



DETERMINANTS OF SHARIA FINTECH USE IN BANGKA BELITUNG: A TECHNOLOGY ACCEPTANCE MODEL APPROACH WITH TRUST AND RELIGIOUS COMPATIBILITY MODERATION

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Abstract

Sharia financial technology (fintech) in Indonesia has considerable growth potential, yet its adoption remains relatively low compared with conventional fintech, particularly in regional areas. This study analyzes the factors influencing the intention to use Sharia fintech in the Bangka Belitung Islands Province by extending the Technology Acceptance Model (TAM) with trust and religious compatibility as moderating variables. A quantitative survey was conducted with 169 respondents, and the data were analyzed using Partial Least Squares-Structural Equation Modeling (PLS-SEM) in SmartPLS 4. The results show that perceived usefulness and perceived ease of use have positive and significant effects on attitude toward using, with perceived ease of use exerting the stronger effect. Attitude toward using also has a positive and significant effect on behavioral intention. However, neither trust nor religious compatibility significantly moderates the relationship between attitude and behavioral intention. These findings suggest that, among technology-literate respondents, technical and functional considerations are more influential in shaping Sharia fintech adoption than the additional normative factors examined. The study contributes to the extension of TAM and offers practical implications for developing Sharia fintech services that respond to local user needs.

Keywords: perceived ease of use; religious compatibility; Sharia fintech; Technology Acceptance Model; trust

INTRODUCTION

The development of information and communication technology has transformed many areas of social and economic life, including the financial sector. One of the most prominent innovations of the last decade is financial technology (fintech), which uses digital technology to deliver financial services efficiently and accessibly. Fintech has changed how individuals and institutions interact with financial systems through services such as payments, lending, investment, and personal financial management (Arner et al., 2015).

As conventional fintech has expanded, Muslim communities have shown increasing demand for financial services that comply with Sharia principles. This development has given rise to Sharia fintech, which combines technological innovation with Islamic financial principles, including the prohibition of *riba*, *gharar*, and *maysir*, as well as the application of contracts such as *murabahah*, *ijarah*, and *mudharabah* (Aulia, 2020). Sharia fintech therefore functions not only as an alternative delivery channel, but also as a form of financial inclusion grounded in Islamic ethical and spiritual values.

In Indonesia, the potential for Sharia fintech is substantial. Regulatory support from the Financial Services Authority (OJK) and the National Sharia Council of the Indonesian Ulema Council (DSN-MUI) has encouraged its development. OJK (2023) reports continuing growth in Sharia fintech providers with business models that include peer-to-peer lending, payment gateways, and crowdfunding based on *waqf* and *zakat*. Nevertheless, the adoption of Sharia fintech remains lower than that of conventional fintech.

At the regional level, particularly in the Bangka Belitung Islands Province, Sharia fintech adoption has not yet developed optimally. Limited public understanding, low levels of Sharia financial literacy, technology-related considerations, and trust have been identified as factors associated with low adoption (Yusra & Astuti, 2022). Understanding the determinants of users' attitudes and behavioral intentions is therefore important for explaining local adoption patterns and for designing more appropriate digital financial services.

This study examines the effects of perceived usefulness (PU) and perceived ease of use (PEOU) on attitude toward using (ATU), as well as the effect of ATU on behavioral intention (BI), while assessing trust and religious compatibility as moderators of the relationship between attitude and intention. The study is intended to contribute empirically to the literature on Islamic finance and technology acceptance and to provide practical guidance for Sharia fintech providers. The findings may also support local government and regulators in formulating digital Sharia financial literacy and inclusion initiatives that are better aligned with the characteristics of Bangka Belitung communities.

LITERATURE REVIEW

Technology Acceptance Model

The Technology Acceptance Model (TAM), introduced by Davis (1989), is one of the most widely used theoretical frameworks for explaining technology acceptance. TAM proposes that perceived usefulness, defined as the degree to which a person believes that a system will improve performance, and perceived ease of use, defined as the degree to which a person believes that using a system will require little effort, influence attitude toward using technology. This attitude then affects behavioral intention to use the technology. The model has been applied in various technological contexts, including financial technology.

Trust and Religious Compatibility

In Sharia fintech, additional considerations may shape technology acceptance. Trust reflects users' confidence in the security, reliability, and integrity of a service provider (Gefen et al., 2003). Religious compatibility refers to the perceived consistency of a technology-based service with users' religious beliefs, values, and principles (Alam & Sayuti, 2011). These factors are relevant because Sharia fintech combines a digital service environment with explicit normative requirements derived from Islamic finance.

Previous Studies and Research Gap

Previous studies have applied TAM to the intention to use both conventional and Sharia fintech. Abubakar et al. (2020) found that perceived usefulness and perceived ease of use significantly influenced behavioral intention in the Nigerian fintech context. In Indonesia, Fauzi and Nabila (2021) reported that user attitude mediated the relationship between perceived usefulness and the intention to use Sharia fintech. Research has also examined trust and religious compatibility in extended technology acceptance models. Yusof et al. (2018) showed that trust could moderate the relationship between attitude and intention in Islamic e-commerce, while Lajuni et al. (2022) reported that religious compatibility strengthened the relationship between perceived usefulness and attitude in halal digital services.

These findings suggest a need to examine whether the core relationships proposed by TAM remain dominant when trust and religious compatibility are introduced as contextual moderators. The present study addresses this issue in the setting of Sharia fintech adoption in Bangka Belitung, an island province experiencing increasing digital transformation while retaining a socially religious context. The empirical model therefore integrates the core TAM constructs with trust and religious compatibility to explain local adoption behavior.

METHOD

Research Design

This study used a quantitative approach with a causal or explanatory research design. The design was selected because the study tests relationships among latent variables derived from the Technology Acceptance Model. Specifically, the analysis evaluates the effects of perceived usefulness and perceived ease of use on attitude toward using, the effect of attitude toward using on behavioral intention, and the moderating roles of trust and religious compatibility. This approach is appropriate for a predictive and inferential framework such as TAM, which requires empirical testing using numerical data and statistical analysis (Davis, 1989; Hair et al., 2022).

Research Location and Object

The research was conducted in the Bangka Belitung Islands Province and focused on individuals who knew of or had used Sharia fintech services. Bangka Belitung was selected because the province is experiencing accelerated digital transformation, particularly among younger groups, while maintaining religious social characteristics. The object of the study was Sharia fintech acceptance behavior, measured through respondents' perceptions, attitudes, and intentions toward the use of Sharia fintech services.

Population and Sample

The population consisted of residents of Bangka Belitung who were familiar with Sharia fintech, whether as active users or potential users. Because no definitive population figure was available for the number of Sharia fintech users in the province, non-probability purposive sampling was applied. Respondents were required to reside in the Bangka Belitung Islands Province, be at least 17 years old, have used or at least known about Sharia fintech services, and have access to and experience using digital devices.

The final sample consisted of 169 respondents. This sample met the minimum requirement for Partial Least Squares-Structural Equation Modeling (PLS-SEM). Hair et al. (2017) note that PLS-SEM sample size can be assessed using the 10-times rule, which considers ten times the largest number of structural paths directed at a particular construct. On this basis, the sample was considered sufficient to obtain stable and reliable estimates.

Data Collection and Measurement

Data were collected through a structured online questionnaire. Online distribution was consistent with the characteristics of respondents who were familiar with digital technology and enabled the researchers to reach participants more efficiently. The questionnaire used a five-point Likert scale ranging from 1 (strongly disagree) to 5 (strongly agree), a format commonly used to quantify attitudes, perceptions, and behavioral intentions in technology acceptance research (Sekaran & Bougie, 2016).

The study included six latent constructs: perceived usefulness (PU), perceived ease of use (PEOU), attitude toward using (ATU), behavioral intention (BI), trust, and religious compatibility (RC). All constructs were measured reflectively using indicators adapted from previous studies and adjusted to the Sharia fintech context. PU captured the perceived benefits and efficiency of Sharia fintech (Davis, 1989); PEOU captured the perceived effort required to use the service (Davis, 1989); ATU represented respondents' positive or negative evaluations of using Sharia fintech; BI represented their intention to use or continue using Sharia fintech; trust measured perceived security, reliability, and integrity (Gefen et al., 2003); and RC measured the perceived alignment of the service with Islamic values and principles (Amin et al., 2014).

Data Analysis

Data were analyzed using Partial Least Squares-Structural Equation Modeling (PLS-SEM) with SmartPLS 4. PLS-SEM was selected because it is suitable for complex predictive models and does not require strict multivariate normality assumptions (Hair et al., 2017). The measurement model was assessed through convergent validity using outer loadings of at least 0.70 and Average Variance Extracted (AVE) of at least 0.50, discriminant validity using cross-loadings and the Fornell-Larcker criterion, and construct reliability using Cronbach's alpha and composite reliability of at least 0.70. The structural model was evaluated using the Variance Inflation Factor ($VIF < 5$), R-square and adjusted R-square, SRMR, NFI, and Q2 predictive relevance.

Hypotheses were tested using bootstrapping with 5,000 subsamples. Statistical significance was evaluated using t-statistics greater than 1.96 and p-values below 0.05 for two-tailed tests. Moderation was examined using the product indicator approach to assess the roles of trust and religious compatibility as moderators (Hair et al., 2022).

RESULTS AND DISCUSSION

Measurement Model Evaluation

The measurement model evaluates the relationships between latent constructs and their indicators. The purpose of this assessment is to ensure that the instruments used to measure the latent variables demonstrate adequate validity and reliability. The evaluation included convergent validity, discriminant validity, and construct reliability.

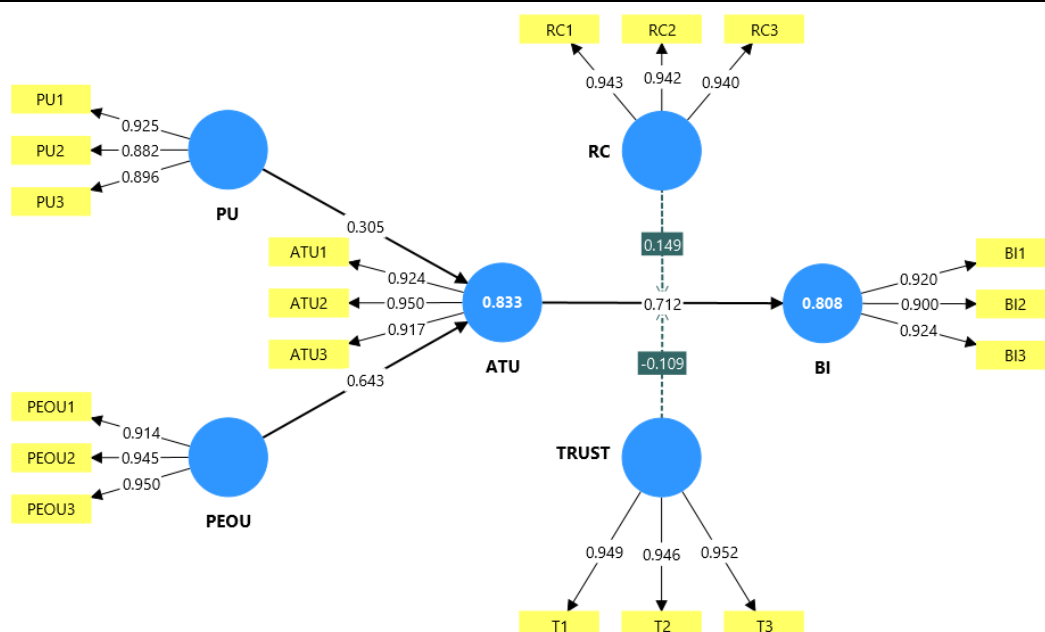


Figure 1. Research Model Path Diagram (PLS Algorithm)

Convergent Validity

Table 1. Outer Loadings and Average Variance Extracted (AVE)

Indicator	Outer Loading	AVE
ATU1 <- ATU	0.924	0.865
ATU2 <- ATU	0.950	0.865
ATU3 <- ATU	0.917	0.865
BI1 <- BI	0.920	0.837
BI2 <- BI	0.900	0.837
BI3 <- BI	0.924	0.837
PEOU1 <- PEOU	0.914	0.877
PEOU2 <- PEOU	0.945	0.877
PEOU3 <- PEOU	0.950	0.877
PU1 <- PU	0.925	0.812
PU2 <- PU	0.882	0.812
PU3 <- PU	0.896	0.812
RC1 <- RC	0.943	0.886
RC2 <- RC	0.942	0.886
RC3 <- RC	0.940	0.886
T1 <- TRUST	0.949	0.901
T2 <- TRUST	0.946	0.901
T3 <- TRUST	0.952	0.901

The convergent validity results show that all indicators have outer loading values above the minimum threshold of 0.70 (Haryono, 2016), while the AVE for every construct exceeds 0.50 (Wiyono, 2020). These results indicate that each construct explains an adequate proportion of the variance in its indicators. Accordingly, all constructs satisfy the criteria for convergent validity.

Discriminant Validity

Table 2. Cross-Loading Results

Indicator	ATU	BI	PEOU	PU	RC	T
ATU1	0.924	0.800	0.823	0.810	0.754	0.795
ATU2	0.950	0.837	0.847	0.782	0.822	0.801
ATU3	0.917	0.838	0.834	0.755	0.786	0.788
BI1	0.812	0.920	0.734	0.724	0.743	0.759
BI2	0.785	0.900	0.694	0.765	0.699	0.746
BI3	0.837	0.924	0.804	0.796	0.723	0.751
PEOU1	0.835	0.750	0.914	0.768	0.745	0.715
PEOU2	0.845	0.783	0.945	0.795	0.763	0.774
PEOU3	0.840	0.753	0.950	0.779	0.754	0.761
PU1	0.744	0.740	0.735	0.925	0.705	0.732
PU2	0.771	0.749	0.790	0.882	0.658	0.678
PU3	0.757	0.761	0.726	0.896	0.690	0.713
RC1	0.773	0.733	0.766	0.705	0.943	0.873
RC2	0.762	0.683	0.709	0.653	0.942	0.864
RC3	0.849	0.802	0.792	0.776	0.940	0.854
T1	0.810	0.777	0.760	0.755	0.844	0.949
T2	0.786	0.742	0.719	0.684	0.888	0.946
T3	0.834	0.818	0.799	0.792	0.880	0.952

The cross-loading assessment shows that each indicator has its highest loading on the construct it is intended to measure compared with the other constructs. This pattern indicates that the indicators distinguish their respective latent constructs adequately and that no problematic overlap occurs across constructs. Therefore, the constructs meet the cross-loading criterion for discriminant validity (Chin, 1998).

Table 3. Latent Variable Correlations and Square Root of AVE (Fornell-Larcker)

	ATU	BI	PEOU	PU	RC	TR	sqrt AVE
ATU	1	0.88	0.89	0.84	0.84	0.85	0.93
BI	0.88	1	0.81	0.83	0.78	0.82	0.91
PEOU	0.89	0.81	1	0.83	0.80	0.80	0.93
PU	0.84	0.83	0.83	1	0.75	0.78	0.90
RC	0.84	0.78	0.80	0.75	1	0.91	0.94
TR	0.85	0.82	0.80	0.78	0.91	1	0.94

Table 3 presents the Fornell-Larcker assessment, which compares the square root of AVE with correlations among latent constructs. The square root of AVE for each construct (ATU = 0.930; BI = 0.915; PEOU = 0.936; PU = 0.901; RC = 0.942; TR = 0.949) is greater than its correlations with the other constructs. This indicates that each construct explains its own indicators more strongly than it shares variance with other constructs, supporting discriminant validity under the Fornell-Larcker criterion (Fornell & Larcker, 1981).

Construct Reliability

Table 4. Cronbach's Alpha and Composite Reliability

Variable	Cronbach's Alpha (≥ 0.70)	Composite Reliability (≥ 0.70)
ATU	0.922	0.951
BI	0.903	0.939
PEOU	0.930	0.955
PU	0.884	0.928
RC	0.936	0.959
TRUST	0.945	0.965

All constructs have Cronbach's alpha and composite reliability values above 0.70. Cronbach's alpha ranges from 0.884 to 0.945, while composite reliability ranges from 0.928 to 0.965. These values demonstrate high internal consistency among the indicators of each construct. Thus, all constructs meet the reliability criteria and are suitable for structural model testing (Gliem & Gliem, 2003).

Structural Model Evaluation

The structural model was evaluated through collinearity, explanatory power, model fit, predictive relevance, and hypothesis testing. The results are summarized in Tables 5 through 9.

Table 5. Inner VIF Results

Structural Path	VIF
ATU -> BI	4.123
PEOU -> ATU	3.277
PU -> ATU	3.277

All VIF values are below the maximum threshold of 5: ATU -> BI = 4.123, PEOU -> ATU = 3.277, and PU -> ATU = 3.277. These results indicate that the structural model does not show problematic multicollinearity among the predictor constructs, so the path coefficient estimates can be interpreted without substantial distortion from excessive linear relationships among predictors (Hair et al., 2017, 2022).

Table 6. R-Square and Adjusted R-Square

Variable	R-Square	Adjusted R-Square
ATU	0.833	0.831
BI	0.808	0.802

The R-square value for ATU is 0.833, indicating that 83.3% of the variance in user attitude is explained by perceived usefulness and perceived ease of use. The R-square value for BI is 0.808, indicating that 80.8% of the variance in behavioral intention is explained by the predictors included in the model. The adjusted R-square values are close to the corresponding R-square values, indicating model stability. Overall, the coefficients of determination show strong explanatory power according to commonly used PLS-SEM evaluation criteria (Chin, 1998; Hair et al., 2017).

Table 7. SRMR and NFI Results

Fit Index	Estimated Model
SRMR	0.054
NFI	0.856

The Standardized Root Mean Square Residual (SRMR) is 0.054, which is below the 0.08 threshold and therefore indicates an acceptable level of fit between the model and the empirical data. The Normed Fit Index (NFI) is 0.856, indicating a reasonably good level of fit and approaching the ideal value. These results suggest that the structural model has adequate fit for testing the relationships among the constructs (Hair et al., 2017, 2022).

Table 8. Q2 Predictive Relevance

Construct	Q2 Predict
ATU	0.831
BI	0.750

The Q2 predictive relevance values are 0.831 for ATU and 0.750 for BI. Both values are above zero, indicating that the model has predictive relevance for the endogenous constructs. The relatively high values suggest that the model not only explains the observed relationships but also has substantial predictive capability for the phenomena examined (Geisser, 1975; Hair et al., 2017; Stone, 1974).

Hypothesis Testing and Moderation

Hypothesis testing was conducted through bootstrapping to assess the significance of direct effects and moderation effects. The decision criterion was t-statistics greater than 1.96 and p-values below 0.05.

Table 9. Path Coefficient Bootstrapping Results

Path	Original Sample	p-value
H1: PU -> ATU	0.305	0.000
H2: PEOU -> ATU	0.643	0.000
H3: ATU -> BI	0.712	0.000
H4: TRUST x ATU -> BI	-0.109	0.129
H5: RC x ATU -> BI	0.149	0.064

Perceived usefulness has a positive and significant effect on attitude toward using, with a path coefficient of 0.305 and a p-value of 0.000. This indicates that a stronger perception of the usefulness of Sharia fintech is associated with a more positive attitude toward using the service. H1 is therefore supported.

Perceived ease of use also has a positive and significant effect on attitude toward using, with a path coefficient of 0.643 and a p-value of 0.000. Because this coefficient is larger than that of perceived usefulness, ease of use is the more dominant determinant of attitude in the model. H2 is supported.

Attitude toward using has a positive and significant effect on behavioral intention, with a coefficient of 0.712 and a p-value of 0.000. The result confirms the central role of attitude in translating users' technology perceptions into intention to use Sharia fintech. H3 is therefore supported.

The interaction between trust and attitude toward using (TRUST x ATU -> BI) has a negative coefficient of -0.109 and a p-value of 0.129. Because the p-value exceeds 0.05, trust does not significantly moderate the relationship between attitude and behavioral intention. H4 is not supported. The interaction between religious compatibility and attitude toward using (RC x ATU -> BI) has a positive coefficient of 0.149 with a p-value of 0.064. Although the direction of the effect is positive, it is not statistically significant at the 5% level; therefore, H5 is also not supported.

Overall, the hypothesis results indicate that the core TAM constructs remain influential in explaining Sharia fintech adoption. Perceived usefulness and perceived ease of use shape user attitudes, and those attitudes significantly influence behavioral intention. In contrast, trust and religious compatibility do not significantly strengthen the attitude-intention relationship in this sample. Within the context examined, technical and functional considerations therefore appear more influential than the additional normative and trust-related factors tested as moderators.

CONCLUSION

This study analyzed the determinants of Sharia fintech use in the Bangka Belitung Islands Province using an extended Technology Acceptance Model. Perceived usefulness and perceived ease of use have positive and significant effects on attitude toward using Sharia fintech. Among the two predictors, perceived ease of use has the larger coefficient, indicating that simplicity and convenience are particularly important in shaping user attitudes toward digital Sharia financial services.

Attitude toward using also has a positive and significant effect on behavioral intention. This finding supports the TAM mechanism in which favorable evaluations of a technology translate into stronger intentions to use it. In contrast, trust and religious compatibility do not significantly moderate the relationship between attitude and behavioral intention. In this sample of technology-literate respondents, these factors may operate more as baseline expectations than as differentiating conditions that strengthen the effect of attitude on intention.

Taken together, the results indicate that the Technology Acceptance Model remains relevant for explaining Sharia fintech adoption in Bangka Belitung, particularly through the roles of usefulness, ease of use, and attitude. For providers, the findings emphasize the importance of user-friendly interfaces, practical benefits, and efficient service delivery. For policymakers and regulators, the results may inform initiatives that combine Sharia financial literacy with practical digital service adoption strategies adapted to regional user characteristics.

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