This situation indicates a *research gap*: there has been no study that integrates the *Technology Acceptance Model* (TAM) perspective with the *Segmentation, Targeting, and Positioning* (STP) approach to evaluate the effectiveness of *corporate websites* as a medium for marketing and educating the public about Islamic banking products.

Based on this *research gap*, this study integrates the *Technology Acceptance Model* (TAM) and the *Segmentation, Targeting, and Positioning* (STP) strategy to analyze the implementation of the Bank Muamalat Tidore Branch *corporate website*. This integration is used to evaluate user acceptance and the effectiveness of digital marketing, as well as to formulate recommendations for the development of the *corporate website* to improve literacy regarding Islamic banking products (Denovan & Marsasi, 2025; Shin et al., 2026; Yue Wang et al., 2025). The research results are expected to provide a theoretical contribution by strengthening the integration of TAM and STP in Islamic banking *corporate websites*, while also offering practical recommendations for the development of more effective digital marketing and educational media.

2. LITERATURE REVIEW

All of these strategies are integrated into the *Technology Acceptance Model* (TAM) to explain how a company's digital strategies support the successful implementation of a *corporate website*. This success is influenced by *Perceived Ease of Use* and *Perceived Usefulness*. A website that is easy to use and provides benefits—such as ease of accessing information and improved service quality—will drive technology acceptance, shape

Behavioral Intention, and ultimately increase *Actual System Use*. The conceptual framework of this study is presented in the following figure:

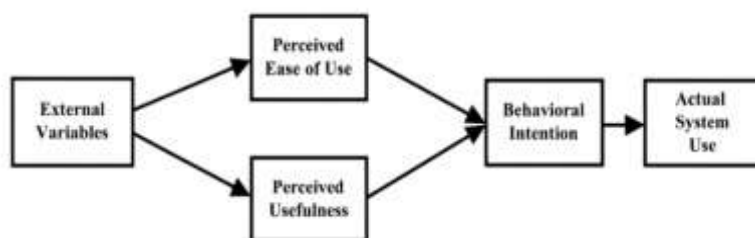


Figure 1. Technology Acceptance Model (TAM) Framework

Source: Vektaesh & Davis (1996).

Based on Figure 1, the *Technology Acceptance Model (TAM)* explains that the acceptance of an information system is influenced by two main constructs: *Perceived Usefulness* and *Perceived Ease of Use*, which are shaped by various external factors, such as user characteristics, system quality, and interface design. *Perceived Ease of Use* reflects users' belief that the system can be operated without requiring significant effort, while *Perceived Usefulness* reflects the belief that using the system can improve users' effectiveness and performance. Both of these perceptions directly influence *Behavioral Intention to Use*, which is an individual's intention to use the system on an ongoing basis. Furthermore, this intention becomes a determining factor for *Actual System Use*, which indicates the actual use of the system in daily activities.

In this study, the relationship between the implementation of the *Technology Acceptance Model (TAM)* through the constructs of *Perceived Ease of Use* and *Perceived Usefulness* and the use of corporate websites is conceptually illustrated in Figure 2 as the basis for analyzing technology acceptance by users.

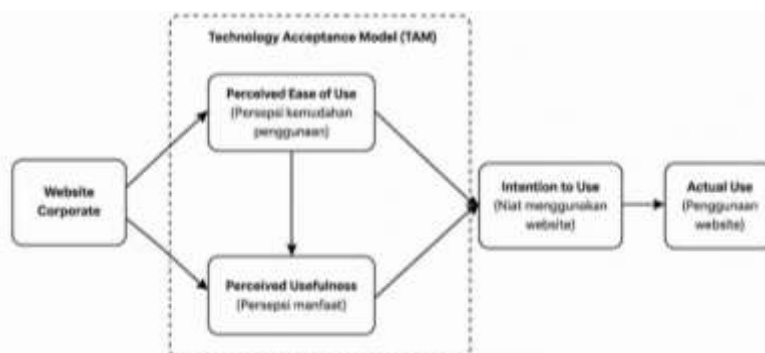


Figure 2. Relationship between the Technology Acceptance Model and Perceived Ease of Use and Perceived Usefulness

Source: Davis, F. (1989)

Based on Figure 2, the *Technology Acceptance Model (TAM)* explains that users' acceptance of *corporate websites* is influenced by *Perceived Ease of Use* and *Perceived Usefulness*. *Perceived Ease of Use* reflects the perception that the website is easy to understand and operate, while *Perceived Usefulness* reflects the perceived benefits, such as the ease of obtaining information and improving service effectiveness. Both constructs influence the *Intention to Use*, which in turn drives *Actual Use*. Thus, ease of use and perceived benefits are key factors in determining the success of a *corporate website's* implementation as a medium for corporate information and communication.

The *Technology Acceptance Model* (TAM), developed by Fred D. Davis, explains technology acceptance through two main constructs: *Perceived Ease of Use* and *Perceived Usefulness* (Davis, 1989). This model explains that individuals tend to accept and utilize a system if they perceive it to be easy to use and beneficial. *Perceived Ease of Use* influences *Perceived Usefulness*, which in turn shapes attitudes toward and the use of technology (Kim et al., 2025). Therefore, TAM is one of the most widely used models for explaining technology adoption across various fields, including information systems and digital services.

As technology evolves, the *Technology Acceptance Model* (TAM) is widely used to evaluate technology acceptance across various digital services, including *corporate websites* in the Islamic banking sector (Kim, 2025). This model emphasizes that the success of a system is influenced by *Perceived Ease of Use* and *Perceived Usefulness*. *Websites* with simple navigation, an easy-to-understand interface, and comprehensive information will enhance perceptions of ease of use and usefulness, thereby encouraging sustained use (Amoako et al., 2023). Therefore, TAM serves as the foundation for evaluating the effectiveness of *websites* as a medium for information, education, and digital communication.

Perceived Ease of Use is one of the key constructs in the *Technology Acceptance Model* (TAM) that describes users' belief that a system is easy to learn, use, and operate. Ease of access, clear navigation, and a systematic information structure play a role in increasing technology acceptance and creating a positive user experience. On Islamic banking *websites*, this construct is used to evaluate the *website's* effectiveness as a medium for education and product information dissemination. A user-friendly *website* helps users better understand information, increases perceived benefits, and encourages the sustained use of digital services (Venkatesh & Davis, 2000). Findings from the study by Aremu & Arfan (2023) also indicate that ease of use contributes to increased technology acceptance and the effectiveness of digital system implementation.

Perceived Usefulness is one of the key constructs in the *Technology Acceptance Model* (TAM) that describes users' belief that a system can improve their performance and efficiency in completing tasks. On Islamic banking *corporate websites*, this construct is reflected in the *website's* ability to present comprehensive, relevant, and easy-to-understand information about Hajj Savings and Gold Savings products, thereby helping users understand the benefits and procedures of these services (Davis, 1989). The greater the perceived benefits, the higher the tendency for users to accept and utilize digital services. Therefore, according to Aremu & Arfan (2023), information quality, content relevance, ease of access, and features tailored to user needs are key factors in increasing technology acceptance and the effectiveness of the *website* as a medium for digital education and communication.

Based on this explanation, this study aims to explore the application of the *Technology Acceptance Model* (TAM) in the development of a *corporate website* at the Tidore Branch of an Islamic banking company, analyze the relationship between *Perceived Ease of Use* and *Perceived Usefulness* in shaping user acceptance of the website, and evaluate how these two variables support the improvement of the website's effectiveness as a medium for product education, information dissemination, and digital communication with the public.

3. RESEARCH METHODOLOGY

This study employs a descriptive qualitative approach to describe, evaluate, and develop *a corporate website* based on the *Technology Acceptance Model (TAM)* through the constructs of *Perceived Ease of Use* and *Perceived Usefulness*. This approach was chosen to understand digital marketing strategies and user acceptance of *the corporate website* as a medium for educating the public about the Hajj Savings and Gold Savings products at the Tidore Branch of an Islamic bank. According to Köseoglu et al. (2025), a qualitative approach enables an understanding of phenomena based on real-world conditions through observation, interviews, and documentation. Data analysis utilized the interactive model proposed by Miles, Huberman, and Saldaña, which includes data reduction, data presentation, and drawing conclusions. Data from interviews, observations, and documentation were transcribed, selected, and then coded according to the research topics. Subsequently, the data were grouped into themes based on the TAM constructs—*Perceived Ease of Use* and *Perceived Usefulness*—to identify patterns and relationships among the findings. The analysis results were presented descriptively and verified through source triangulation, then concluded inductively. The research focused on the implementation and development of *corporate websites* based on the two TAM constructs as factors influencing technology acceptance and the effectiveness of *corporate websites* as media for information, education, and digital communication.

4. RESULTS AND DISCUSSION

The implementation of *a corporate website* development project in Islamic banking aims to improve the effectiveness of information dissemination and product education regarding Hajj Savings and Gold Savings through digital media. Research data was obtained from interviews with *the Branch Manager, Marketing Officer, Customer Service representatives*, corporate partners, and customers, with the primary informant being *the Marketing Officer, Mr. Irfan Nasela Togubu*. The research results show that although both conventional and digital marketing have been implemented, the use of *the corporate website* as a medium for product education is still not optimal. Therefore, *website* development was carried out based on *the Technology Acceptance Model (TAM)*. The interview data are presented in Table 1.

Table 1. Research Interviews

No	Question	Summary of Answer
1	What marketing strategies are used to promote the Hajj Savings and Gold Savings products to the public?	Marketing strategies are implemented through direct outreach to the public, outreach at places of worship, partnerships with government agencies, and collaboration with community leaders to reach the appropriate target segments and increase understanding of Sharia-compliant products.
2	What are the main programs implemented to attract public interest in Sharia-compliant products?	Key programs include outreach for Hajj Savings and Gold Savings, Sharia financial education, and personalized engagement with prospective customers through various community activities.
3	Why is a personalized approach considered important in increasing public interest in Sharia-compliant products?	A personalized approach is considered effective in building public trust because it provides a clearer explanation of the product's benefits, thereby strengthening the bank's image as a trusted Islamic financial institution.

4	What service programs are offered to customers regarding the Hajj Savings and Gold Savings products?	Services include account opening, product consultations, assistance with the registration process, and transaction support to help customers use Islamic banking products more easily.
5	How is the Marketing Mix applied in the marketing strategy for the Hajj Savings and Gold Savings products?	Implementation is carried out by providing products tailored to community needs, offering competitive administrative fees, ensuring easily accessible services, and promoting the program through outreach and communication channels, although digital promotion still needs to be improved.
6	What role does Customer Service play in supporting the success of product marketing?	Customer Service provides clear product information, assists with administrative processes, and delivers fast and friendly service, thereby increasing customer satisfaction and trust.
7	What are the main challenges faced in marketing the Hajj Savings and Gold Savings products?	The main challenges are low levels of Islamic financial literacy, limited digital educational resources, and the suboptimal use of corporate websites as a means of disseminating information, resulting in the public still relying on outreach and direct communication.

Source: M. Fauzan Soleman, 2026.

Based on Table 1, the company has implemented product marketing and promotion strategies; however, the use of *the corporate website* as an educational medium remains suboptimal. The results of observations and interviews indicate that the dissemination of product information is still dominated by outreach and direct communication; therefore, it is necessary to develop *a corporate website* that is more informative, easily accessible, and aligned with *the Technology Acceptance Model* (TAM). To identify internal and external conditions as a basis for *website* development, a SWOT analysis was conducted and is presented in Table 2.

Table 2. SWOT Analysis of the 7P Marketing Mix

SWOT Factors	Company Conditions	The 7Ps
Strengths	Sharia-based Hajj Savings and Gold Savings products align with the company's values and long-term needs.	<i>Product</i>
	Competent human resources capable of providing direct education to customers.	<i>People</i>
Weaknesses	The corporate website is not yet optimal in presenting engaging and informative educational content.	<i>Promotion</i>
	Information about the Hajj Savings and Gold Savings products on the website is incomplete and not interactive.	<i>Product</i>
	The website's design is not very appealing and is not <i>user-friendly</i> .	<i>Physical Evidence</i>
Opportunities	The corporate website can serve as a digital education hub before customers visit the branch.	<i>Place</i>
	Developing a modern website design (UI/UX) can boost user trust.	<i>Physical Evidence</i>
Threats	More aggressive digital marketing competition from other banks.	<i>Promotion</i>
	Conventional banking products are still more widely	<i>Product</i>

known by the public.

The company's website features a more modern and interactive design and functionality. *Physical Evidence*

Source: M. Fauzan Soleman, 2026.

Based on the SWOT analysis in Table 2, the *Product* and *Price* strategies are strengths, achieved through the provision of high-quality sharia-compliant products at competitive prices. In terms of *Place* and *Promotion*, the *corporate website* has potential as a medium for information, education, and digital promotion, although its utilization is not yet optimal. Meanwhile, the *People* and *Process* aspects are supported by employee competencies and consulting services that have the potential to be developed digitally. As for the *Physical Evidence* aspect, the website's unattractive, non-interactive, and *non-user-friendly* design remains a weakness that needs to be addressed to improve the user experience.

The *Technology Acceptance Model* (TAM) is a theoretical framework that explains user acceptance of technology through two main constructs: *Perceived Ease of Use* and *Perceived Usefulness*. TAM is widely applied to evaluate digital services in the banking sector because it can explain the factors that influence technology adoption by users (Nagy & Hajdu, 2023). In Islamic banking, TAM is used to evaluate *corporate websites* as a medium for information and education regarding Hajj Savings and Gold Savings products. A *website* that is easy to use and provides benefits is expected to increase technology adoption, improve the quality of information services, and enhance the effectiveness of marketing communications (Abu-Taieh et al., 2022). TAM serves as the conceptual foundation in this study to analyze how the implementation of *corporate websites* can support digital transformation, improve the quality of information services, and strengthen marketing communication strategies in Islamic banking.

Perceived Ease of Use is a key construct in the *Technology Acceptance Model* (TAM) that describes users' belief that a system is easy to understand and operate. Ease of navigation, a simple interface, and clear access to information can increase technology acceptance (Atasoy & Eren, 2023). In Islamic banking, a user-oriented *corporate website* with intuitive navigation and systematically organized information can enhance the user experience and encourage the sustained use of digital services (Balakrishnan & Dwivedi, 2024). A website with a user-oriented design, intuitive navigation, and systematic presentation of information will help the public understand Islamic financial products, improve the user experience, and encourage the sustainable use of digital services.

Perceived Usefulness is a construct in the *Technology Acceptance Model* (TAM) that describes users' belief that technology can improve the effectiveness and efficiency of their activities. The greater the perceived benefits, the higher the likelihood that users will accept and continue to use the technology (Ali et al., 2025). In Islamic banking, *Perceived Usefulness* is reflected in a *corporate website's* ability to provide information on Hajj Savings and Gold Savings products, service procedures, simulations, and easy-to-understand Islamic financial education. Kim, Wichianrat, & Yeo (2025) explain that an informative and useful *website* can increase user trust and strengthen technology acceptance in line with the TAM concept.

One of the key relationships in the *Technology Acceptance Model* (TAM) is the influence of *Perceived Ease of Use* on *Perceived Usefulness*. The ease with which a system can be learned, used, and accessed increases the benefits perceived by users and encourages technology acceptance (Rahman, Hossain, & Islam, 2025). On Islamic banking

corporate websites, this relationship is evident through simple navigation, a clear information structure, and quick access to information on Hajj Savings and Gold Savings. These features improve the efficiency of information retrieval and strengthen *the website's* function as a medium for digital education and communication (Almajali, Masa'deh, & Dahalin, 2022). Thus, the higher *the Perceived Ease of Use*, the higher *the Perceived Usefulness*; consequently, acceptance and use of *the corporate website* by the general public will increase in accordance with the TAM concept.

The effective implementation of *a corporate website* depends not only on the benefits it offers, but also on how easily users can access and utilize its features. In Islamic banking, *a website* with a simple interface, intuitive navigation, and systematically organized information makes it easier for the public to obtain information about Hajj Savings and Gold Savings, thereby enhancing the user experience and fostering sustained interest in using the platform (Kim, Wichianrat, & Yeo, 2025). Alzoubi et al. (2022) state that ease of use also strengthens *the website's* effectiveness as a medium for communication, education, and digital marketing, and supports the successful implementation of *the Technology Acceptance Model*.

Perceived Usefulness is a construct in *the Technology Acceptance Model* (TAM) that describes users' belief that *a corporate website* provides benefits in meeting their information needs and supporting decision-making. In Islamic banking, these benefits are reflected in the provision of comprehensive information regarding Hajj Savings and Gold Savings accounts, account opening procedures, and easy-to-understand Islamic financial education. The greater the perceived benefits, the higher the acceptance and use of digital services (Balakrishnan, Dwivedi, Hughes, & Boy, 2024). Therefore, developing a user-oriented *corporate website* can enhance the effectiveness of digital communication, strengthen public trust, and support technology adoption.

The implementation of *corporate websites* in Islamic banking demonstrates that *the Technology Acceptance Model* (TAM) can explain the influence of *Perceived Ease of Use* and *Perceived Usefulness* on user acceptance. A *website* designed to meet user needs provides product information quickly, clearly, and in a structured manner, thereby facilitating understanding of Hajj Savings and Gold Savings. This makes *the website* not only a medium for information but also a digital communication tool that strengthens the relationship between Islamic banks and the public (Abdennebi, 2023). Therefore, Wang et al. (2025) state that the development of user-centered *corporate websites* can improve ease of use, technology adoption, and the effectiveness of digital marketing communications.

The corporate website serves as a digital educational platform that provides information about products and enhances the public's understanding of Islamic banking services. Through comprehensive and easy-to-understand information, *the website* helps the public understand the benefits of Hajj Savings and Gold Savings, as well as the requirements and procedures for opening an account. In addition to expanding access to information anytime and anywhere (Alshurideh et al., 2025), *the website* also plays a role in improving Islamic financial literacy and the effectiveness of digital communication, thereby fostering a positive perception of Islamic banking services (De Ciccio et al., 2025). Therefore, *the corporate website* must be developed on an ongoing basis to support a more effective digital marketing strategy.

The results of *the corporate website* implementation show that the development of digital media improves the quality of information delivery and the effectiveness of marketing communication in Islamic banking. Based on observations and interviews, *the website* is able to present information on Hajj Savings and Gold Savings in a more

comprehensive, structured, and easily accessible manner (Aiolfi, 2023). These findings align with *the Technology Acceptance Model (TAM)*, which explains that ease of use and perceived benefits encourage the public to utilize *websites* as their primary source of information (Acikgoz et al., 2023). The results of the SWOT analysis also indicate that the development of *a corporate website* is an appropriate strategy for improving the quality of information services and the company's digital competitiveness.

Overall, the implementation of *corporate websites* demonstrates that the development of digital media can enhance marketing communication and information dissemination in Islamic banking (Al-Adwan et al., 2023). Based on *the Technology Acceptance Model (TAM)*, *Perceived Ease of Use* and *Perceived Usefulness* are key factors in shaping user acceptance. Therefore, *website* development should focus on information quality, ease of navigation, and content relevance. According to Alyoussef (2023), these efforts can improve Islamic financial literacy, strengthen public trust, and support digital transformation by providing information that is accurate, comprehensive, easy to understand, responsive, and tailored to user needs.

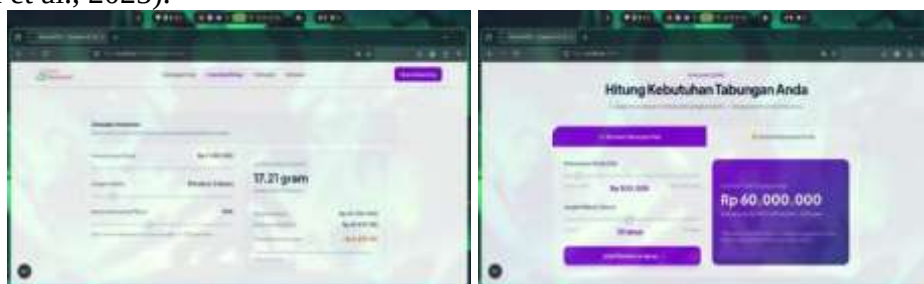
Based on the results of the SWOT analysis, the recommended strategy is to develop *a corporate website* in line with the TAM by improving *Perceived Ease of Use* and *Perceived Usefulness*. This strategy aims to create *a website* that is easy to use, informative, and useful as a medium for information, education, and digital communication for the public.



Figure 3. Full Landing Page

Source: M. Fauzan Soleman, 2026.

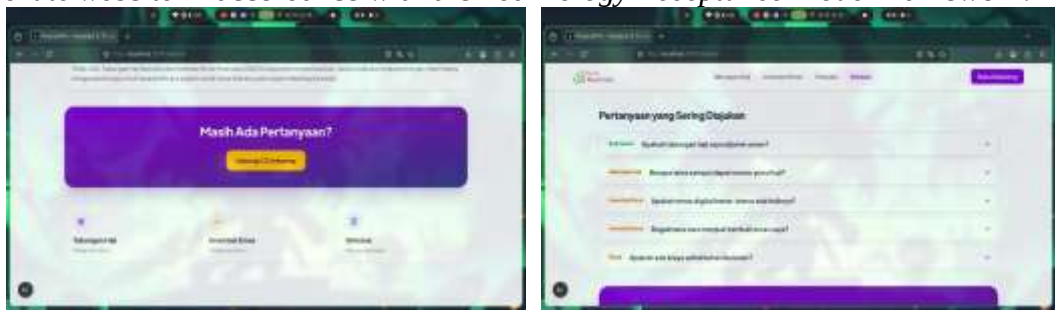
As shown in Figure 3, *the corporate website* begins with *a landing page* that displays key information and *a navigation bar* containing the following menus: Hajj Savings, Gold Investment, Simulation, Education, and the “Open an Account” button. *Calls to action* such as “Open a Hajj Savings Account,” “Start Investing in Gold,” and “Consult Now” make it easy for users to access services. A simple and consistent navigation structure enhances *Perceived Ease of Use* in line with *the Technology Acceptance Model* (Kim & Wichianrat, 2025), thereby providing a more effective and efficient user experience (Rahman et al., 2025).



Figures 4a and 4b: Availability of Simulation Features

Source: M. Fauzan Soleman, 2026.

Based on Figures 4a and 4b, the Simulation menu helps users estimate their financial needs for Hajj Savings and Gold Investments through simple, interactive calculations. Users simply enter the savings or investment amount and the desired time period, and the system automatically displays an estimate of the results. This feature makes it easier for users to plan their finances before using the service. The ease of operation reflects a high level of *Perceived Ease of Use*, while accurate and relevant simulation results enhance *Perceived Usefulness* by supporting users' decision-making (Kim et al., 2025). Thus, the Simulation menu contributes to increased user acceptance of the corporate website in accordance with the *Technology Acceptance Model* framework.



Figures 5a & 5b. Visual Design and User Interface

Source: M. Fauzan Soleman, 2026.

Based on Figures 5a and 5b, the educational pages of the corporate website are designed with a simple layout, consistent navigation, and well-structured information, making it easier for users to access information (Alshurideh et al., 2025). The FAQ, Contact Customer Service, and the Hajj Savings, Gold Investment, and Simulation menus enhance *Perceived Ease of Use* and *Perceived Usefulness* (Rahman, Hossain, & Islam, 2025). Based on the results of observations, interviews, and user needs analysis, a corporate website program was developed as a medium for educating users about Islamic banking products. Program details are presented in Table 3.

Table 3. Implementation of the Sharia Corporate Website Program

Aspect	Description
Objective	1. To improve Islamic financial literacy through the corporate website as a digital information and education platform. 2. To provide comprehensive information on Hajj Savings, Gold Savings, and other Sharia banking services in a way that is easily accessible and understandable. 3. Optimizing the corporate website to provide <i>Perceived Ease of Use</i> and <i>Perceived Usefulness</i> to the public in accordance with the <i>Technology Acceptance Model</i> (TAM) approach.
Implementation Period	1. The development of the corporate website is carried out on an ongoing basis as part of the Tidore Branch's Islamic banking digital transformation strategy. 2. Information updates are performed periodically in line with product and service developments, as well as the public's information needs. 3. Website monitoring and evaluation are conducted periodically to improve the quality of information and the user experience.
Person in Charge	The Tidore Branch's Sharia Banking Supervisor, Marketing and Customer Service, and the Website Administrator, in collaboration with the Information Technology (IT) Team.
Activities	1. Providing information on Hajj Savings, Gold Savings, the company

	profile, and other Islamic banking services through the corporate website. 2. Developing supporting features such as product simulators, <i>Frequently Asked Questions</i> (FAQs), articles on Islamic finance education, and service application forms. 3. Integrate consulting services via WhatsApp and <i>Live Chat</i> , and evaluate the website based on the aspects of <i>Perceived Ease of Use</i> and <i>Perceived Usefulness</i> .
Target	1. People of working age, civil servants, private-sector employees, and MSME owners who need Islamic banking services. 2. Prospective Hajj pilgrims and individuals interested in investing through the “Gold Savings product.” 3. Prospective and existing customers who need quick and easy access to information and digital services.
Output	1. An informative, user-friendly, and easily accessible corporate website serving as a platform for digital information and education. 2. Improved quality of information delivery regarding Hajj Savings, Gold Savings, and other Islamic banking services. 3. The creation of a corporate website that meets the criteria of <i>Perceived Ease of Use</i> and <i>Perceived Usefulness</i> , thereby supporting technology adoption in accordance with <i>the Technology Acceptance Model</i> .

Source: M. Fauzan Soleman, 2026.

Based on Table 3, the corporate website development program was designed as an educational platform for Islamic banking products by providing product information, educational articles, simulation features, FAQs, and consultation services. Its development was evaluated based on *Perceived Ease of Use* and *Perceived Usefulness* to improve Islamic financial literacy and user acceptance in accordance with *the Technology Acceptance Model* (Kim et al., 2025). An informative and user-friendly website also increases the number of users.

The implementation of *corporate website* development demonstrates that digital transformation in Islamic banking not only improves information delivery but also enhances the quality of digital services (Rahman, Hossain, & Islam, 2025). Providing product information, simulation tools, educational articles, and consultation services can improve Islamic financial literacy and strengthen public trust. This aligns with Alshurideh et al. (2025), who explain that user experience is influenced by interface quality. Furthermore, informative, accessible, and useful websites can increase technology acceptance and encourage the sustainable use of digital services in accordance with the *Technology Acceptance Model* framework.

5. CONCLUSION AND RECOMMENDATIONS

Conclusion

- 1) The launch of *the Bank Muamalat Tidore Branch corporate website* has supported the marketing of the Hajj Savings and Gold Savings products, but its role as a digital educational platform still needs to be optimized.
- 2) An analysis based on *the Technology Acceptance Model* (TAM) shows that *Perceived Ease of Use* and *Perceived Usefulness* influence user acceptance. A website that is easy to use and informative can improve Islamic financial literacy and assist prospective customers in making decisions.

- 3) Developing *the corporate website* by improving its features, educational content, and ease of use is necessary to enhance the effectiveness of digital marketing, service quality, and public trust.

Recommendations

Based on the results of this study, companies in the Islamic banking sector are recommended to maximize *their corporate websites* as tools for education and digital marketing by presenting comprehensive information, interactive features, and evaluations based on *Perceived Ease of Use* and *Perceived Usefulness*. For future researchers, it is recommended to include variables such as trust, customer experience, or digital literacy, and to apply a mixed-methods approach to produce a more in-depth analysis. This study could also be expanded to include various companies in the Islamic banking sector to contribute to the development of digital services, marketing, and technology-based information systems.

REFERENCES

- Abdenebi, H. B. (2023). M-banking adoption from the developing countries' perspective: A mediated model. *Digital Business*, 3, 100065. <https://doi.org/10.1016/j.digbus.2023.100065>
- Abuhassna, H., Yahaya, N., Megat Zakaria, M. A. Z., Mohd Zaid, N., Abu Samah, N., Awae, F., Nee, C. K., & Alsharif, A. H. (2023). Trends in the use of the Technology Acceptance Model (TAM) for online learning: A bibliometric and content analysis. *International Journal of Information and Education Technology*, 13(1). <https://doi.org/10.18178/ijiet.2023.13.1.1788>
- Abu-Taieh, E. M., AlHadid, I., Abu-Tayeh, S., Masa'deh, R., Alkhawaldeh, R. S., Khwaldeh, S., & Alrowwad, A. (2022). Continued Intention to Use M-Banking in Jordan by Integrating UTAUT, TPB, TAM, and Service Quality with ML. *Journal of Open Innovation: Technology, Market, and Complexity*, 8(3), 120. <https://doi.org/10.3390/joitmc8030120>
- Acikgoz, F., Perez-Vega, R., Okumus, F., & Stylos, N. (2023). Consumer engagement with AI-powered voice assistants: A behavioral reasoning perspective. *Psychology & Marketing*, 40(11), 2226–2243. <https://doi.org/10.1002/mar.21873>
- Aiolfi, S. (2023). How shopping habits change with artificial intelligence: Smart speakers' usage intention. *International Journal of Retail & Distribution Management*, 51(9/10), 1288–1312. <https://doi.org/10.1108/IJRDM-11-2022-0441>
- Al-Adwan, A. S., Li, N., Al-Adwan, A., Abbasi, G. A., Albelbisi, N. A., & Habibi, A. (2023). Extending the Technology Acceptance Model (TAM) to predict university students' intentions to use metaverse-based learning platforms. *Education and Information Technologies*, 28, 15381–15413. <https://doi.org/10.1007/s10639-023-11816-3>
- Ali, M., Hossain, M. S., & Rahman, M. (2025). Measuring the influence of FinTech innovation on consumers' attitudes: The moderating role of perceived usefulness. *Sustainable Futures*, 10, 100885. <https://doi.org/10.1016/j.sftr.2025.100885>
- Almajali, D. A., Masa'Deh, R., & Dahalin, Z. M. (2022). Factors influencing the adoption of cryptocurrency in Jordan: An application of the extended TRA model. *Cogent Social Sciences*, 8(1), 2103901. <https://doi.org/10.1080/23311886.2022.2103901>
- Alshebami, A. S. (2022). Crowdfunding platforms as a substitute financing source for young Saudi entrepreneurs: Empirical evidence. *SAGE Open*, 12(3). <https://doi.org/10.1177/21582440221126511>

- Alshurideh, M., et al. (2025). Beyond compliance: Exploring the synergy of Islamic fintech and CSR in fostering inclusive financial adoption. *Future Business Journal*, 11, Article 7. <https://doi.org/10.1186/s43093-025-00430-z>
- Alturki, U., & Aldraiweesh, A. (2023). Integrated TTF and self-determination theories in higher education: The role of actual use of massive open online courses. *Frontiers in Psychology*, 14, 1108325. <https://doi.org/10.3389/fpsyg.2023.1108325>
- Alyoussef, I. Y. (2023). Acceptance of e-learning in higher education: The role of task-technology fit within the information systems success model. *Heliyon*, 9, e13751. <https://doi.org/10.1016/j.heliyon.2023.e13751>
- Alzoubi, H., Alshurideh, M., Al Kurdi, B., Akour, I., & Aziz, R. (2022). Does BLE technology contribute toward improving marketing strategies, customer satisfaction, and loyalty? The role of open innovation. *International Journal of Data and Network Science*, 6, 449–460. <https://doi.org/10.5267/j.ijdns.2021.12.009>
- Amoako, G. K., Ampong, G. O., Gabrah, A. Y. B., de Heer, F., & Antwi-Adjei, A. (2023). Service quality affecting student satisfaction in higher education institutions in Ghana. *Cogent Education*, 10(2), 2238468. <https://doi.org/10.1080/2331186X.2023.2238468>
- Aremu, A. Y., & Arfan, S. (2023). Factors influencing the use of e-business to improve SME performance. *International Journal of E-Business Research*, 19(1). <https://doi.org/10.4018/IJEER.324065>
- Atasoy, F., & Eren, D. (2023). Serial mediation: Destination image and perceived value in the relationship between perceived authenticity and behavioral intentions. *European Journal of Tourism Research*, 33, 3309.
- Balakrishnan, J., & Dwivedi, Y. K. (2024). Conversational commerce: Entering the next stage of AI-powered digital assistants. *Annals of Operations Research*, 333, 653–687. <https://doi.org/10.1007/s10479-021-04049-5>
- Balakrishnan, J., Dwivedi, Y. K., Hughes, L., & Boy, F. (2024). Enablers and inhibitors of AI-powered voice assistants: A dual-factor approach integrating status quo bias and the Technology Acceptance Model. *Information Systems Frontiers*, 26, 921–942. <https://doi.org/10.1007/s10796-021-10203-y>
- De Cicco, R., Francioni, B., Curina, I., & Cioppi, M. (2025). AI, human, or a blend? How the educational content creator influences consumer engagement and brand-related outcomes. *Journal of Services Marketing*, 39(10), 54–72. <https://doi.org/10.1108/JSM-10-2024-0539>
- Denovan, R. F., & Marsasi, E. G. (2025). Perceived ease of use, perceived usefulness, and satisfaction to maximize behavioral intention using the Technology Acceptance Model among Generation Y and Z consumers. *Pamator Journal*, 18(1), 1–36. <https://doi.org/10.21107/pamator.v18i1.29461>
- Kim, L., Wichianrat, K., Yeo, S. F., & Limna, P. (2025). How ease of use, usefulness, value, and innovation in electronic banking influence customer satisfaction. *International Journal of Asian Business and Information Management*, 16(1). <https://doi.org/10.4018/IJABIM.370562>
- Marsasi, E. G. (2025). Implementing marketing programs to improve product knowledge based on the Stimulus–Organism–Response (S-O-R) model in the telecommunications industry. *Jurnal Ecogen*, 8(4), 614–631. <https://doi.org/10.24036/ecogen.v8.i4.29>
- Marsasi, E. G., Albari, A., & Muthohar, M. (2023). How utilitarian motivation and trust can increase intention to use based on functional attitude theory. *International*

- Journal of Professional Business Review*, 8(12), e4086.
<https://doi.org/10.26668/businessreview/2023.v8i12.4086>
- Marsasi, E. G., Barqiah, S., & Gusti, Y. K. (2024a). Investigation of the effects of social capital on information/knowledge-sharing behavior that drives Gen Z purchase intentions through social commerce. *Media Ekonomi dan Manajemen*, 39(1), 42–60. <https://doi.org/10.24856/mem.v39i1.3812>
- Marsasi, E. G., & Wiganda, S. (2023). How can gratitude and self-image congruency affect satisfaction, trust, and affective commitment? *MIX: Scientific Journal of Management*, 13(2), 288–304. <https://doi.org/10.22441/mix.2023.v13i2.008>
- Marsasi, E. G., Rizan, M., Barqiah, S., & Gusti, Y. K. (2024b). Customer self-congruity and brand image on purchase decision: The role of gender and age as control variables. *Media Ekonomi dan Manajemen*, 39(2), 199–214. <https://doi.org/10.24856/mem.v39i2.4105>
- Nagy, S., & Hajdu, N. (2023). Consumer acceptance of the use of artificial intelligence in online shopping: Evidence from Hungary. *Journal of Retailing and Consumer Services*.
- Rahman, M., Hossain, M. A., & Islam, M. T. (2025). Adoption of blockchain technology in the banking sector: Extending the Technology Acceptance Model with trust and security in the context of Bangladesh. *Software Impacts*, 102299. <https://doi.org/10.1016/j.simpa.2025.102299>
- Shin, N., & Son, J. (2026). Impacts of AI-integrated services and corporate reputation on digital banking recommendations: A view from goal-framing theory. *International Journal of Bank Marketing*, 44(2), 173–194. <https://doi.org/10.1108/IJBM-09-2024-0560>
- Venkatesh, V., & Davis, F. D. (1996). A model of the antecedents of perceived ease of use: Development and test. *Decision Sciences*, 27(3), 451–481. <https://doi.org/10.1111/j.1540-5915.1996.tb00860.x>
- Wang, Y., Shi, J., Ow, T. T., Yun, J., & Yang, Y. (2025). The impact of technological innovations on consumer behavior in e-commerce: A systematic literature review. *Journal of Organizational and End User Computing*, 37(1). <https://doi.org/10.4018/JOEUC.372896>