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Customer Intention to Adopt AI-Enabled Islamic Digital Banking Services in Somalia: The Roles of Trust, Perceived Shariah Compliance, Perceived Usefulness, and Satisfaction

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Abstract
The integration of artificial intelligence (AI) into Islamic banking offers transformative potential for financial inclusion in Muslim-majority markets, yet customer adoption of AI-enabled Islamic digital banking remains understudied, particularly in Africa. Grounded in the Technology Acceptance Model and the Unified Theory of Acceptance and Use of Technology, this study examines trust, perceived Shariah compliance, perceived usefulness, and satisfaction as predictors of adoption intention among 200 respondents familiar with Islamic banking, mobile money, or digital financial services in Mogadishu, Somalia. Data were analyzed using PLS-SEM with 5,000-subsample bootstrapping. The structural model explained 66.4% of the variance in behavioral intention. Satisfaction ($\beta = 0.598$, $p < .001$) and trust ($\beta = 0.213$, $p = .001$) were significant positive predictors, whereas perceived Shariah compliance ($\beta = 0.100$, $p = .166$) and perceived usefulness ($\beta = 0.006$, $p = .925$) were not statistically significant once trust and satisfaction were included. However, the tests of perceived Shariah compliance and perceived usefulness should be interpreted as inconclusive because both constructs showed weak reliability and insufficient discriminant validity. This suggests that Somali respondents may not clearly distinguish functional usefulness from Islamic legitimacy when evaluating AI-enabled Islamic digital banking. The study provides early empirical evidence from Somalia, an underrepresented African Muslim-majority context in Islamic fintech adoption research, and highlights the importance of trust, satisfaction, and future refinement of Shariah-compliance and usefulness measures.

Keywords: Islamic digital banking, Artificial intelligence, Customer adoption intention, Trust, Shariah compliance, Perceived usefulness, Satisfaction, Somalia.

1. Introduction

1.1 Background

The global Islamic finance industry reached an estimated USD 4.9 trillion in assets in 2023, up 11% from the previous year, serving more than 1.8 billion Muslims worldwide (ICD-LSEG, 2024). Simultaneously, artificial intelligence (AI) is reshaping financial services at a fast and accelerating pace, transforming credit assessment, fraud detection, customer engagement, and compliance monitoring across banking institutions globally (Arsyad et al., 2026; Khan & Rabbani, 2021). The convergence of these two forces presents both significant opportunity and unique complexity: how can AI-enabled digital banking platforms be designed and deployed

in ways that are not only technologically efficient but also fully compliant with the principles of Shariah law?

Research on this intersection has grown rapidly since 2020. Studies from Indonesia, Malaysia, Saudi Arabia, and the UAE document AI applications in Islamic banking ranging from natural language processing chatbots and robo-advisory systems to automated Shariah compliance screening and machine learning-based credit evaluation (Khan & Rabbani, 2021; Shalhoob, 2025; Suhartanto et al., 2026). In this study, AI-enabled Islamic digital banking refers to Islamic banking services supported by artificial intelligence applications, including AI-based customer support, chatbots, automated transaction monitoring, fraud detection, digital credit assessment, personalized financial recommendations, robo-advisory services, and Shariah-compliance screening. These AI-supported functions create new adoption concerns because customers must trust not only the Islamic financial institution but also the automated systems that process, recommend, monitor, or evaluate financial services.

However, a critical dimension of this literature remains underdeveloped: the customer perspective. Whether and why customers intend to adopt AI-enabled Islamic digital banking services is essential knowledge for institutions seeking to expand financial inclusion in Muslim-majority markets, yet few studies have examined the determinants of adoption intention in this specific context, and, to the author's knowledge, none had done so in Somalia prior to the present study.

1.2 The Somali context

Somalia presents a particularly compelling and, until now, empirically unstudied context for this research. With a population that is approximately 99% Muslim, Islamic financial values are not a demographic preference but a near-universal cultural and religious standard. The prohibition of Riba (interest), avoidance of Gharar (excessive uncertainty), and commitment to ethical Shariah-compliant financial practices are foundational principles by which Somali customers evaluate every financial product they encounter (Ali et al., 2024).

Somalia simultaneously exhibits one of the most dynamic mobile money ecosystems in sub-Saharan Africa, with services such as EVC Plus (Hormuud Telecom), Zaad (Telesom), and Sahal (Somtel) deeply embedded in daily economic life across Mogadishu and beyond, alongside critically low formal banking penetration (Nor et al., 2024). This paradox demonstrates that Somali customers are demonstrably ready to adopt digital financial technologies when trust and cultural appropriateness conditions are met, creating a uniquely fertile environment for AI-enabled Islamic digital banking. This study provides an early empirical examination of what drives adoption of such services in this context.

1.3 Research gaps

Two significant gaps in the existing literature motivated this study. Despite the growing use of AI-supported functions in Islamic banking, customer adoption of such services remains insufficiently examined, particularly in African Muslim-majority contexts such as Somalia. First, while Islamic banking technology adoption has been studied through TAM and UTAUT frameworks, these models have rarely been extended to incorporate AI-specific features or the construct of perceived Shariah compliance as a determinant of adoption intention. A customer's decision to adopt an AI-enabled Islamic banking platform is not governed solely by perceived usefulness; it is also shaped by beliefs about whether AI systems can reliably uphold Islamic ethical standards (Naimi, 2026).

Second, African Muslim-majority contexts remain underrepresented in Islamic banking technology adoption research. Much of the existing evidence has been generated from Southeast Asian and Gulf contexts, leaving African Muslim communities with limited empirical representation in Islamic fintech adoption scholarship. The factors shaping adoption

behavior in Mogadishu cannot be assumed to mirror those documented in Kuala Lumpur or Riyadh, as institutional trust, financial infrastructure, digital readiness, and cultural-religious expectations differ substantially across these settings. This study therefore provides early empirical evidence on customer intention to adopt AI-enabled Islamic digital banking services in Somalia, an underrepresented African Muslim-majority context in Islamic fintech adoption research.

1.4 Research objectives

This study addresses these gaps with three objectives:

1. To develop and empirically test a theoretically grounded conceptual framework integrating trust, perceived Shariah compliance, perceived usefulness, and satisfaction as determinants of customer intention to adopt AI-enabled Islamic digital banking services in Somalia.
2. To formulate, justify, and empirically test four research hypotheses linking each construct to behavioral adoption intention.
3. To apply a validated survey instrument and PLS-SEM methodology to provide empirical evidence on this framework in an African Muslim-majority setting.

1.5 Significance and contributions

This study makes three distinct contributions. Theoretically, it extends TAM and UTAUT to the AI-enabled Islamic banking context by incorporating perceived Shariah compliance as a domain-specific construct, addressing a recognized gap where spiritual and ethical dimensions of technology acceptance have been insufficiently theorized in mainstream adoption frameworks (Maksum et al., 2025; Sari, 2025). Geographically, this study provides one of the first empirical investigations of AI-enabled Islamic digital banking adoption in Somalia, thereby extending Islamic fintech scholarship to an underrepresented African Muslim-majority context. Practically, the findings offer useful guidance for Islamic financial institutions seeking to deploy AI-based digital banking platforms in Somalia and comparable Muslim-majority African markets.

1.6 Structure of the paper

The remainder of this paper is organized as follows. Section 2 presents the research methodology, covering the research design, theoretical framework, conceptual model, hypotheses, sampling strategy, measurement instrument, and analytical approach. Section 3 presents the results. Section 4 discusses the findings in relation to prior literature. Section 5 concludes the paper and outlines directions for future research.

2. Methods

2.1 Research design

This study adopts a quantitative, cross-sectional research design. A structured self-administered questionnaire was employed to collect primary data from Islamic banking and mobile money users in Mogadishu, Somalia. The quantitative approach is appropriate because the study seeks to measure the strength and direction of relationships between latent constructs trust, perceived Shariah compliance, perceived usefulness, satisfaction, and adoption intention which are most rigorously examined through survey-based hypothesis testing (Hair et al., 2019).

A positivist philosophical stance underpins the design, consistent with the deductive reasoning approach employed in TAM and UTAUT-based adoption research (Venkatesh et al., 2003). A cross-sectional design was selected as it is appropriate for capturing current

perceptions and behavioral intentions at a single point in time, which is the primary focus of this study.

2.2 Theoretical framework and conceptual model

The study is grounded in two complementary theoretical frameworks. The Technology Acceptance Model (TAM), proposed by (Davis, 1989), established perceived usefulness and perceived ease of use as the two core determinants of users' intention to adopt new technology. The Unified Theory of Acceptance and Use of Technology (UTAUT), developed by (Venkatesh et al., 2003) through a synthesis of eight competing adoption models, extended TAM by incorporating performance expectancy, effort expectancy, social influence, and facilitating conditions. In this study, TAM and UTAUT provide the general technology adoption foundation, while trust and satisfaction are incorporated from Islamic banking adoption and digital service quality literature.

Both frameworks are extended with perceived Shariah compliance (PSC), a domain-specific construct unique to Islamic finance adoption research that reflects customers' beliefs about whether AI-enabled banking services conform to Islamic law including the prohibition of riba, avoidance of gharar, and ethical transparency (Ali et al., 2024; Naimi, 2026; Suhartanto et al., 2026). The inclusion of PSC is theoretically justified by the distinctive nature of Islamic banking as a values-driven financial system in which religious compliance is a prerequisite for customer legitimacy, not merely a value-added feature. A systematic review of 20 Islamic fintech adoption articles confirmed that TAM and UTAUT constructs particularly perceived usefulness and trust dominate the empirical literature in this domain, validating the theoretical choice made in this study (Sari, 2025).

Based on the theoretical foundations and literature review, four constructs are proposed as independent predictors of customer behavioral intention to adopt AI-enabled Islamic digital banking services: trust (TR), perceived Shariah compliance (PSC), perceived usefulness (PU), and customer satisfaction (SAT). The resulting conceptual framework and four hypotheses are presented below and illustrated in Figure 1.

H1: Trust has a significant positive effect on customer intention to adopt AI-enabled Islamic digital banking services in Somalia.

H2: Perceived Shariah compliance has a significant positive effect on customer intention to adopt AI-enabled Islamic digital banking services in Somalia.

H3: Perceived usefulness has a significant positive effect on customer intention to adopt AI-enabled Islamic digital banking services in Somalia.

H4: Satisfaction has a significant positive effect on customer intention to adopt AI-enabled Islamic digital banking services in Somalia.

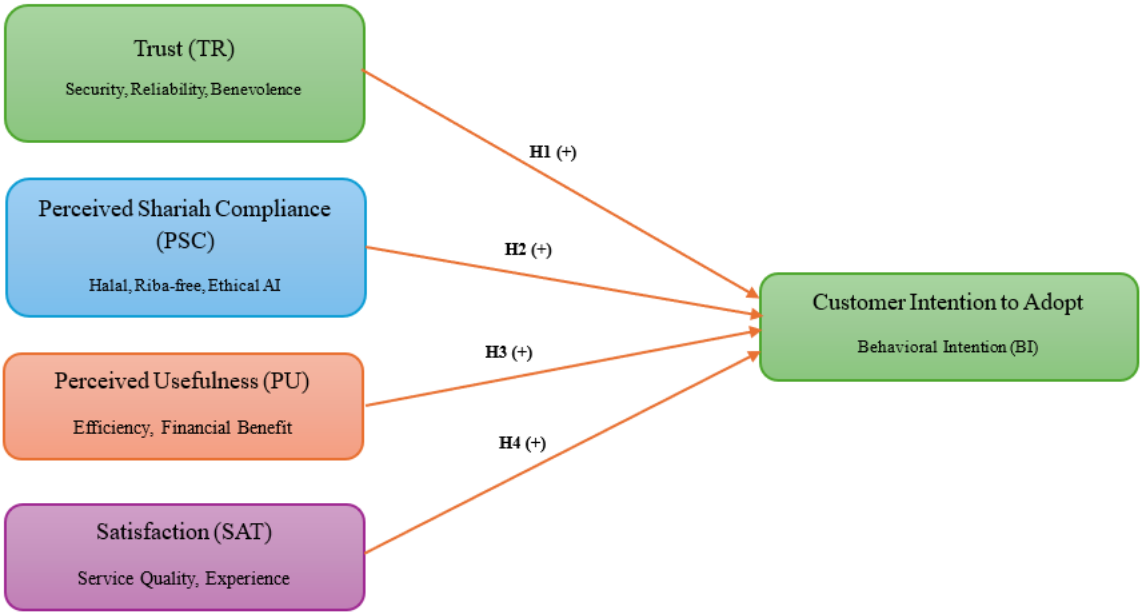


Figure 1. Proposed Conceptual Framework
Note. The framework is grounded in TAM, UTAUT, and Islamic banking adoption literature.

2.3 Population and sampling

The target population comprised adult residents of Mogadishu who currently use, or have prior experience with, Islamic banking, mobile money, or digital financial services in Somalia. This eligibility criterion was applied to ensure that respondents could meaningfully evaluate trust, perceived usefulness, satisfaction, and adoption intention toward AI-enabled Islamic digital banking services. Mogadishu was selected as the sampling location because it is the commercial and financial center of Somalia, with a strong presence of major Islamic banks and mobile money operators, including Hormuud Telecom's EVC Plus, Telesom's Zaad, and Somtel's Sahal. Restricting the sample to Mogadishu also ensured access to a sufficient number of potential respondents with relevant exposure to digital financial services.

Purposive sampling was employed to select respondents who were familiar with Islamic banking, mobile money, or digital financial services. The adequacy of the sample size was initially benchmarked against the ten-times rule for PLS-SEM, which recommends that the minimum sample size should be ten times the maximum number of structural paths directed at any endogenous construct (Hair et al., 2019). In the present model, four structural paths point to behavioral intention; the ten-times heuristic would therefore require only 40 respondents. However, this rule is now considered too permissive, and current PLS-SEM guidance recommends supplementing it with power-analysis-based approaches such as the inverse square root method, which set minimum sample size requirements according to the anticipated minimum path coefficient and desired statistical power rather than path count alone (Hair et al., 2019). Under this more conservative standard, a sample of 200 is adequate to detect the medium-to-large effects observed for satisfaction and trust, but may have limited power to reliably detect the small effect sizes observed for perceived Shariah compliance ($f^2 = 0.016$) and perceived usefulness ($f^2 \approx 0.000$). This is noted here as an additional, purely statistical reason, alongside the measurement problems discussed in Sections 2.4 and 3.3, to treat the non-significant paths for H2 and H3 as inconclusive rather than as evidence that these constructs have no effect on adoption intention. Questionnaires were distributed in person at Islamic bank branches, university campuses, and mobile money agent locations in Mogadishu, with a Somali-language version of the instrument provided for respondents who preferred it. A total

of 322 questionnaires were collected; after listwise deletion of incomplete responses, 200 fully completed questionnaires remained for analysis.

2.4 Measurement instrument

The survey instrument comprised two parts. Part A collected respondent demographic information: gender, age group, highest education level, current use of Islamic banking or mobile money services, and frequency of digital banking or mobile money use. Part B contained 20 items measuring the five latent constructs on a five-point Likert scale ranging from 1 (Strongly Disagree) to 5 (Strongly Agree). All items were adapted from validated scales published in peer-reviewed Islamic banking and technology adoption literature to ensure content validity. The instrument was reviewed by two Islamic finance academics for face validity and translated into Somali by two bilingual academics, with back-translation into English performed to verify conceptual equivalence following the procedure recommended by (Brislin, 1970). A pilot test was conducted with 30 respondents prior to full data collection; items with corrected item-total correlations below 0.40 were revised before deployment. The pilot successfully flagged and prompted revision of several ambiguously worded items across constructs, and no item was retained with a corrected item-total correlation below the 0.40 cut-off at that stage. However, the pilot sample was too small to estimate construct-level reliability (Cronbach's alpha) or discriminant validity (HTMT) with any precision, and it did not detect the low reliability and poor discriminant separation that later emerged for perceived Shariah compliance and perceived usefulness in the full sample of 200. This suggests that item-total correlation screening at n = 30 was not, by itself, sufficient to anticipate these construct-level problems, and that future studies should pilot domain-specific constructs such as perceived Shariah compliance with a larger pilot sample and formal reliability and discriminant-validity checks before full deployment.

Sample items for each construct are presented below to illustrate the operationalization of each latent variable. Trust items include: 'I believe that AI-enabled Islamic digital banking services in Somalia are secure and protect my personal information' (TR1) and 'I trust that AI-powered Islamic banking systems will process my transactions accurately and honestly' (TR2). Perceived Shariah compliance items include: 'I believe that AI-enabled Islamic digital banking services are free from riba (interest)' (PSC1) and 'I perceive that AI-enabled Islamic digital banking products are fully compliant with Shariah principles' (PSC3). Perceived usefulness items include: 'Using AI-enabled Islamic digital banking services would make managing my finances faster and easier' (PU1) and 'I find AI-enabled Islamic digital banking useful for my day-to-day financial needs' (PU4). Satisfaction items include: 'I am satisfied with the quality of AI-enabled services provided by Islamic digital banks' (SAT1) and 'My overall experience with AI-powered Islamic banking services meets my expectations' (SAT2). Behavioral intention items include: 'I intend to use AI-enabled Islamic digital banking services in the near future' (BI1) and 'I plan to regularly use AI-powered Islamic banking services for my financial transactions' (BI2).

2.5 Data analysis

Data were analyzed using Partial Least Squares Structural Equation Modelling (PLS-SEM) in SmartPLS 4.1.0 with the standard Mode A reflective measurement specification and path-weighting algorithm, implemented with 5,000-subsample bootstrapping for inferential testing. PLS-SEM was selected over covariance-based SEM (CB-SEM) for three methodological reasons: the study is exploratory in a new geographic context where multivariate normality cannot be guaranteed; the sample is moderate in size; and PLS-SEM is better suited to models that are predictive in orientation rather than purely confirmatory (Hair et al., 2019). This choice is consistent with the common methodological approach used in recent Islamic banking

adoption studies with comparable constructs and sample sizes (Maksum et al., 2025; Suhartanto et al., 2026; Naimi, 2026).

The analysis followed the two-stage approach recommended by (Anderson & Gerbing, 1988). In Stage 1, the measurement model was assessed for: (a) internal consistency reliability using Cronbach's alpha and composite reliability (CR), with values of 0.70 or above considered acceptable; (b) convergent validity using average variance extracted (AVE), with values of 0.50 or above indicating adequate convergent validity; and (c) discriminant validity using the Heterotrait-Monotrait (HTMT) ratio, with values below 0.85 indicating acceptable discriminant validity (Henseler et al., 2015). Indicators with standardized loadings below 0.40 were flagged for removal, consistent with Hair et al. (2019). In Stage 2, the structural model was evaluated by examining standardized path coefficients (β), the coefficient of determination (R^2), and effect sizes (f^2). Collinearity among predictor constructs was assessed using variance inflation factors (VIF), with values below 5 indicating the absence of serious multicollinearity. Hypothesis significance was assessed using bootstrapping with 5,000 subsamples at a 95% confidence interval. Common method bias was assessed using Harman's single-factor test prior to structural model evaluation (Podsakoff et al., 2003).

2.6 Ethical considerations

All participants were informed of the voluntary and confidential nature of their participation prior to completing the questionnaire. Informed consent was obtained from all respondents. No personally identifiable information was collected. The study was conducted in accordance with the ethical guidelines of Hormuud University and ethical approval was obtained prior to data collection. Respondents were free to withdraw from the study at any point without consequence.

3. Results

3.1 Respondent characteristics

Of the 322 questionnaires collected, 200 were fully completed and retained for analysis, representing a 62.1% usable response rate and exceeding the minimum sample size requirement discussed in Section 2.3. Table 1 summarizes the demographic profile of the final sample.

Table 1. Respondent Characteristics

Variable	Category	n	%
Gender	Male	115	57.5
	Female	85	42.5
Age group	18-24	146	73.0
	25-34	47	23.5
	35-44	5	2.5
	45-54	2	1.0
	55 and above	0	0.0
Highest education level	Secondary school	26	13.0
	Diploma	28	14.0
	Bachelor's degree	125	62.5
	Postgraduate, Master's/PhD	21	10.5

Current use of Islamic banking or mobile money services	Yes	126	63.0
	No	74	37.0
Frequency of digital banking/mobile money use	Daily	65	32.5
	Several times a week	32	16.0
	Weekly	11	5.5
	Monthly	21	10.5
	Rarely/Never	71	35.5

The sample was 57.5% male and 42.5% female and was concentrated among younger adults: 73.0% of respondents were aged 18-24, while a further 23.5% were aged 25-34. This pattern is consistent with the purposive sampling strategy, which targeted mobile money users and university-campus respondents. The majority of respondents held a bachelor's degree (62.5%). In addition, 63.0% reported currently using Islamic banking or mobile money services. Regarding usage frequency, 32.5% of respondents used digital banking or mobile money daily, while 35.5% reported rare or no current use, indicating the coexistence of highly engaged digital financial service users and less frequently served customers within the sample.

3.2 Descriptive statistics for construct items

Table 2 reports the mean and standard deviation for each of the 20 survey items before measurement-model refinement. All item means were above the scale midpoint of 3.0, indicating generally favorable perceptions across the five constructs. Perceived usefulness recorded the highest item means, ranging from 3.90 to 4.12, followed by behavioral intention, which ranged from 3.76 to 3.81. Trust items recorded comparatively lower means and greater dispersion, ranging from 3.38 to 3.71, with standard deviations between 1.04 and 1.27. This suggests that trust was a relatively less settled perception among respondents, which is understandable given the novelty of AI-enabled Islamic digital banking services.

Table 2. Descriptive Statistics for Construct Items

Item	Description	Mean	SD
TR1	Trust: security and data protection	3.38	1.27
TR2	Trust: accurate and honest processing	3.54	1.15
TR3	Trust: reliability of AI-powered decisions	3.52	1.04
TR4	Trust: confidence in AI integrity	3.71	1.05
PSC1	Perceived Shariah compliance: free from riba	3.84	0.90
PSC2	Perceived Shariah compliance: avoidance of gharar	3.95	0.78
PSC3	Perceived Shariah compliance: full Shariah conformity	4.04	0.84
PSC4	Perceived Shariah compliance: ethical transparency	3.97	0.96
PU1	Perceived usefulness: faster and easier financial management	3.90	0.88
PU2	Perceived usefulness: productivity enhancement	4.08	0.70

PU3	Perceived usefulness: financial performance improvement	4.12	0.73
PU4	Perceived usefulness: useful for day-to-day needs	4.12	0.76
SAT1	Satisfaction: quality of AI-enabled services	3.64	1.08
SAT2	Satisfaction: overall experience meets expectations	3.59	1.09
SAT3	Satisfaction: services meet personal needs	3.63	1.14
SAT4	Satisfaction: satisfaction with service quality	3.66	1.14
BI1	Behavioral intention: intend to use in near future	3.81	1.13
BI2	Behavioral intention: plan to use regularly	3.78	1.09
BI3	Behavioral intention: would recommend to others	3.77	1.16
BI4	Behavioral intention: long-term commitment	3.76	1.18

Note. TR = Trust; PSC = Perceived Shariah Compliance; PU = Perceived Usefulness; SAT = Satisfaction; BI = Behavioral Intention; SD = Standard Deviation; n = 200.

3.3 Measurement model assessment

Two indicators exhibited standardized loadings below the 0.40 minimum recommended by (Hair et al., 2019) and were removed prior to final estimation: PSC4, with a loading of −0.21, and PU1, with a loading of 0.16. The negative loading of PSC4 also suggested that the item did not align well with the remaining perceived Shariah compliance indicators. All other indicators were retained. Table 3 reports the final standardized outer loadings, Cronbach's alpha, composite reliability (CR), and average variance extracted (AVE) for each construct.

Table 3. Measurement Model: Standardized Loadings, Reliability, and Convergent Validity

Construct	Indicator	Loading	Alpha	CR	AVE
Trust	TR1	0.802			
	TR2	0.821			
	TR3	0.818			
	TR4	0.824	0.831	0.889	0.666
Perceived Shariah Compliance	PSC1	0.592			
	PSC2	0.774			
	PSC3	0.677	0.449	0.724	0.469
Perceived Usefulness	PU2	0.631			
	PU3	0.620			
	PU4	0.847	0.520	0.746	0.500
Satisfaction	SAT1	0.802			
	SAT2	0.828			
	SAT3	0.851			
	SAT4	0.822	0.845	0.895	0.682
Behavioral Intention	BI1	0.800			
	BI2	0.864			
	BI3	0.849			
	BI4	0.802	0.848	0.898	0.688

Note. CR = Composite Reliability; AVE = Average Variance Extracted; n = 200. Cronbach's alpha values for perceived Shariah compliance and perceived usefulness were below the conventional 0.70 threshold; therefore, these constructs should be interpreted cautiously. However, both constructs achieved acceptable composite reliability values above 0.70.

Trust, satisfaction, and behavioral intention met the conventional thresholds for internal consistency reliability and convergent validity, with CR values above 0.70 and AVE values above 0.50. Perceived usefulness achieved acceptable composite reliability (CR = 0.746) and reached the minimum AVE threshold (AVE = 0.500), although its Cronbach's alpha was below the conventional 0.70 threshold. Perceived Shariah compliance achieved acceptable composite reliability (CR = 0.724), but its AVE (0.469) and Cronbach's alpha (0.449) were below conventional cut-off values. These results indicate that perceived Shariah compliance and perceived usefulness were measured with less precision than the other constructs. Therefore, findings related to these two constructs should be interpreted cautiously and are acknowledged as a measurement limitation in Section 5.2.

3.4 Common method bias

Because all constructs were measured using self-reported perceptions collected through a single questionnaire, Harman's single-factor test was conducted to assess the potential presence of common method bias (Podsakoff et al., 2003). An unrotated principal-axis factor analysis of the 18 retained indicators identified in Section 3.3 extracted four factors with eigenvalues greater than 1. The first and largest factor accounted for 40.4% of the total variance, which is below the commonly used 50% threshold for indicating serious common method bias. Although Harman's single-factor test cannot completely rule out common method variance, the result suggests that no single factor accounted for the majority of covariance among the study variables.

3.5 Discriminant validity

Discriminant validity was assessed using the Heterotrait-Monotrait (HTMT) ratio of correlations, with values below 0.85 indicating acceptable discriminant validity (Henseler et al., 2015). Table 4 reports the HTMT matrix for the five constructs.

Table 4. Heterotrait-Monotrait (HTMT) Ratio Matrix

Construct	TR	PSC	PU	SAT	BI
TR	-	0.598	0.409	0.840	0.798
PSC	0.598	-	1.420†	0.677	0.684
PU	0.409	1.420†	-	0.473	0.444
SAT	0.840	0.677	0.473	-	0.932†
BI	0.798	0.684	0.444	0.932†	-

Note. TR = Trust; PSC = Perceived Shariah Compliance; PU = Perceived Usefulness; SAT = Satisfaction; BI = Behavioral Intention. † Exceeds the 0.85 discriminant validity threshold.

Most HTMT values were below the conservative threshold of 0.85, suggesting acceptable discriminant validity among several construct pairs. However, two HTMT ratios exceeded the recommended threshold: perceived Shariah compliance and perceived usefulness (HTMT = 1.420), and satisfaction and behavioral intention (HTMT = 0.932). These results indicate that respondents did not clearly distinguish perceived Shariah compliance from perceived usefulness, nor satisfaction from behavioral intention, as fully separate constructs in this

sample. Therefore, discriminant validity was not fully established for the measurement model. This issue is interpreted substantively in Section 4 and acknowledged as a measurement limitation in Section 5.2; consequently, hypothesis tests involving PSC, PU, SAT, and BI should be interpreted with caution.

3.6 Structural model and hypothesis testing

The structural model explained 66.4% of the variance in behavioral intention ($R^2 = 0.664$), indicating substantial explanatory power by conventional PLS-SEM benchmarks (Hair et al., 2019). Table 5 presents the standardized path coefficients, bootstrapped standard errors, t-values, p-values, 95% bootstrap confidence intervals, and f^2 effect sizes for the four hypothesized paths, based on 5,000 bootstrap subsamples. The estimated structural model is shown in Figure 2.

Table 5. Structural Model Results and Hypothesis Testing

Hyp.	Path	β	SE	t	p	95% CI	f^2	Decision
H1	TR → BI	0.213	0.065	3.276	0.001	[0.081, 0.338]	0.067	Supported
H2	PSC → BI	0.100	0.072	1.386	0.166	[−0.030, 0.256]	0.016	Inconclusive
H3	PU → BI	0.006	0.068	0.094	0.925	[−0.122, 0.146]	0.000	Inconclusive
H4	SAT → BI	0.598	0.066	9.027	< 0.001	[0.463, 0.724]	0.500	Supported

Note. TR = Trust; PSC = Perceived Shariah Compliance; PU = Perceived Usefulness; SAT = Satisfaction; BI = Behavioral Intention; SE = Standard Error; CI = Confidence Interval; n = 200; bootstrap subsamples = 5,000. H2 and H3 are labeled "Inconclusive" rather than "Not supported" because perceived Shariah compliance and perceived usefulness fell well below conventional reliability and discriminant-validity thresholds (see Sections 3.3 and 3.5); a non-significant path built on an unreliable, non-distinct construct does not by itself establish the absence of a true effect.

Figure 2. Structural model results: standardized path coefficients and bootstrapped t-values

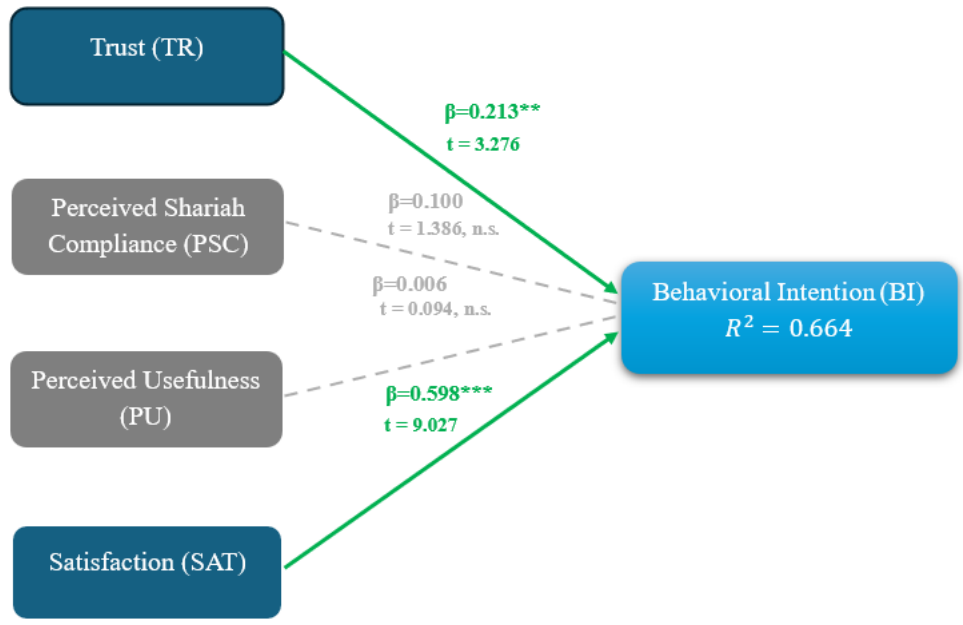


Figure 2. Structural Model Results

Note. TR = Trust; PSC = Perceived Shariah Compliance; PU = Perceived Usefulness; SAT = Satisfaction; BI = Behavioral Intention. Sample size = 200; bootstrap subsamples = 5,000. Solid green paths indicate significant relationships; dashed gray paths indicate non-significant relationships. **p < .01; ***p < .001; n.s. = not significant.

Satisfaction was the strongest predictor of behavioral intention (β = 0.598, p < .001, f^2 = 0.500), indicating a large effect. Trust also had a positive and statistically significant effect on behavioral intention (β = 0.213, p = .001, f^2 = 0.067), indicating a small effect. Therefore, H1 and H4 were supported. In contrast, perceived Shariah compliance (β = 0.100, p = .166, f^2 = 0.016) and perceived usefulness (β = 0.006, p = .925, f^2 = 0.000) did not reach statistical significance. Given the reliability and discriminant-validity problems documented in Sections 3.3 and 3.5 for perceived Shariah compliance and perceived usefulness, these results are treated as inconclusive rather than as disconfirming H2 and H3: a non-significant path built on an unreliable, empirically non-distinct construct does not provide strong evidence that the underlying relationship is absent, since it may instead reflect measurement weakness. The near-zero effect size for perceived usefulness indicates that, after accounting for trust, satisfaction, and perceived Shariah compliance, perceived usefulness contributed negligible unique explanatory power to behavioral intention in this sample, though this too should be read in light of the same measurement caveat.

3.7 Supplementary mediation analysis

Because perceived usefulness and perceived Shariah compliance showed statistically insignificant direct effects on behavioral intention, a supplementary mediation analysis was conducted to examine whether their influence might operate indirectly through satisfaction, a pathway consistent with expectancy-disconfirmation theory (Oliver, 1980). For each predictor, namely trust, perceived Shariah compliance, and perceived usefulness, an a-path to satisfaction was estimated while controlling for the other predictors. This path was then multiplied by satisfaction's path to behavioral intention to obtain the indirect effect. The significance of indirect effects was assessed using 5,000 bootstrap subsamples. Results are reported in Table 6.

Table 6. Bootstrapped Indirect-Effect Test via Satisfaction

Path	a	Indirect effect, a × b	95% CI	p	Direct effect	Total effect
PU → SAT → BI	0.054	0.032	[−0.059, 0.125]	0.492	0.006	0.039
PSC → SAT → BI	0.145	0.087	[−0.014, 0.207]	0.121	0.100	0.187
TR → SAT → BI	0.637	0.381	[0.252, 0.508]	< 0.001	0.213	0.594

Note. TR = Trust; PSC = Perceived Shariah Compliance; PU = Perceived Usefulness; SAT = Satisfaction; BI = Behavioral Intention; CI = Confidence Interval; n = 200; bootstrap subsamples = 5,000.

The results do not support a satisfaction-mediated explanation for the non-significant effects of perceived usefulness and perceived Shariah compliance. Perceived usefulness was not a significant predictor of satisfaction (a = 0.054, p = .492), and its indirect effect through satisfaction was also non-significant (indirect effect = 0.032, 95% CI [−0.059, 0.125]). Its total effect on behavioral intention remained negligible. Similarly, perceived Shariah compliance showed a positive but statistically insignificant path to satisfaction (a = 0.145, p = .121), and

its indirect effect through satisfaction was not significant (indirect effect = 0.087, 95% CI [−0.014, 0.207]).

Trust, however, showed a strong and statistically significant association with satisfaction (a = 0.637, p < .001), producing a significant indirect effect on behavioral intention through satisfaction (indirect effect = 0.381, 95% CI [0.252, 0.508], p < .001). This indirect effect occurred alongside the significant direct effect of trust on behavioral intention (β = 0.213). The total effect of trust on behavioral intention was therefore 0.594, suggesting that trust is associated with adoption intention both directly and indirectly through satisfaction. This indicates that the main supplementary mediation finding is the indirect role of satisfaction in the trust-behavioral intention relationship, rather than a mediation pathway for perceived usefulness or perceived Shariah compliance.

4. Discussion

This study examined whether trust, perceived Shariah compliance, perceived usefulness, and satisfaction predict customer intention to adopt AI-enabled Islamic digital banking services in Somalia. The results supported two of the four hypothesized relationships: trust and satisfaction had positive and statistically significant effects on behavioral intention, while perceived Shariah compliance and perceived usefulness showed positive but statistically insignificant effects. Together with the discriminant validity findings reported in Section 3.5, these results provide several substantive and methodological insights.

4.1 Satisfaction and trust as the dominant drivers of adoption intention

Satisfaction emerged as the strongest predictor of behavioral intention, consistent with prior Islamic banking and digital banking research that emphasizes customer satisfaction, service experience, and relationship quality as important drivers of e-banking and m-banking adoption and loyalty (Abror et al., 2019; Suhartanto et al., 2026). Trust also had a positive and statistically significant effect, although its effect size was smaller than that of satisfaction. This finding is consistent with Somalia's mobile banking adoption literature (Nor et al., 2024) and extends the relevance of trust to an AI-enabled Islamic digital banking context.

Taken together, these findings suggest that customers' willingness to adopt AI-enabled Islamic digital banking services in Mogadishu depends primarily on experiential and relational factors, especially satisfaction with service quality and trust in the provider. In a context characterized by low formal banking penetration but high mobile money engagement, customers may be more likely to adopt AI-enabled Islamic digital banking when they feel confident in the reliability, integrity, and service experience of the provider. By contrast, perceived usefulness and perceived Shariah compliance did not show significant direct effects when satisfaction and trust were included in the model, suggesting that functional and religious-compliance evaluations may be insufficient on their own to drive adoption intention in this sample.

4.2 The non-significant role of perceived usefulness

The absence of a significant effect for perceived usefulness contrasts with the core logic of the Technology Acceptance Model, in which perceived usefulness is commonly expected to influence technology adoption intention (Davis, 1989). One possible methodological explanation is related to the discriminant validity findings reported in Section 3.5, where perceived usefulness showed limited empirical separation from perceived Shariah compliance. This suggests that respondents may not have clearly distinguished the functional usefulness of AI-enabled Islamic digital banking from its perceived Shariah-related value. As a result, the unique contribution of perceived usefulness to behavioral intention may have been weakened in the structural model.

A second, more substantive explanation is that functional usefulness may be treated by Somali customers as a basic expectation rather than a decisive adoption factor. In a context where mobile money services are already widely used, customers may assume that any digital financial service should be fast, convenient, and useful. Therefore, their intention to adopt AI-enabled Islamic digital banking may depend less on perceived usefulness alone and more on whether the service is trusted and provides a satisfying experience compared with familiar digital financial alternatives.

4.3 Perceived Shariah compliance, perceived usefulness, and the limits of construct separation

Perceived Shariah compliance and perceived usefulness did not significantly predict adoption intention once trust and satisfaction were included in the model. However, these findings should not be interpreted as definitive evidence that Shariah compliance or usefulness are unimportant to Somali customers. A more cautious interpretation is required because both constructs showed weak measurement properties and poor empirical separation. Specifically, perceived Shariah compliance and perceived usefulness were not clearly distinguished in the discriminant validity assessment (HTMT = 1.420), while both constructs also recorded reliability values below conventional thresholds (α = 0.449 and 0.520, respectively) (Hair et al., 2019; Henseler et al., 2015).

This pattern suggests that Somali respondents may not clearly separate a service's functional usefulness from its Islamic legitimacy. In technology-adoption research, perceived usefulness is normally treated as a functional evaluation of whether a system improves task performance or service efficiency (Davis, 1989; Venkatesh et al., 2003). However, in Islamic banking, customer evaluation is also shaped by religious legitimacy, including whether the service is perceived to comply with Shariah principles such as the avoidance of riba, gharar, and unethical financial practices (Ali et al., 2024; Naimi, 2026). Therefore, in the Somali Islamic banking context, functional usefulness and Islamic legitimacy may operate as overlapping evaluative dimensions rather than fully distinct constructs.

Accordingly, the non-significant paths for H2 and H3 should be interpreted as inconclusive rather than as evidence of no effect. The weak reliability and discriminant-validity concerns indicate that the relationship between perceived usefulness and perceived Shariah compliance requires further conceptual and empirical refinement. Rather than treating the non-significant paths as evidence of no effect, future studies should examine whether functional usefulness and Islamic legitimacy operate as overlapping evaluative dimensions in the Somali Islamic banking context.

This interpretation is also consistent with the argument that Shariah compliance may function as a baseline expectation in Islamic banking rather than as a separate differentiating factor. In Somalia, where Islamic financial values are highly salient, customers may assume that Islamic banking services should already comply with Shariah principles. As a result, perceived Shariah compliance may contribute indirectly to trust, legitimacy, and customer confidence, even if it does not appear as a separate statistically significant predictor of adoption intention in the current model (Ali et al., 2024; Naimi, 2026). Therefore, the findings related to perceived Shariah compliance and perceived usefulness should be treated cautiously and used as a basis for future scale refinement and theory development.

4.4 Trust, satisfaction, and indirect effects

The supplementary mediation analysis reported in Section 3.7 provides additional insight into the role of trust in shaping adoption intention. Beyond its significant direct effect, trust also showed a strong and statistically significant indirect effect through satisfaction (indirect effect

= 0.381, $p < .001$). This suggests that customers who report higher trust in AI-enabled Islamic digital banking providers also tend to report higher satisfaction, which in turn is associated with stronger adoption intention.

The total effect of trust on behavioral intention (0.594) was comparable in magnitude to the direct effect of satisfaction, indicating that trust is an important foundational factor in the model. Trust appears to be related to adoption intention both directly and indirectly through satisfaction. By contrast, the supplementary mediation analysis did not identify comparable indirect effects for perceived usefulness or perceived Shariah compliance. Neither perceived usefulness nor perceived Shariah compliance showed a statistically significant path to satisfaction, and their indirect effects through satisfaction were also non-significant.

These findings suggest that the limited direct effects of perceived usefulness and perceived Shariah compliance are not explained by a satisfaction-mediated pathway in this sample. Rather, the results indicate that Somali customers' intention to adopt AI-enabled Islamic digital banking services is more strongly associated with trust and satisfaction than with perceived usefulness or Shariah compliance when these constructs are considered simultaneously. However, given the measurement limitations associated with perceived usefulness and perceived Shariah compliance, this interpretation should be treated with caution.

4.5 Theoretical implications

These findings contribute to the extension of TAM and UTAUT to an under-researched African Muslim-majority context and offer a more nuanced picture than a direct application of models validated mainly in Southeast Asian and Gulf settings. Rather than confirming perceived usefulness and perceived Shariah compliance as independently significant antecedents of adoption intention, the results suggest that relational and experiential constructs, particularly trust and satisfaction, carry greater explanatory importance in this sample.

In the Somali context, where digital payment practices are already widely embedded and Islamic financial values are highly salient, customers' intention to adopt AI-enabled Islamic digital banking appears to depend more strongly on whether the service is trusted and satisfying than on perceived usefulness or Shariah compliance considered separately. The findings also suggest that domain-specific constructs such as perceived Shariah compliance require further theoretical refinement and empirical validation in African Islamic fintech research. In particular, the discriminant validity concerns identified between perceived Shariah compliance and perceived usefulness indicate that future studies should develop clearer measurement items that distinguish religious-ethical legitimacy from functional usefulness.

4.6 Practical implications

For Islamic financial institutions and AI platform developers seeking to expand adoption of AI-enabled digital banking in Somalia and comparable Muslim-majority markets, the findings suggest that customer trust and satisfaction should be central priorities. Institutions should focus on building trust through transparent, secure, accurate, and reliable AI-enabled transaction processing. They should also strengthen satisfaction by improving service quality, responsiveness, ease of support, and the overall customer experience.

The results further suggest that marketing strategies should not rely only on claims of technological usefulness or general Shariah compliance. Although usefulness and Shariah compliance remain important, they may be insufficient on their own to drive adoption intention unless customers also trust the provider and feel satisfied with the service. Shariah compliance should therefore be embedded as a baseline assurance within the customer experience, communicated clearly through transparent governance, Shariah-board oversight, and ethical AI practices. In this way, compliance can support trust rather than function only as a separate promotional message.

Because trust and satisfaction were measured here in general terms, it is worth noting what is specifically AI-related, rather than generic to any digital banking service, about building them in an AI-enabled context. AI-specific mechanisms that plausibly matter for Somali customers include algorithmic transparency (clear, accessible explanations of how an AI system reached a credit, pricing, or Shariah-screening decision), human-in-the-loop assurance (visible options to escalate an AI-driven decision to a human Shariah-board or customer-service reviewer), and explainability of Shariah-screening logic specifically, so that customers can see not only that a decision was made but why it is consistent with Islamic principles. Institutions seeking to build trust and satisfaction around AI-enabled features, rather than digital banking in general, should therefore prioritize these AI-specific assurance mechanisms alongside the more generic service-quality improvements discussed above.

5. Conclusion

5.1 Summary and contributions

This study examined customer intention to adopt AI-enabled Islamic digital banking services in Somalia by testing a TAM/UTAUT-informed framework extended with perceived Shariah compliance. Using PLS-SEM on data from 200 respondents in Mogadishu, the study found that satisfaction and trust were positive and statistically significant predictors of behavioral intention. The overall structural model explained 66.4% of the variance in behavioral intention, indicating substantial explanatory power. In contrast, perceived usefulness and perceived Shariah compliance showed positive but statistically insignificant effects once trust and satisfaction were included in the model.

The study contributes to Islamic fintech scholarship in three ways. Theoretically, it extends technology adoption research by incorporating perceived Shariah compliance as a domain-specific construct alongside established adoption-related variables. Geographically, it provides an empirical investigation of AI-enabled Islamic digital banking adoption in Somalia, extending Islamic fintech research to an underrepresented African Muslim-majority context that had previously received little empirical attention. Practically, the findings suggest that Islamic financial institutions and AI platform developers should prioritize customer trust and satisfaction when deploying AI-enabled Islamic banking services in Somalia and comparable African Muslim-majority markets. However, because perceived Shariah compliance and perceived usefulness showed weaker measurement properties, findings related to these constructs should be interpreted with caution.

5.2 Limitations

Several limitations should be considered when interpreting the findings. First, the cross-sectional research design captured customer perceptions and intentions at a single point in time. Therefore, the study cannot establish causal direction or explain how adoption intention may change as customers gain more direct experience with AI-enabled Islamic digital banking services.

Second, the purposive sample was drawn exclusively from Mogadishu. Although Mogadishu is Somalia's commercial and financial center, the findings may not be generalizable to rural areas or other Somali regions where digital infrastructure, banking access, and trust dynamics may differ. Because the sample was drawn from digitally exposed respondents in Mogadishu, including bank branches, university campuses, and mobile-money agent locations, the findings may reflect the perceptions of respondents already familiar with digital finance. Therefore, the results should not be generalized to the wider Somali population, particularly rural, older, less educated, or digitally inactive customers.

Third, discriminant validity was not fully established for two construct pairs: perceived Shariah compliance and perceived usefulness (HTMT = 1.420), and satisfaction and behavioral

intention (HTMT = 0.932). This indicates that, in the present sample, these constructs were not as empirically distinct as the theoretical model assumed. Therefore, the non-significant results for perceived Shariah compliance and perceived usefulness should be interpreted with this measurement limitation in mind rather than as definitive evidence that these constructs are unimportant for adoption intention.

Relatedly, Cronbach's alpha values for perceived Shariah compliance (0.449) and perceived usefulness (0.520) were below conventional reliability thresholds, even after removing the weakest indicators (PSC4 and PU1). This suggests that these constructs require further scale refinement in future Somali and African Islamic fintech research. Future studies should develop, pilot-test, and validate a larger and more heterogeneous pool of items that more clearly distinguishes Shariah compliance from functional usefulness.

A further conceptual issue concerns what the satisfaction items actually measured. Because AI-enabled Islamic digital banking services remain nascent in Somalia, respondents may not have had direct, sustained experience with such services at the time of the survey. It is therefore unclear whether satisfaction items were answered with reference to respondents' existing experience with Islamic digital banking and mobile money, anticipated AI-enabled services, or a combination of both. This ambiguity may partly explain both the strong effect of satisfaction on behavioral intention ($\beta = 0.598$) and its weak discriminant separation from behavioral intention (HTMT = 0.932). Future instruments should explicitly anchor satisfaction items to a stated referent, such as a described or demonstrated AI-enabled service feature, so that satisfaction with existing digital financial services can be separated from anticipated satisfaction with AI-specific functionality.

Finally, although Harman's single-factor test did not indicate a dominant common method factor, the use of single-source, self-reported, cross-sectional data means that common method variance cannot be fully ruled out. Future research could address this limitation by using longitudinal designs, multiple data sources, mixed-method approaches, or statistical controls beyond Harman's test, such as marker-variable techniques or common-latent-factor analysis.

5.3 Directions for future research

Future research should undertake confirmatory validation of the perceived Shariah compliance and perceived usefulness constructs using revised and expanded item pools with independent samples. This would help address the reliability and discriminant validity concerns identified in the present study. Longitudinal research designs would also be useful for examining whether the dominant roles of satisfaction and trust persist as Somali customers gain more direct experience with AI-enabled Islamic digital banking services, or whether perceived usefulness becomes more important over time.

Future studies should also extend data collection beyond Mogadishu to other Somali regions and comparable African Muslim-majority markets. This would help assess the generalizability of the trust-and-satisfaction-led adoption pattern identified in this study. In addition, qualitative research could explore how Somali customers understand and distinguish perceived usefulness from religious-ethical compliance. Such work would help clarify whether customers cognitively separate Shariah compliance from functional usefulness, or whether they view both as closely connected attributes of Islamic digital banking.

Declarations

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Conflict of Interest
The author declares no conflict of interest.

Ethics and Consent
All participants were informed of the voluntary and confidential nature of their participation prior to completing the questionnaire, and informed consent was obtained from all respondents. No personally identifiable information was collected. The study was conducted in accordance with the ethical guidelines of Hormuud University, and ethical approval was obtained prior to data collection.

Data and Source Availability
The survey data analysed in this study are available from the corresponding author upon reasonable request. All secondary sources cited are listed in the reference list.

Author Contributions
The author is solely responsible for the conception, research design, data collection, analysis, and writing of this article, and approved the final manuscript.

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