



Sharia Meets Digital Finance: How Innovativeness and TAM Constructs Influence Islamic Fintech Adoption

Muhamad Johari^{1,*}, Supiandi², Dustin Tarinque Loreño³

¹ Department of Islamic Economics and Business, Universitas Islam Negeri Mataram, Indonesia

² Department of Economics and Business, Universitas Nahdlatul Ulama Nusa Tenggara Barat, Indonesia

³ Western Philippines University, Philippines (dustin.loreno@wpu.edu.ph)

ARTICLE INFO

Article History:

Received : 19 March 2025

Revised : 02 June 2025

Accepted : 11 June 2025

Available online : 15 July 2025

Authorship Contribution:

The main author is Muhamad Johari and herein after referred to as co-author

Keywords:

Islamic Fintech,
Technology Acceptance Model,
Sharia Compliance,
Innovation,
Customers' Satisfaction.

ABSTRACT

This study investigates the key determinants of Islamic FinTech adoption by extending the Technology Acceptance Model (TAM) framework to include Perceived Sharia Compliance and Perceived Innovativeness as antecedent variables. A quantitative approach was employed using survey data from 380 Islamic bank customers in Indonesia who had experience with Islamic FinTech services. The findings reveal that both antecedent variables positively influence Perceived Ease of Use and Perceived Usefulness, confirming the relevance of both religious values and innovation perceptions in shaping users' attitudes. Consistent with TAM, Perceived Ease of Use impacts Perceived Usefulness and Behavioral Intention, while Perceived Usefulness is a key driver of customers' intention to utilize Islamic FinTech services. Additionally, Behavioral Intention significantly predicts Actual Adoption, which subsequently enhances Customers' Satisfaction. Mediation analysis results further shows that Behavioral Intention partially mediates the relationships between TAM beliefs and Actual Adoption. This study has contributed to the growing body of Islamic banking literature by enriching the TAM framework with culturally relevant and innovation-oriented constructs. The findings provide important insights for Islamic banks and FinTech service providers, highlighting the needs to develop Sharia-compliant, user-friendly, and technologically advanced services to drive customers' adoption and satisfaction. Recommendations and future studies directions are also discussed.

* Corresponding Author.

E-mail: muhamad_johari@uinmataram.ac.id

DOI: 10.14203/STIPM.2024.415



I. INTRODUCTION

The rapid evolution of financial technology (FinTech) has reshaped the banking landscape globally, offering more efficient, accessible, and user-friendly services. In today's digital era, Islamic banking is not exempt from this trend, as it strives to integrate innovative financial technologies to meet the evolving needs of its customers. The increasing demand for Sharia-compliant digital services, such as mobile banking apps, digital wallets, and blockchain-based smart contracts, underscores the necessity for Islamic banks to innovate while upholding the fundamental principles of Islamic finance (Akbar et al., 2024; Amani et al., 2023; Syarifuddin et al., 2025). To ensure Sharia compliance, Islamic digital services must avoid certain elements, such as interest (*riba*), excessive uncertainty (*gharar*), and prohibited (*haram*) activities, while promoting risk-sharing, ethical investment, and asset-backed transactions in accordance with Islamic teachings. However, translating these principles into digital platforms presents considerable challenges, including ensuring transparency in smart contracts, verifying compliance in blockchain-based services, navigating regulatory ambiguities, and maintaining rigorous Sharia auditing processes. These complexities require Islamic banks to balance innovation with strict religious adherence, demanding close collaboration with Sharia scholars and continuous refinement of compliance mechanisms.

Despite the widespread digital transformation in the banking sector, the adoption of Islamic FinTech services by customers has been relatively slow compared to that of conventional banks (Alsmadi et al., 2024). Empirical studies support this observation. For example, Gheeraert (2014) and Rabbani (2022) reported that the adoption rates of Islamic FinTech services lags behind that of conventional FinTech, both in countries with predominantly Muslim population and the ones with small Muslim population. Similarly, a survey by the Islamic Financial Services Board (IFSB, 2023) found that while conventional FinTech services achieved adoption rates exceeding 60% in several markets, Islamic FinTech adoption rates often remained below 40%, largely due to concerns over Sharia compliance and limited product availability. This gap highlights the need to understand the key drivers behind customers' acceptance of innovative Islamic banking technologies. Technology Acceptance Model

(TAM), with its focus on Perceived Ease of Use and Perceived Usefulness, has been a dominant framework for analyzing technological adoption behaviors (Davis, 1989). However, the unique characteristics of Islamic banking, particularly its adherence to Sharia principles, necessitate the extension of TAM to incorporate factors that are specific to the Islamic finance context.

Although TAM has been widely applied in Islamic banking studies, the majority of prior studies only focused on traditional online banking or general FinTech adoption, often neglecting the combined roles of religious compliance and innovation in shaping users' behavior. Moreover, studies that explore the dual influences of Perceived Sharia Compliance and Perceived Innovativeness remain scarce. As a result, limited attention has been given to how Islamic values and modern service features interact to influence users' acceptance in digital financial ecosystems.

Moreover, in the FinTech sector, Perceived Innovativeness plays a crucial role in shaping customers' perceptions and adoption behavior (Chawla et al., 2023; Kumar & Rani, 2024). Customers are more likely to adopt services that they perceive as innovative, secure, and aligned with their cultural and religious values (Rabbani, 2022). This study proposes an integrated model that combines the traditional TAM constructs with Perceived Sharia Compliance and Perceived Innovativeness, offering a more holistic perspective on the adoption of Islamic FinTech services.

Additionally, while previous studies have established the direct link between TAM variables and behavioral intention (Mailizar et al., 2021; Unal & Uzun, 2021), there are still limited studies that investigate how these behavioral intentions mediate the relationship between technological perceptions and actual usage, particularly in the context of Islamic banking customers. Understanding this mediation process is critical for Islamic banks aiming to boost actual adoption rates and ultimately drive customers' satisfaction.

Therefore, this study aims to examine the roles of Perceived Ease of Use and Perceived Usefulness in shaping customers' behavioral intentions to adopt Islamic FinTech services, while considering the influence of two critical antecedents: Perceived Sharia Compliance and Perceived Innovativeness. This study also seeks to explore the mediating role of Behavioral Intention and its subsequent impact on

Customers' Satisfaction. By doing so, this study contributes to both theoretical advancement and practical implications for managers in the Islamic banking sector aiming to foster successful digital innovation while adhering to Sharia-compliant values.

II. ANALYTICAL FRAMEWORK

Table 1 presents the research framework in this study. The hypothesis formulation in the following pages presents more detail explanation and rationale of the chosen constructs.

A. Technology Acceptance Model (TAM) in Islamic FinTech

Technology Acceptance Model (TAM), introduced by Davis (1989), has been a dominant framework for understanding technological adoption across various sectors, including banking and financial services. TAM posits that two primary beliefs, namely Perceived Ease of Use (PEOU) and Perceived Usefulness (PU), shape individual's Behavioral Intention to utilize technology, which subsequently predicts actual system usage (Al-Mamary & Shamsuddin, 2015; Davis, 1989; Jamaluddin, 2025).

In conventional banking, numerous studies have confirmed that PEOU and PU significantly influence the adoption of mobile banking and FinTech services (Bouaoulou & Lakssoumi, 2024; Kumar & Rani, 2024). However, applying TAM in Islamic banking requires consideration of the sector's distinct characteristics, such as the need to adhere to Sharia-compliant elements and customers' sensitivities towards religious values (Usman et al., 2022). Islamic banks operate under strict regulatory frameworks that prohibit interest (*riba*), excessive uncertainty (*gharar*), and unethical investments (Mas'ud, 2019). Therefore, certain factors beyond basic usability and perceived utility are likely to shape customers' adoption of Islamic FinTech services.

While TAM has been widely examined in many studies by integrating external variables, such as trust, perceived risk, or subjective norms (Roh et al., 2022), there remains a gap in integrating innovation-specific and Sharia-related constructs into the model in many studies on Islamic FinTech. Thus, this study aims to address this gap by proposing that Perceived Sharia Compliance and Perceived Innovativeness are critical antecedents to PEOU and PU in the Islamic banking context.

B. Perceived Sharia Compliance and Technological Acceptance

Perceived Sharia Compliance refers to a customer's belief that a financial product or service complies with Islamic law (Andespa et al., 2024). Islamic banking customers exhibit unique behavior patterns that are shaped by their religious obligations (Ghamry & Shamma, 2022). Unlike conventional bank customers, Islamic bank users prioritize ethical and religious considerations, making Sharia compliance a central factor in their financial decision-making processes (Wijaya et al., 2021).

In the FinTech context, certain services, such as Islamic mobile banking apps, digital tithe (*zakat*) platforms, and Sharia-compliant investment products, must clearly communicate their adherence to Islamic law to increase customers' trust and acceptance (Supiandi et al., 2022). Compliance is primarily guided by Islamic commercial jurisprudence (*fiqh muamalat*), fatwas issued by the Sharia Supervisory Board (SSB), and national or international Islamic finance standards, such as those established by the Accounting and Auditing Organization for Islamic Financial Institutions (AAOIFI). Key principles include the prohibition of interest (*riba*), excessive uncertainty (*gharar*), and gambling (*maysir*), along with the requirement for underlying asset-backing in financial transactions and the promotion of ethical, socially responsible investments. When customers perceive Islamic FinTech services as adhering to these Sharia principles, they are more likely to view them as useful for meeting both their financial and religious needs (Ali et al., 2021). Moreover, trust derived from perceived Sharia compliance may reduce customers' anxiety or perceived complexity associated with new technology, thus positively influencing their Perceived Ease of Use (Alnsour, 2022). Thus, based on these theoretical reasonings, the following hypotheses are proposed:

H1: Perceived Sharia Compliance has a positive and significant effect on Perceived Ease of Use of Islamic FinTech services.

H2: Perceived Sharia Compliance has a positive and significant effect on Perceived Usefulness of Islamic FinTech services.

C. Perceived Innovativeness as a Key Driver in FinTech Adoption

Perceived Innovativeness is defined as the degree to which customers view a service or

technology as new, creative, and technologically advanced (Kim et al., 2021). Perceived innovativeness plays a crucial role in customers' evaluations, especially in FinTech, where technology-driven disruption is common (Duc & Mujahida, 2024). In the Islamic banking context, FinTech innovations are reshaping customers' experiences through certain services, such as AI-driven Islamic robo-advisors, blockchain-based smart contracts, and digital insurance (*takaful*) platforms (Rabbani, 2022).

Customers who perceive Islamic FinTech platforms as innovative tend to believe that these services offer more convenient and advanced solutions compared to that of traditional banking (Wijaya et al., 2021). This perceived innovativeness can reduce customers' uncertainty, increase their confidence, and positively influence their assessment of both usability (PEOU) and performance benefits (PU) (Hussain et al., 2025). In Islamic FinTech, customers may feel that innovative solutions help them access Sharia-compliant products faster, more securely, and with greater convenience, thereby improving both PEOU and PU. Thus, based on these theoretical reasonings, the following hypotheses are proposed:

H3: Perceived Innovativeness has a positive and significant effect on Perceived Ease of Use of Islamic FinTech services.

H4: Perceived Innovativeness has a positive and significant effect on Perceived Usefulness of Islamic FinTech services.

D. Relationship between Perceived Ease of Use and Perceived Usefulness

In the original TAM framework, PEOU is not only a direct antecedent to Behavioral Intention, but also a key driver of PU (Davis, 1989). When users perceive a system as easy to navigate, they are more likely to view it as useful because less cognitive effort is required subsequently to achieve their goals (Venkatesh & Bala, 2008). In Islamic FinTech, an intuitive user interface, simple onboarding processes, and clear communication of Sharia-compliant features may enhance the perceived usefulness of these services for customers (Hasyim et al., 2023). Several studies have confirmed that PEOU positively influences PU, both in mobile and online banking environments (Nguyen et al., 2024). Thus, based on these theoretical reasonings, the following hypothesis is proposed:

H5: Perceived Ease of Use has a positive and significant effect on Perceived Usefulness of Islamic FinTech services.

E. Perceived Ease of Use, Perceived Usefulness, and Behavioral Intention

Both PEOU and PU are the established predictors of Behavioral Intention in TAM (Davis, 1989; Venkatesh & Bala, 2008). In the FinTech domain, if customers find an Islamic FinTech platform easy to use, their intention to adopt it is likely to increase (Hasyim et al., 2023). Likewise, if customers perceive the platform as useful, whether for managing *zakat*, investing in *Sukuk*, or making Sharia-compliant transactions, their intention to engage with the technology will also rise (Hafidz & Huriyahnuryi, 2023). Thus, based on these theoretical reasonings, the following hypotheses are proposed:

H6: Perceived Ease of Use has a positive and significant effect on Behavioral Intention to use Islamic FinTech services.

H7: Perceived Usefulness has a positive and significant effect on Behavioral Intention to use Islamic FinTech services.

F. Behavioral Intention as a Mediator

Behavioral Intention is widely acknowledged as a crucial mediator in technological adoption models (Davis, 1989; Venkatesh & Bala, 2008). While PEOU and PU shape users' intentions, it is Behavioral Intention that bridges the gap between customers' attitudes and actual technological adoption (Songkram et al., 2023). In Islamic banking, where both ease of use and perceived usefulness are subject to cultural and religious influences, behavioral intention plays an even more vital role in converting positive perceptions into concrete adoption behavior (Rabbani, 2022). Thus, based on these theoretical reasonings, the following hypotheses are proposed:

H8: Behavioral Intention to use Islamic FinTech services has a positive and significant effect on Actual Adoption of Islamic FinTech services.

H9a: Behavioral Intention mediates the relationship between Perceived Ease of Use and Actual Adoption.

H9b: Behavioral Intention mediates the relationship between Perceived Usefulness and Actual Adoption.

G. Actual Adoption and Customers' Satisfaction

Customers' satisfaction is a key outcome of technological adoption in the banking industry (Ayinaddis et al., 2023). In Islamic FinTech, satisfaction is driven by the successful delivery of innovative, user-friendly, and Sharia-compliant services (Ustha & Nurani, 2025). When customers adopt FinTech services that meet both their technological expectations and religious requirements, they are more likely to experience positive emotions and higher

satisfaction levels (Saputra & Husayn, 2024). This satisfaction could translate into long-term customers' loyalty, leading to word-of-mouth recommendations, and competitive advantage for Islamic banks. Thus, based on these theoretical reasonings, the following hypothesis is proposed:

H10: Actual Adoption of Islamic FinTech services has a positive and significant effect on Customers' Satisfaction.

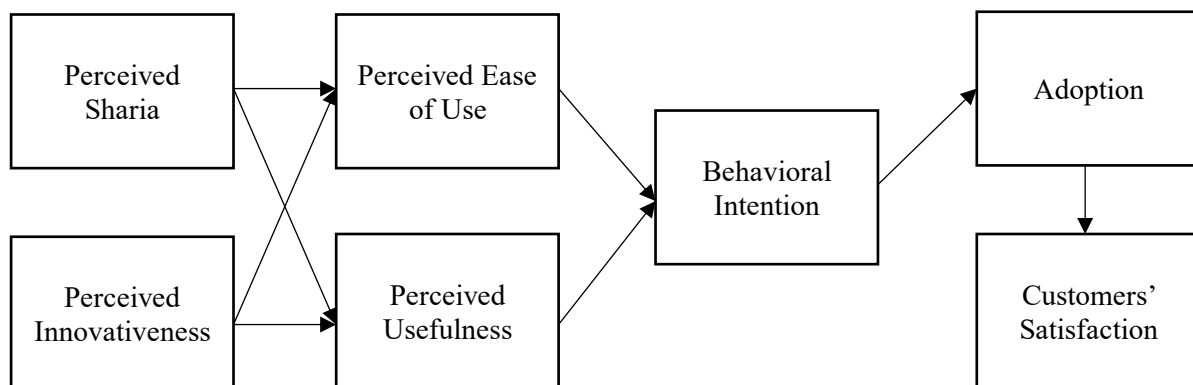


Figure 1. Research Framework

III. METHODOLOGY

This study employs a quantitative research approach using a cross-sectional survey design to investigate the factors influencing customers' adoption of Islamic FinTech services. The research model was made based on the extended Technology Acceptance Model (TAM) framework, incorporating Perceived Sharia Compliance and Perceived Innovativeness as antecedent variables to Perceived Ease of Use and Perceived Usefulness, while also examining the mediating role of Behavioral Intention. This study aims to capture customers' perceptions and behaviors towards innovative Islamic FinTech services, such as Islamic mobile banking apps, Sharia-compliant e-wallets, and online *zakat* or investment platforms.

The target respondents of this study consisted of individual customers who were either active or potential users of Islamic FinTech services and held accounts in Islamic banks in Indonesia, such as *Bank Syariah Indonesia* and *Bank Muamalat*. To ascertain that the selected respondents were sufficiently knowledgeable and experienced in utilizing Islamic FinTech services, screening questions were conducted at the beginning of the survey. Respondents were required to confirm (1) whether they had prior

experience using Islamic digital financial services, such as Islamic mobile banking, digital *zakat* platforms, or Sharia-compliant e-wallets, and (2) whether they were aware of the Sharia principles underlying these services. Only respondents who answered "yes" to both questions were declared suitable to complete the full questionnaire.

A non-probability purposive sampling method was employed, with specific screening criteria applied, both through online and offline survey (March – May 2025). In offline surveys, trained enumerators were stationed at several selected Islamic bank branches and Islamic events in Jakarta, Bandung, and Yogyakarta. They approached potential respondents, explained this study's purpose, and conducted verbal screening before distributing the questionnaire. Meanwhile, online surveys were distributed via Islamic banking communities, FinTech forums, and targeted social media groups.

In terms of distribution, approximately 60% of the responses were collected online ($n = 228$), while 40% were collected through offline methods ($n = 152$). The three cities, namely Jakarta, Bandung, and Yogyakarta, were selected since they represent major Islamic banking hubs in Indonesia with high concentrations of Islamic

bank customers, active Islamic FinTech adoption, and accessible FinTech infrastructure. Jakarta serves as the national capital and financial center, Bandung is a leading technology and education hub, and Yogyakarta is widely known for its strong Islamic educational institutions and vibrant Muslim community. Although expanding the eligible respondents to other regions outside Java would provide broader generalizability, the selection of these three cities for this study was justified due to logistical constraints, resource limitations, and the need to focus on areas with the highest FinTech activities.

To ensure the reliability and validity of the measurement model, all constructs were adapted from prior studies and adjusted to fit the Islamic FinTech context. Each item was measured using a seven-point Likert scale ranging from 1 (strongly disagree) to 7 (strongly agree). Perceived Sharia Compliance was measured using items derived from Usman et al. (2022), reflecting customers' beliefs regarding the conformity of FinTech services with Islamic principles. Perceived Innovativeness was captured through items adapted from Kim et al. (2021), focusing on customers' perceptions of how modern and cutting-edge the FinTech services are. Both Perceived Ease of Use and Perceived Usefulness were measured using items adapted from Davis (1989) and further validated in the Islamic banking context based on Hasyim et al. (2023)'s findings. Behavioral Intention to utilize Islamic FinTech services was measured using items based on Venkatesh and Bala (2008)'s work. Actual Adoption was assessed using items reflecting customers' usage behavior, adapted from Ali et al. (2021). Finally, Customers' Satisfaction was measured using items modified from Ustha and Nurani (2025), focusing on overall customers' satisfaction with Islamic FinTech services.

The survey was distributed with an introductory statement explaining this study's purpose and guaranteeing respondent confidentiality and anonymity. Only respondents who indicated prior use or awareness of Islamic FinTech services were permitted to complete the full questionnaire. To minimize potential bias, questions were randomized to reduce response order effects.

The collected data were analyzed using Partial Least Squares Structural Equation Modeling (PLS-SEM) through SmartPLS 4.0 software. PLS-SEM was selected owing to its robustness

in dealing with complex models involving mediation and its ability to handle data that may not follow a normal distribution. The data were analyzed in two stages. In the first stage, the measurement model was assessed, focusing on internal consistency reliability through Cronbach's alpha and Composite Reliability (CR), convergent validity via Average Variance Extracted (AVE), and discriminant validity using the HTMT ratio and the Fornell-Larcker criterion. In the second stage, the structural model was assessed through hypothesis testing using path coefficients, t-values, and p-values derived from a bootstrapping procedure with 5,000 resamples. Mediation effects were tested by examining the indirect effects of Behavioral Intention on the relationship between the key TAM constructs (PEOU and PU) and Actual Adoption.

To address the issue of common method bias, several procedural remedies were carried out, including the assurance of anonymity and varying the order of questionnaire items. Additionally, Harman's single-factor test was conducted, and the results confirm that no single factor account for the majority of variance, with the largest factor explaining only 36.4% of the variance, suggesting that common method bias is not a serious concern in the model used in this study.

IV. RESULTS

A. Descriptive Statistics

Table 1 presents the demographic profile of the 380 respondents who participated in this study. In terms of gender, 55.3% of them were male ($n = 210$), while 44.7% were female ($n = 170$), indicating a slightly higher participation from male customers. The majority of respondents were between 26 to 35 years old (44.7%), followed by those aged 18 to 25 years old (28.9%). A smaller proportion of participants were in the 36 to 45-year-old age group (15.8%), and only 10.5% were aged 46 years old and above.

Regarding educational background, the majority of respondents held a Bachelor's degree (57.9%), while 23.7% completed high school, and 18.4% had attained a Master's degree or higher. This suggests that the population sample predominantly consisted of well-educated individuals, which may reflect the nature of FinTech users who are generally more likely to possess higher education levels.

As for the frequency of Islamic FinTech usage, half of the respondents (50.0%) reported using FinTech services on a weekly or more frequent basis, indicating a strong engagement with digital Islamic financial services. Meanwhile, 39.5% used FinTech platforms 1 to 3 times per

month, and 10.5% used them less than once a month, reflecting a broad spectrum of users' activity.

Table 1. Respondents' Demographic Profile

Category	Subcategory	Frequency (n)	Percentage (%)
Gender	Male	210	55.3
	Female	170	44.7
Age Group (Years Old)	18–25	110	28.9
	26–35	170	44.7
	36–45	60	15.8
	46 and above	40	10.5
Educational Background	High school	90	23.7
	Bachelor's degree	220	57.9
	Master's degree or above	70	18.4
FinTech Usage	Less than once a month	40	10.5
	1–3 times per month	150	39.5
	Weekly or more	190	50.0

Source: Data processing (2025)

Table 2 displays the descriptive statistics of all constructs used in this study. The mean values of all constructs range from 5.47 to 5.70 in a seven-

point Likert scale, suggesting a generally positive perception among respondents toward Islamic FinTech services.

Table 2. Descriptive Statistics of Each Construct

Construct	Mean	Standard Deviation	Min	Max
Perceived Sharia Compliance	5.61	1.02	2.00	7.00
Perceived Innovativeness	5.47	1.08	1.00	7.00
Perceived Ease of Use	5.55	1.05	2.00	7.00
Perceived Usefulness	5.62	0.98	3.00	7.00
Behavioral Intention	5.70	0.95	3.00	7.00
Actual Adoption	5.49	1.10	1.00	7.00
Customers' Satisfaction	5.65	0.92	3.00	7.00

Source: Data processing (2025)

Perceived Sharia Compliance ($M = 5.61$, $SD = 1.02$) shows relatively high value, reflecting that respondents largely perceive Islamic FinTech services as compliant with Sharia principles. Similarly, Perceived Innovativeness ($M = 5.47$, $SD = 1.08$) shows that customers view these services as modern and advanced, although there is moderate variation as indicated by the standard deviation.

Both Perceived Ease of Use ($M = 5.55$, $SD = 1.05$) and Perceived Usefulness ($M = 5.62$, $SD = 0.98$) also show high mean values, suggesting that respondents found Islamic FinTech services both easy to navigate and beneficial to their financial activities. Behavioral Intention to adopt Islamic FinTech services is also revealed as high ($M = 5.70$, $SD = 0.95$), indicating strong intent among customers to continue or expand the service usage. In comparison, the Actual Adoption behavior shows a mean value of 5.49 ($SD = 1.10$), suggesting that the majority of respondents actively use Islamic FinTech services, although with slightly greater variation in usage frequency.

Notably, while the mean values of both Behavioral Intention and Actual Adoption are relatively high, the slight gap between them reveals an important behavioral pattern. Specifically, the higher mean value of Behavioral Intention compared to that of Actual Adoption suggests that although customers express strong willingness to use Islamic FinTech services, this intention does not always translate immediately into consistent or frequent usage. Several factors may account for this phenomenon, including external barriers, such as limited service availability, technological issues, or regulatory hurdles, as well as internal factors, such as residual concerns over full Sharia compliance or a lack of familiarity with newer digital platforms. Situational constraints, such as perceived lack of necessity or transaction habit persistence, might also inhibit the actual adoption. This finding underscores the need for Islamic banks and FinTech providers to not only foster positive customers' intentions, but also implement strategies that facilitate the transition from intention to consistent adoption through

improved accessibility, education, and trust-building measures.

Finally, Customer Satisfaction shows a mean value of 5.65 (SD = 0.92), indicating that users are generally satisfied with the services provided. The minimum and maximum values of all constructs range from 1.00 to 7.00, reflecting the full use of the scale and suggesting that, while the majority of respondents exhibited positive attitudes toward Islamic FinTech services, there remains a segment of users with more neutral or lower perceptions regarding certain aspects of the services.

B. Measurement Model Assessment

Table 3 presents the reliability and convergent validity assessment results of the measurement

model. The Cronbach's alpha values of all constructs range from 0.84 to 0.90, exceeding the recommended threshold of 0.70 (Hair et al., 2024), thus indicating acceptable internal consistency. Similarly, the Composite Reliability (CR) values fall between 0.88 and 0.93, surpassing the benchmark of 0.70 and further supporting the measurement model's reliability.

For convergent validity, the Average Variance Extracted (AVE) values of all constructs ranging from 0.65 to 0.77, exceeding the recommended threshold of 0.50 (Hair et al., 2024). This suggests that each set of items sufficiently explains the variance of its corresponding latent construct. Therefore, these results confirm that all constructs demonstrate both high reliability and satisfactory convergent validity.

Table 3. Reliability and Convergent Validity of the Measurement Model

Construct	Cronbach's Alpha	Composite Reliability (CR)	AVE
Perceived Sharia Compliance	0.85	0.89	0.67
Perceived Innovativeness	0.87	0.91	0.72
Perceived Ease of Use	0.86	0.90	0.69
Perceived Usefulness	0.88	0.91	0.71
Behavioral Intention	0.89	0.92	0.74
Actual Adoption	0.84	0.88	0.65
Customers' Satisfaction	0.90	0.93	0.77

Source: Data processing (2025)

Table 4. Discriminant Validity of the Constructs based on the HTMT Ratio

Construct Pair	HTMT Ratio
PSC - PI	0.62
PSC - PEOU	0.68
PSC - PU	0.65
PI - PEOU	0.71
PI - PU	0.69
PEOU - PU	0.74
PU - BI	0.70
BI - AA	0.67
AA - CS	0.66

Source: Data processing (2025)

Table 4 displays the Heterotrait-Monotrait (HTMT) ratio of correlations to assess the constructs' discriminant validity. The HTMT ratios range from 0.62 to 0.74, all below the conservative threshold of 0.85 recommended by Hair et al. (2024). These results confirm that

discriminant validity has been established, as the constructs in this study are empirically distinct from each other. For example, the HTMT ratio between Perceived Sharia Compliance (PSC) and Perceived Innovativeness (PI) is 0.62, while that of between Perceived Ease of Use (PEOU) and Perceived Usefulness (PU) is 0.74, all well within the acceptable range.

Table 5. Discriminant Validity of the Constructs based on the Fornell-Larcker Criterion

Item	PSC	PI	PEOU	PU	BI	AA	CS
PSC1	0.82	0.40	0.44	0.45	0.40	0.36	0.35
PSC2	0.85	0.42	0.46	0.47	0.41	0.38	0.36
PSC3	0.81	0.41	0.45	0.46	0.40	0.37	0.34
PI1	0.42	0.83	0.48	0.49	0.42	0.39	0.37
PI2	0.40	0.86	0.50	0.48	0.44	0.40	0.38
PI3	0.41	0.84	0.49	0.47	0.43	0.39	0.37
PI4	0.43	0.85	0.48	0.47	0.42	0.38	0.36
PEOU1	0.45	0.50	0.80	0.76	0.48	0.42	0.40
PEOU2	0.48	0.47	0.84	0.74	0.50	0.43	0.41
PEOU3	0.46	0.48	0.82	0.75	0.49	0.42	0.40
PU1	0.43	0.46	0.77	0.83	0.52	0.45	0.43
PU2	0.44	0.49	0.75	0.85	0.54	0.47	0.45
PU3	0.45	0.47	0.76	0.82	0.53	0.46	0.44
BI1	0.39	0.42	0.41	0.44	0.83	0.75	0.72
BI2	0.41	0.40	0.39	0.43	0.85	0.76	0.71
BI3	0.40	0.41	0.40	0.44	0.84	0.74	0.70
AA1	0.36	0.39	0.35	0.39	0.39	0.80	0.76
AA2	0.38	0.38	0.36	0.38	0.37	0.82	0.74
CS1	0.33	0.37	0.33	0.35	0.33	0.37	0.84
CS2	0.35	0.35	0.32	0.34	0.32	0.35	0.86
CS3	0.34	0.36	0.33	0.36	0.34	0.36	0.83

Source: Data processing (2025)

Table 5 provides further evidence of the constructs' discriminant validity by presenting the cross-loading values of all items. Each item demonstrates a higher loading value on its corresponding construct compared to its loading on all other constructs, which aligns with the Fornell and Larcker (1981)'s criterion. For instance, the PSC1 item loads 0.82 on Perceived Sharia Compliance, which is substantially higher than its loadings on all other constructs (e.g., 0.40 on PI and 0.44 on PEOU). Likewise, the PI2 item loads strongly on Perceived Innovativeness (0.86) compared to its loadings on all other constructs (below 0.50).

In addition, the Behavioral Intention construct shows strong internal item consistency, with the BI1, BI2, and BI3 items load above 0.83 on their corresponding construct. Similarly, all items of Customer Satisfaction (e.g., CS2 = 0.86) exhibit stronger loadings on their corresponding construct than that of on all unrelated constructs.

In conclusion, the combination of these three assessments—reliability, convergent validity (via AVE), and discriminant validity (via HTMT ratio and Fornell-Larcker criterion)—confirms that the measurement model demonstrates acceptable psychometric properties and is declared suitable for proceeding to structural model analysis.

B. Structural Model Assessment

Table 6 displays the Variance Inflation Factor (VIF) values to assess potential multicollinearity among predictor variables. All VIF values fall well below the conservative threshold of 5.00 (Hair et al., 2024), with the highest VIF recorded at 1.79 for the relationship between Perceived Usefulness and Behavioral Intention. This indicates that multicollinearity is not a concern in the model used, and each predictor contributes uniquely to explain variance in the dependent constructs

Table 6. Collinearity Assessment (VIF Values)

Construct	PEOU	PU	BI	AA	CS
Perceived Sharia Compliance	1.62	1.71	—	—	—
Perceived Innovativeness	1.58	1.68	—	—	—
Perceived Ease of Use	—	1.74	1.79	—	—
Perceived Usefulness	—	—	1.83	—	—
Behavioral Intention	—	—	—	1.76	—
Actual Adoption	—	—	—	—	1.80

Table 7 shows that the model explains 45% of the variance in Perceived Ease of Use and 53% in Perceived Usefulness, both influenced by Perceived Sharia Compliance and Perceived Innovativeness. Behavioral Intention, with the highest R^2 value (0.61), is well explained by Perceived Ease of Use and Perceived

Usefulness. Actual Adoption ($R^2 = 0.57$) is also strongly predicted by Behavioral Intention, while Customers' Satisfaction ($R^2 = 0.49$) is moderately explained by Actual Adoption. These values indicate that the extended TAM framework demonstrates substantial explanatory

power, especially for key outcomes, such as Behavioral Intention and Actual Adoption.

Table 7. R² Values of Endogenous Constructs

Construct	R ² Value
Perceived Ease of Use	0.45
Perceived Usefulness	0.53
Behavioral Intention	0.61
Actual Adoption	0.57
Customers' Satisfaction	0.49

Table 8 displays the path coefficients, t-values, and p-values resulting from the structural model assessment. All hypothesized direct relationships (H1 to H8 and H10) are supported at the $p < 0.001$ significance level, indicating a high degree of confidence in the robustness of the proposed relationships within the model.

Specifically, Perceived Sharia Compliance significantly influences both Perceived Ease of Use ($\beta = 0.34$, $t = 5.01$, $p = 0.001$) and Perceived Usefulness ($\beta = 0.30$, $t = 4.58$, $p < 0.001$), supporting H1 and H2. This result suggests that the perception of Sharia compliance not only reduces religious and ethical concerns, but also facilitates a more intuitive and valuable users' experience. In Islamic FinTech, customers are more willing to engage with digital platforms they perceive as religiously legitimate, because religious compliance reduces cognitive dissonance and increases trust, thereby enhancing perceived system ease and utility.

Similarly, Perceived Innovativeness exhibits strong positive effects on both Perceived Ease of Use ($\beta = 0.38$, $t = 6.12$, $p = 0.001$) and Perceived Usefulness ($\beta = 0.36$, $t = 5.75$, $p < 0.001$), supporting H3 and H4. This suggests that the perception of a service being modern, creative, and technologically advanced improves customers' judgment regarding its convenience and benefits. In a digital finance environment, innovation signals service quality, relevance, and efficiency, all of which are key drivers of customer engagement, even among faith-

conscious users who seek both technological sophistication and religious conformity.

Consistent with the original TAM framework, Perceived Ease of Use significantly influences Perceived Usefulness ($\beta = 0.33$, $t = 5.45$, $p = 0.001$), confirming H5. This result reaffirms that when users find an Islamic FinTech service easy to interact with, they are more likely to view it as beneficial for managing their financial needs. Simplicity in digital navigation directly enhances perceived value, which is especially important for Islamic FinTech platforms aiming to attract users who may be wary of complex or unfamiliar technologies.

Perceived Ease of Use and Perceived Usefulness both positively influences Behavioral Intention, with coefficients of $\beta = 0.28$ ($t = 4.33$, $p < 0.001$) and $\beta = 0.43$ ($t = 6.25$, $p < 0.05$), respectively, supporting H6 and H7. Among these, Perceived Usefulness has emerged as a stronger driver of intention, consistent with TAM literature. This highlights the phenomenon that in the Islamic FinTech context, customers prioritize practical benefits (such as financial management, investment returns, or payment convenience) over mere ease of use when deciding to adopt the services. Thus, perceived functional advantages rooted in religiously compliant frameworks are key motivators of users' intention.

Behavioral Intention strongly predicts Actual Adoption ($\beta = 0.49$, $t = 7.02$, $p < 0.001$), validating H8. This finding confirms that intention is a critical psychological bridge between users' perceptions and real-world behavior. Despite high intention levels, small gaps may still exist with actual usage (as seen in the descriptive statistics), emphasizing that while attitudes are important, supportive external factors like trust, technical stability, and ongoing Sharia assurance are also needed to sustain adoption.

Table 8. Structural Model's Path Coefficients and Hypothesis Testing Results

Hypothesis	Path	β	t-Value	p-Value	Conclusion
H1	Perceived Sharia Compliance → Perceived Ease of Use	0.34	5.01	0.001	Supported
H2	Perceived Sharia Compliance → Perceived Usefulness	0.30	4.58	0.000	Supported
H3	Perceived Innovativeness → Perceived Ease of Use	0.38	6.12	0.001	Supported
H4	Perceived Innovativeness → Perceived Usefulness	0.36	5.75	0.000	Supported
H5	Perceived Ease of Use → Perceived Usefulness	0.33	5.45	0.003	Supported
H6	Perceived Ease of Use → Behavioral Intention	0.28	4.33	0.000	Supported
H7	Perceived Usefulness → Behavioral Intention	0.43	6.25	0.021	Supported
H8	Behavioral Intention → Actual Adoption	0.49	7.02	0.000	Supported
H10	Actual Adoption → Customers' Satisfaction	0.52	6.85	0.000	Supported

Finally, Actual Adoption shows a significant and positive relationship with Customers' Satisfaction ($\beta = 0.52$, $t = 6.85$, $p < 0.001$), confirming H10, suggesting that sustained use of Islamic FinTech services can strongly lead to higher levels of customers' satisfaction. As a natural consequence, satisfied users are more likely to develop loyalty, recommend services to other people, and remain committed, contributing to long-term sustainability of Islamic FinTech providers.

Overall, these findings indicate that both religious considerations (Perceived Sharia Compliance) and innovation perceptions (Perceived Innovativeness) play critical roles in shaping users' attitudes, behavioral intentions, and actual adoption behaviors in the Islamic FinTech domain. By successfully integrating religious and technological value propositions, Islamic FinTech providers can significantly enhance customers' experience, drive adoption, and ultimately achieve competitive advantage in today's rapidly evolving financial landscape.

C. Mediation Analysis

The mediation analysis results, showed in Table 9, indicate that Behavioral Intention serves as a

significant partial mediator between the key TAM constructs (Perceived Ease of Use and Perceived Usefulness) and Actual Adoption. The indirect effect of Perceived Ease of Use on Actual Adoption via Behavioral Intention (H9a) is declared significant ($\beta = 0.14$, $t = 3.91$, $p < 0.001$). Likewise, the indirect effect of Perceived Usefulness on Actual Adoption through Behavioral Intention (H9b) is also declared significant ($\beta = 0.21$, $t = 5.33$, $p < 0.001$).

These results confirm that Behavioral Intention plays a pivotal role in linking customers' perceptions of system usability and usefulness to their actual behavior of adopting Islamic FinTech services, supporting the core premise of TAM framework. Based on the results, the mediating role of Behavioral Intention is declared partial rather than full, suggesting that while it is indeed a key factor for translating positive technological perceptions into action, it is not the sole factor influencing adoption, since other elements, such as trust, risk perceptions, or external facilitating conditions, may also play supplementary roles.

Table 9. Mediation Analysis Results

Mediation Path	Indirect Effect (β)	t-Value	p-Value	Conclusion
H9a: PEOU \rightarrow BI \rightarrow AA	0.14	3.91	0.000	Supported (Partial)
H9b: PU \rightarrow BI \rightarrow AA	0.21	5.33	0.000	Supported (Partial)

Specifically, the stronger indirect effect observed for Perceived Usefulness ($\beta = 0.21$) compared to that of Perceived Ease of Use ($\beta = 0.14$) highlights that customers are more motivated to proceed to actual usage when they recognize the services' tangible benefits, rather than merely understanding the ease of operation. This reflects a pragmatic adoption behavior among Islamic FinTech users, where religiously aligned utility and financial advantages are prioritized over simple system interaction comfort.

From a theoretical perspective, these findings assert the importance of Behavioral Intention's mediating role, as postulated by both TAM (Davis, 1989) and UTAUT (Venkatesh & Bala, 2008) frameworks. However, the findings also practically emphasize that Islamic banks and FinTech developers are necessitated to not merely make their platforms easy to use, but also clearly demonstrate the functional and religious values of their offerings to users in order to maximize actual adoption.

Overall, the mediation analysis results enrich the understanding of the psychological process through which users' perceptions are translated into real-world technological engagement in the Islamic FinTech context.

V. DISCUSSION

This study aims to investigate the factors influencing the adoption of Islamic FinTech services through an extended Technology Acceptance Model (TAM) framework, incorporating Perceived Sharia Compliance and Perceived Innovativeness as antecedent variables. The results provide robust empirical support for the proposed model, offering key insights into customers' behavior in the context of Islamic FinTech services.

First, both Perceived Sharia Compliance and Perceived Innovativeness show significant and positive effects on Perceived Ease of Use and Perceived Usefulness, confirming H1 to H4. This indicates that customers not only consider

technological functionality when assessing Islamic FinTech services, but also look at how well these services align with their deeply held Islamic principles. According to the theory of religious commitment (Aman et al., 2021), individuals with strong religious values tend to integrate their faith-based norms into daily decision making, including financial behavior. In the context of Islamic banking, key Sharia principles, such as the prohibition of interest (*riba*), excessive uncertainty (*gharar*), and gambling (*maysir*), are crucial concerns for customers (Usman et al., 2022). Services' compliance with these principles indicates ethical conduct, fairness, and religious permissibility, which build trust and emotional security among potential users. Therefore, when customers perceive that FinTech services uphold these Islamic legal and ethical values, they are more willing to view them as both easy to use and beneficial to their financial and religious lives. This statement is consistent with Andespa et al. (2024)'s findings, which emphasized that Sharia compliance is a critical trust-building mechanism in Islamic banking.

Additionally, the significance of Perceived Innovativeness reinforces the notion that modern and creative financial solutions contribute to positive customers' evaluations, aligning with Latip (2024)'s statement that customers are more likely to value FinTech platforms that are able to offer advanced technological features. Innovation signals service relevance, efficiency, and competitiveness, which are increasingly important in today's FinTech sector, even among religiously motivated consumers who seek solutions that are both spiritually aligned and technologically advanced (Rabbani, 2022).

In line with the TAM theory, this study also confirms that Perceived Ease of Use significantly enhances Perceived Usefulness (H5) and directly influences Behavioral Intention (H6), consistent with Hussain et al. (2025)'s findings. Likewise, Perceived Usefulness has emerged as a strong determinant of Behavioral Intention (H7), highlighting that customers' intention to utilize Islamic FinTech services is more likely to increase when they perceive these platforms as beneficial for managing their financial needs. These findings reinforce the relevance of traditional TAM constructs, even when they are employed in the Islamic banking context.

Furthermore, Behavioral Intention positively influences Actual Adoption (H8), which in turn

significantly contributes to Customers' Satisfaction (H10). These results are aligned with both Nahar et al. (2020) and Supiandi et al. (2022)'s works, who found that behavioral intentions are crucial in translating users' perceptions into concrete adoption behaviors in the FinTech sector.

The mediation analysis results further enrich the understanding of customers' behavior by confirming that Behavioral Intention partially mediates the relationship between Perceived Ease of Use and Actual Adoption (H9a) as well as between Perceived Usefulness and Actual Adoption (H9b). This results align with Bano and Siddiqui (2024)'s findings, suggesting that customers' intention is a necessary psychological factor that converts technological perceptions into actual system use.

In further explaining the role of Sharia compliance, the stakeholder theory (Mas'ud et al., 2022) also supports the view that Islamic banks must address the moral and religious expectations of their key stakeholders, namely the Muslim customer base. When banks demonstrate compliance with religious norms through Sharia-certified FinTech offerings, they meet not only legal, but also ethical stakeholder obligations, thus enhancing customers' loyalty and adoption behavior.

From a managerial perspective, all findings of this study underscore the importance for Islamic banks to position their FinTech products as both innovative and Sharia-compliant. Ensuring clear communication of compliance with Islamic principles while offering user-friendly and modern platforms will significantly enhance both Actual Adoption and Customers' Satisfaction. Additionally, as Actual Adoption directly impacts Customers' Satisfaction, Islamic banks should invest in improving customers' onboarding experience, simplifying platform usability, and providing continuous support to encourage sustained use.

The moderate to high R^2 in the model further confirm that the extended TAM framework provides substantial explanatory power and predictive relevance. These results contribute to the growing body of knowledge by validating that innovation-oriented and religious-specific factors can enhance the predictive capabilities of TAM in the Islamic FinTech domain.

In summary, this study has advanced the understanding of how Islamic values and innovation perceptions jointly drive the adoption

of FinTech services among Islamic bank customers, thereby filling an important gap in both TAM framework and literature on Islamic financial services. By simultaneously highlighting the religious, ethical, and technological dimensions, this study has offered a more culturally contextualized view of digital financial service adoption in Islamic settings.

VI. CONCLUSION

This study examines the factors influencing the adoption of Islamic FinTech services by extending the Technology Acceptance Model (TAM) framework via two critical antecedents: Perceived Sharia Compliance and Perceived Innovativeness. The findings reveal that both antecedents significantly affect Perceived Ease of Use and Perceived Usefulness, asserting the importance of both religious alignment and modern features in Islamic FinTech adoption. Consistent with the TAM framework, Perceived Ease of Use is found to enhance both Perceived Usefulness and Behavioral Intention, while Perceived Usefulness is a key predictor of Behavioral Intention. Furthermore, Behavioral Intention strongly influences Actual Adoption, which subsequently improves Customers' Satisfaction. Mediation analysis results confirm that Behavioral Intention partially mediates the relationship between Perceived Ease of Use, Perceived Usefulness, and Actual Adoption, supporting the extended TAM framework in the context of Islamic banking.

This study has made several theoretical and practical contributions. Theoretically, it enriches the TAM framework by incorporating religious (Sharia compliance) and innovation-related factors, offering a more holistic model tailored to the Islamic FinTech sector. Practically, this study offers insights for Islamic banks and FinTech providers to focus on delivering services that are both Sharia-compliant and perceived as innovative, while ensuring user-friendliness to drive adoption and customers' satisfaction.

However, this study is not without limitations. First, data collection was limited to Islamic bank customers in Indonesia, particularly in specific cities, such as Jakarta, Bandung, and Yogyakarta, which may restrict the findings' generalizability to other regions or non-Muslim contexts. Second, the cross-sectional design limited the possibility to observe changes in customers' behavior over time. For this reason, future studies could employ longitudinal designs to track users' adoption patterns or expand the model by incorporating additional variables,

such as trust, perceived risk, or cultural influences. Additionally, comparative studies between Islamic and conventional FinTech services could further enhance the understanding of customers' decision-making processes across different banking systems. Moreover, while this study employed the extended TAM framework, even more comprehensive perspectives may be offered in future studies through the adoption of the Unified Theory of Acceptance and Use of Technology (UTAUT or UTAUT2) framework to capture broader social, organizational, and behavioral factors that may influence Islamic FinTech adoption.

REFERENCES

- Akbar, H., Rusmina, C., Radhiana, R., Mauliza, P., & Nahya, A. (2024). *Innovation and challenges in Sharia financial services for micro, small, and medium enterprises*. Proceeding Medan International Conference on Economic and Business, 2, 912–920.
<https://proceeding.umsu.ac.id/index.php/Miceb/article/view/734>
- Ali, M., Raza, S. A., Khamis, B., Puah, C. H., & Amin, H. (2021). How perceived risk, benefit, and trust determine user Fintech adoption: A new dimension for Islamic finance. *Foresight*, 23(4), 403–420.
- Al-Mamary, Y. H., & Shamsuddin, A. (2015). The impact of top management support, training, and perceived usefulness on technology acceptance. *Mediterranean Journal of Social Sciences*, 6(6 S4), Article 6 S4.
- Alnsour, I. R. (2022). Impact of fintech over consumer experience and loyalty intentions: An empirical study on Jordanian Islamic Banks. *Cogent Business & Management*, 9(1), 2141098.
<https://doi.org/10.1080/23311975.2022.2141098>
- Alsmadi, A. A., Aalrawashdeh, N., Al-Gasaymeh, A., Al_hazimeh, A. M., & Alhawamdeh, L. (2024). Adoption of Islamic fintech in lending services through prediction of behavioural intention. *Kybernetes*, 53(6), 1921–1938.
<https://doi.org/10.1108/K-10-2022-1362>
- Aman, J., Abbas, J., Lela, U., & Shi, G. (2021). Religious affiliation, daily spirituals, and private religious factors promote marital

- commitment among married couples: Does religiosity help people amid the COVID-19 crisis? *Frontiers in Psychology*, 12, 657400.
- Amani, S. N., Lestari, W. N., & Nurjanah, Y. (2023). Accommodating digital transformation in Sharia financing of Sharia financial institutions: Indonesian case. *Journal of Economic Studies*, 7(2), 27–41.
- Andespa, R., Yeni, Y. H., Fernando, Y., & Sari, D. K. (2024). A systematic review of customer Sharia compliance behaviour in Islamic banks: Determinants and behavioural intention. *Journal of Islamic Marketing*, 15(4), 1013–1034.
- Ayinaddis, S. G., Taye, B. A., & Yirsaw, B. G. (2023). Examining the effect of electronic banking service quality on customer satisfaction and loyalty: An implication for technological innovation. *Journal of Innovation and Entrepreneurship*, 12(1), 22. <https://doi.org/10.1186/s13731-023-00287-y>
- Bano, N., & Siddiqui, S. (2024). Consumers' intention towards the use of smart technologies in tourism and hospitality (T&H) industry: A deeper insight into the integration of TAM, TPB, and trust. *Journal of Hospitality and Tourism Insights*, 7(3), 1412–1434.
- Bouaoulou, M., & Lakssoumi, F. (2024). Factors affecting intention, adoption, and use of mobile banking services in Morocco based on TAM Model. *Revue Française d'Economie et de Gestion*, 5(2). <https://www.revuefreg.fr/index.php/home/article/view/1490>
- Chawla, U., Mohnot, R., Singh, H. V., & Banerjee, A. (2023). The mediating effect of perceived trust in the adoption of cutting-edge financial technology among digital natives in the post-COVID-19 era. *Economies*, 11(12), 286.
- Davis, F. D. (1989). Perceived usefulness, perceived ease of use, and user acceptance of information technology. *MIS Quarterly*, 13(3), 319. <https://doi.org/10.2307/249008>
- Duc, L. D. T., & Mujahida, S. (2024). Determinants of consumer preference for local brands: A comprehensive review of recent literature. *Global Review of Tourism and Social Sciences*, 1(1), 41–52. <https://doi.org/10.53893/grtss.v1i1.318>
- Fornell, C., & Larcker, D. F. (1981). Evaluating structural equation models with unobservable variables and measurement error. *Journal of Marketing Research*, 18(1), 39–50. <https://doi.org/10.2307/3151312>
- Ghamry, S., & Shamma, H. M. (2022). Factors influencing customer switching behavior in Islamic banks: Evidence from Kuwait. *Journal of Islamic Marketing*, 13(3), 688–716.
- Gheeraert, L. (2014). Does Islamic finance spur banking sector development? *Journal of Economic Behavior & Organization*, 103, S4–S20. <https://doi.org/10.1016/j.jebo.2014.02.013>
- Hafidz, G. P., & Huriyahnuryi, K. (2023). The effect of perceived value on customers' satisfaction and customer loyalty in the fast-food industry in Indonesia. *International Journal of Social Science, Education, Communication, and Economics (Sinomics Journal)*, 2(1), 41–62. <https://doi.org/10.54443/sj.v2i1.113>
- Hair, J. F., Sarstedt, M., Ringle, C. M., & Gudergan, S. (2024). *Advanced issues in Partial Least Squares Structural Equation Modeling* (2nd ed.). Sage.
- Hasyim, I. S., Hanif, H., & Anggraeni, E. (2023). Analysis of perceived usefulness, perceived ease of use, trust, and Sharia financial literature on the adoption of Sharia Fintech by MSMEs. *Al-Kharaj: Jurnal Ekonomi, Keuangan, & Bisnis Syariah*, 5(3), 1218–1234.
- Hussain, A., Zhiqiang, M., Li, M., Jameel, A., Kanwel, S., Ahmad, S., & Ge, B. (2025). The mediating effects of perceived usefulness and perceived ease of use on nurses' intentions to adopt advanced technology. *BMC Nursing*, 24(1), 33. <https://doi.org/10.1186/s12912-024-02648-8>
- IFSB. (2023). *Islamic financial services industry stability report* (pp. 1–130). Islamic Financial Services Board. <https://www.ifsb.org/wp-content/uploads/2023/10/Islamic-Financial-Services-Industry-Stability->

- Report-2023_En.pdf?utm_source=chatgpt.com
- Jamaluddin. (2025). Impact of remote working on employees' productivity during COVID-19 in Indonesia: The moderating role of job level and the influence of cultural adaptability. *Global Review of Tourism and Social Sciences*, 1(2), 88–98. <https://doi.org/10.53893/grtss.v1i2.356>
- Kim, J. J., Kim, I., & Hwang, J. (2021). A change of perceived innovativeness for contactless food delivery services using drones after the outbreak of COVID-19. *International Journal of Hospitality Management*, 93, 102758.
- Kumar, J., & Rani, V. (2024). Financial innovation and gender dynamics: A comparative study of male and female FinTech adoption in emerging economies. *International Journal of Accounting & Information Management*. <https://www.emerald.com/insight/content/doi/10.1108/IJAIM-03-2024-0098/full/html>
- Latip, M. (2024). Customer innovativeness in the adoption of Islamic banking in Malaysia. *International Social Science Journal*, 74(254), 1463–1486. <https://doi.org/10.1111/issj.12523>
- Mailizar, M., Almanthari, A., & Maulina, S. (2021). Examining teachers' behavioral intention to use e-learning in teaching of mathematics: An extended TAM model. *Contemporary Educational Technology*, 13(2), ep298.
- Mas'ud, R., El Badriati, B., & Azizurrohman, M. (2022). Analyzing the responsiveness of non-bank financial institutions in digital marketing: A case study of Islamic cooperatives in West Nusa Tenggara, Indonesia. *Journal of Enterprise and Development (JED)*, 4(1), 180–192.
- Mas'ud, R. (2019). *Strategi membangun loyalitas nasabah perbankan syariah* (1st ed.). Pusaka Lombok. <https://repository.uinmataram.ac.id/1462/1/Strategi%20Membangun%20Loyalitas%20Nasabah%20Perbankan%20Syariah.pdf>
- Nahar, F. H., Faza, C., & Azizurrohman, M. (2020). Macroeconomic analysis and financial ratios on Sharia commercial bank profitability: A case study of Indonesia. *Ihtifaz: Journal of Islamic Economics, Finance, and Banking*, 3(1), 37. <https://doi.org/10.12928/ijiefb.v3i1.1721>
- Nguyen, H. T. T., Tapanainen, T., Zaza, S., & Huvila, I. (2024). Antecedents of perceived usefulness (PU) and perceived ease-of-use (PEOU) in the heuristic-systematic model: The context of online diabetes risk test. *Journal of Information Technology Applications and Management*, 31(5), 17–39.
- Rabbani, M. R. (2022). Fintech innovations, scope, challenges, and implications in Islamic Finance: A systematic analysis. *International Journal of Computing and Digital Systems*, 11(1), 1–28.
- Roh, T., Seok, J., & Kim, Y. (2022). Unveiling ways to reach organic purchase: Green perceived value, perceived knowledge, attitude, subjective norm, and trust. *Journal of Retailing and Consumer Services*, 67, 102988.
- Saputra, G. G., & Husayn, H. (2024). Online customer contribution efforts to increase customers' satisfaction and repurchase intention on Sharia e-commerce platforms in Islamic countries. *Journal of Islamic Economics and Bussines Ethics*, 1(3), 149–162.
- Songkram, N., Chootongchai, S., Osuwan, H., Chuppunnarat, Y., & Songkram, N. (2023). Students' adoption towards behavioral intention of digital learning platform. *Education and Information Technologies*, 28(9), 11655–11677. <https://doi.org/10.1007/s10639-023-11637-4>
- Supiandi, S., Pramuja, R. A., Yuli, S. B. C., Yakub, M., & El Badriati, B. (2022). Assessing performance of Mawar Emas as a mosque-based Islamic financing program. *Journal of Enterprise and Development*, 4(2), 292–304. <https://doi.org/10.20414/jed.v4i2.6500>
- Syarifuddin, Indriani, D. S., & Junaidin. (2025). Balancing demands and resources: The role of psychological resilience in driving employee engagement. *Global Review of Tourism and Social Sciences*, 1(2), Article 2. <https://doi.org/10.53893/grtss.v1i2.371>
- Unal, E., & Uzun, A. M. (2021). Understanding university students' behavioral intention

- to use Edmodo through the lens of an extended technology acceptance model. *British Journal of Educational Technology*, 52(2), 619–637. <https://doi.org/10.1111/bjet.13046>
- Usman, H., Projo, N. W. K., Chairy, C., & Haque, M. G. (2022). The exploration role of Sharia compliance in Technology Acceptance Model for e-banking (case: Islamic bank in Indonesia). *Journal of Islamic Marketing*, 13(5), 1089–1110.
- Ustha, E., & Nurani, R. (2025). Innovative strategies for customer satisfaction in service quality: A case study of Indonesian Islamic banks in Pekanbaru. *INVEST: Jurnal Inovasi Bisnis Dan Akuntansi*, 6(1), 82–93.
- Venkatesh, V., & Bala, H. (2008). Technology Acceptance Model 3 and a research agenda on interventions. *Decision Sciences*, 39(2), 273–315. <https://doi.org/10.1111/j.1540-5915.2008.00192.x>
- Wijaya, T., Nasuka, M., & Hidayat, A. (2021). Salesperson ethics behavior as antecedent of Islamic banking customer loyalty. *Journal of Islamic Marketing*, 13(7), 1535–1550.