DETERMINANTS OF ISLAMIC DIGITAL WALLET ACCEPTANCE AMONG URBAN MUSLIM YOUTH: INTEGRATING TAM, TPB, AND RELIGIOSITY

Hanifiyah Yuliatul Hijriah[1], Kafiyla Sekar Sidhi Parahita[2], Dahlia Bonang[3], Himmatul Kholidah[4], Aqilah Nadiah Md Sahiq[5], & Hanif Fadhlillah[6]
[1,2,4,6] Universitas Airlangga, Indonesia
[3]Universitas Islam Negeri Mataram, Indonesia
[5]Universiti Teknologi MARA Cawangan Melaka, Malaysia
e-mail: hanifiyah.y.hijriah@vokasi.unair.ac.id[1], kafiyla.sekar.sidhi-2020@vokasi.unair.ac.id[2], dahlia_db@uinmataram.ac.id[3], himmatul.kholidah@vokasi.unair.ac.id[4], aqilahnadiah@uitm.edu.my[5], hanif.fadhlillah@vokasi.unair.ac.id[6]

Received: 14/10/2025	Revised: 08/05/2026	Approved: 22/05/2026

DOI: 10.32332/akademika.v31i1.11660

Abstract
Islamic digital wallets require distinct scholarly attention from conventional digital wallets because their adoption is not only shaped by technological convenience, but also by religious values, Sharia compliance, and users' perceptions of Islamic financial practices. However, empirical studies on Islamic e-wallet adoption remain limited, particularly those integrating by integrating the Technology Acceptance Model (TAM), Theory of Planned Behavior (TPB), and religiosity among Muslim youth in urban Indonesia. This research examines the factors that influence the intention of urban Muslim youth to use Islamic digital wallets. Using a quantitative methodology, the study collected data from 100 respondents through purposive sampling. Muslim Generation Z users of Islamic e-wallets in Surabaya City were specifically targeted via an online survey. Data analysis was conducted with multiple linear regression in SPSS Version 29. The results reveal that perceived usefulness, perceived ease of use, religiosity, attitude toward behavior, and perceived behavioral control have a significant and positive effect on the intention to use Islamic e-wallets, while subjective norm shows a significant negative effect on adoption intention. The study asserts that Islamic digital wallet adoption should be understood as a multidimensional phenomenon that combines digital service quality, behavioral intention, and faith-based financial values, with broader implications for strengthening Islamic digital finance and advancing inclusive Sharia-compliant financial services.

Keywords: Islamic E-Wallet; Technology Acceptance Model; Theory of Planned Behavior; Religiosity; Muslim Youth.

A. Introduction

This development is reflected in the increasing availability of financial technology innovations, commonly referred to as fintech. One of the most widely used fintech innovations is the e-wallet, or digital wallet, which functions as a server-based electronic money service. This service has rapidly become a popular choice for conducting financial transactions in the modern era. Application-based financial services, such as e-wallets, demonstrate significant growth potential in Indonesia. This trend is supported by data on internet usage in Indonesia, which is increasing every year. According to the We Are Social report, as of January 2024, Indonesia had 185 million internet users. This means that there are 66.5% of the total population in Indonesia, which amounts to 278.7 million people (Annur, 2024). As more people utilize digital technology to fulfill various needs, including communication, business, and education, the number of individuals with internet connections increases.

An e-wallet, often referred as an electronic wallet, is a smartphone-based cashless payment method that enables customers to make fast, secure transactions. The e-wallet is often used by the public for online shopping, paying bills, purchasing credit and data packages, and making transactions at offline merchants via QR codes. As a result, e-wallets have become an increasingly preferred payment option for everyday transactions, contributing to the gradual reduction of cash usage and supporting the transition toward a digital lifestyle. The use of e-wallets reached 84.3%, a significant increase from the previous period, which had obtained 60.9% in 2022 (Muhammad, 2023). This indicates that the use of e-wallets is increasing as the primary choice of consumers for both online and offline transactions. This increase is attributed to the ease of use of e-wallets and various promotions offered by service providers, including cashback, discounts, and loyalty programs. Additionally, the ability to make various types of transactions using only a smartphone, combined with e-wallets, also enhances consumer confidence in payment technology.

The use of digital wallet payment methods is favored by Generation Z. According to research by Lavinda (2022), approximately 68% of Gen Z use e-wallets, while only 35.4% of Gen Z own and use bank ATMs for financial transactions. The term Generation Z refers to the generation born between 1997-2012 (Sanny et al., 2023). Generation Z grew up in a digital age dominated by the internet, social media, and mobile devices, making them highly conversant with technology and information. Social interaction with the internet is increasingly common among Generation Z, which makes them more adept at accessing information quickly. Therefore, digital wallets have emerged as an attractive financial solution for Gen Z, who tend to prefer technology-based, flexible, and efficient services (Ghoynaqi & Saibil, 2022; Akter et al., 2023).

Nevertheless, the emergence of Islamic digital wallets necessitates unique research from conventional e-wallets. Islamic digital wallets are tailored to ensure that the transaction adheres to Sharia rules such as the prohibition of riba, gharar, maysir, and activities involving haram businesses (Azman & Zabri, 2022; Riofita, 2025; Yudha et al., 2025). In addition, Islamic e-wallets vary in terms of fund management, promotion offers, and the nature of transactions conducted through the e-wallet system. Not only that, the provision of cashback and discounts on Islamic e-wallets is also different, because it can only be given by the merchant, not the service provider (Akter et al., 2023; Kumar et al., 2021). In addition, Islamic e-wallets will usually not allow transactions related to industries that are considered haram in Islam, such as alcohol, tobacco, and gambling (Aldin, 2019). Accordingly, the adoption of Islamic e-wallets cannot be explained solely by technological convenience and consumer

behavior. Religious considerations, perceptions of Sharia compliance, and users' trust in the Islamic legitimacy of the product also play important roles in influencing adoption decisions.

Currently, the Islamic e-wallet platform is relatively new in Indonesia's digital economy. The only server-based e-wallet platform that firmly claims to be an Islamic e-wallet in Indonesia is LinkAja Syariah (Andriyaningtyas et al., 2022). According to the data, by 2023, more than 8 million people are expected to use the LinkAja Syariah app, with this number projected to increase over time (Komite Nasional Ekonomi dan Keuangan Syariah, 2023). Annual customer growth was influenced by collaboration with several key partners, including BMT UGT Koperasi Syariah Nusantara, Bank Syariah Indonesia (BSI), and the Nahdlatul Ulama Executive Board. LinkAja Syariah represents one of the most visible Islamic e-wallet services, offering digital payment facilities aligned with Sharia principles. Its growth reflects the increasing demand for financial technology services that combine digital convenience with Islamic values.

However, numerous studies discuss the intention in using conventional e-wallets; however, few studies examine Islamic e-wallets (Risza, 2024). Existing literature on digital wallet adoption can be grouped into three main streams of debate. The first stream uses the TAM to explain e-wallet adoption. research by Hasanah et al. (2023) the TAM theory was employed, which found that perceived benefits and ease of use determine system usage. Intention influences attitudes toward use, which in turn impact behavior. This finding is also in line with Prasetya & Putra (2020) research, which utilizes the TAM theory. According to researchers, if a technology system is seen as useful, practical, and easy to use, the intention to use it will grow. In addition, in research, Risza (2024) states that there are religiosity variables that have a positive influence on the intention to use Sharia e-wallets. The second stream applies the Theory of Planned Behavior (TPB) to understand digital payment adoption. Where the research findings show that intention in using e-money is more influenced by internal traits such as self-confidence, attitude towards behavior, and internal viewpoints about electronic money (subjective norms). Investigation by Nugroho et al. (2018), employed the same concept, but the results differed. This study found no evidence of a substantial relationship between behavioral intentions and attitudes about the behavior. Meanwhile, subjective standards and perceived behavioral control had a major impact on behavioral intentions. In other studies, a combination of the TAM theory and the TPB theory is employed. Perceived utility, perceived convenience, planned action, subjective norms, and perceived behavioral control are used. The study's conclusion reveals that using OVO is more attractive when certain usage factors are taken into account. Utami & Kusumawati (2017) also found that consumers feel more secure when using digital payments, and this study examines how people's perceptions of security affect their intention to use electronic money.

The third and more recent stream focuses on Islamic or Sharia-compliant digital wallets and religiosity. This stream argues that the adoption of Islamic digital financial services is influenced not only by technology-related perceptions and behavioral factors, but also by religious commitment and users' trust in Sharia compliance. Nuruddin et al., (2025) found that a religiousity becomes main factors of youth muslim in urban area for their economic activities, including the usage of payment tools. In addition, Risza (2024), found that religiosity has a positive influence on the intention to use Sharia e-wallets.

Even though prior research on e-wallet adoption has focused on TAM, TPB, and religiosity independently, only a few scholars have combined the above perspectives within an explanatory framework in order to explain Islamic e-wallet acceptance. This

research issue is especially significant for the case of Muslim youths in urban Indonesia where digital literacy, access to financial technology, and religiousness tend to influence consumer behavior (Nuruddin et al., 2025; Kurniawati et al., 2025). As a result, the existing literature has not sufficiently explained how technological perceptions, behavioral factors, and religious considerations interact in shaping users' intention to adopt Islamic e-wallets. This limitation creates an important research gap, particularly because Islamic e-wallets are not merely digital payment instruments, but also financial technology products that claim to comply with Sharia principles. Therefore, their acceptance among Muslim users may depend not only on perceived usefulness and ease of use, but also on attitudes, social influence, perceived control, and religiosity. In urban areas such as Surabaya, this issue becomes particularly important because the city is one of the largest urban centers in East Java and has a relatively high level of internet usage for financial services. Thus, studying Islamic e-wallet acceptance by Muslim Generation Z youths in Surabaya could offer better insight into their evaluations of such products.

Based on this gap, this study can be considered Islamic e-wallet adoption from the perspective of techno-religious adoption. While previous studies consider the adoption of e-wallets via TAM, TPB, or religiosity separately, this research attempts to combine these three frameworks in order to explain Islamic e-wallet adoption. As a result, the phenomenon of interest is not only discussed from the viewpoints of its usefulness and usability but also viewed as a behavioral-religious choice, which is made due to the attitude, subjective norm, and perceived behavioral control. Furthermore, empirically, this study focuses on Muslim Generation Zs in Surabaya. In particular, this study aims at exploring the perception of Islamic e-wallets in terms of their evaluation not only as technological products but also as Sharia-compliant financial services. Hence, by applying TAM, TPB, and religiosity, it is possible to make significant theoretical contributions by combining these three aspects. In addition, this study adds new empirical data related to Muslim urban youth.

B. Methods

1. Population and Sample

The population of this study consisted of Generation Z residents in Surabaya City. Based on data from the Surabaya City Statistics Office, the number of Generation Z residents in Surabaya was 878,677 people. In this study, Generation Z refers to individuals born between 1997 and 2012. The sample was limited to Muslim Generation Z respondents who had experience using the LinkAja Syariah e-wallet in Surabaya City. LinkAja Syariah was selected as the central object of research because it represents one of the most prominent Islamic e-wallet services in Indonesia and explicitly offers digital payment services anchored in Sharia principles.

To ensure that respondents were active users of LinkAja Syariah, the online questionnaire incorporated strict screening questions before granting participants access to the main survey. Respondents were required to confirm whether they had activated the LinkAja Syariah service and whether they had completed at least one transaction via the platform. Only respondents who fulfilled all screening criteria were included in the final dataset.

The total number of respondents in this study was 100. This sample size was considered sufficient for multiple linear regression with six independent variables. Green's Rules of Thumb (1991) suggests that the minimum sample size for testing a multiple regression model is $N \geq 50 + 8m$, where m is the number of predictors. Since

this study used six predictors, the minimum required sample size was 50 + 8(6) = 98 respondents. Therefore, the 100 respondents used in this study met the minimum requirement for the regression model.

2. Instrument

Table 1 presents the operational definitions, indicators, and measurement sources used in this study. The indicators were adapted from previous studies and modified to fit the context of Islamic e-wallet adoption, particularly the use of LinkAja Syariah among Muslim Generation Z in Surabaya by using screenshoot of LinkAja member as evidence of membership. Prior to distributing the questionnaire, the research instrument underwent an expert review process to evaluate the clarity, relevance, and suitability of the items. This step was conducted to guarantee that each indicator accurately operationalized its intended construct and was highly appropriate for the target context of LinkAja Syariah users.

The research questionnaire was administered online via Google Forms, utilizing a 5-point Likert scale as the primary measurement instrument. Respondent choices and item replies are evaluated across five equidistant intervals, specifically: Strongly Disagree (1), Disagree (2), Moderately Agree (3), Agree (4), and Strongly Agree (5).

Table 1 Research Instrument

Variable	Definition	Indicators	Source
Perceived Usefulness (X^1)	Users assume that the use of systems and technology can help them work better. (Durman & Musdholifah, 2020)	a. Speed up work b. Improve performance c. Increases productivity d. Effectiveness e. Helpful	(Hasyim et al., 2023); (Jannah, 2023); (Caroline & Hastuti, 2021)
Perceived Ease of Use (X2)	A state in which a person feels there is no work involved in using a technology or system (Hasanah et al., 2021)	a. Easy to understand b. Ease to use c. Flexibility	(Caroline & Hastuti, 2021); (Violinda & Khorunnisya, 2022); (Rahmat, 2021)
Religiosity (X3)	Customer beliefs regarding the degree of faith in Tuhan YME, as well as established norms of belief and behavior. (Ridhia & Sutarso, 2021)	a. Belief b. Religious Practice c. Experience d. Industry	(Hasyim et al., 2023); Click or tap here to enter text.
Attitude Toward Behavior (X4)	The way a person responds to something or some other unique aspect of human existence, either positively or negatively. (Nomi & Sabbir, 2020)	a. Confidence of choice b. Feelings c. Lifestyle/trends d. Safety	(Nugroho et al., 2018); (Durman & Musdholifah, 2020)
Subjective	Subjective norms are	a. Family influences	(Hastuti, 2021)

Variable	Definition	Indicators	Source
Norm (X5)	characterized as the idea of perceived social pressure to engage in certain actions. (Durman & Musdholifah, 2020)	usage behavior b. Colleagues influences usage behavior c. Social environment affects usage behavior	
Perceived Behavioral Control (X6)	A person's assessment of how difficult it is to perform a certain behavior (Ajzen, 2005).	a. Confidence when using a product b. Knowledge of the product used c. The network can be easily found	(Nugroho et al., 2018); (Caroline & Hastuti, 2021)
Intention in Using Islamic e-wallet (Y)	A source of motivation that stems from a person's desire or intention in whatever resonates with their sentiments, be it an activity or an object. (Azman & Sabri, 2022)	a. Desire to use b. Satisfaction after using c. Recommend to other users	(Priambodo & Prabawani, 2016); (M. G. Utami et al., 2023); (Jannah, 2023)

Source: Author Compilation (2025)

3. Data Analysis

A quantitative analysis method was employed to evaluate the impact of six independent variables on the willingness to use e-wallets in an Islamic manner. Questionnaire data were initially coded in Microsoft Excel and subsequently analyzed using SPSS version 29. Utilizing statistical analysis based on quantitative data was necessary since the study involved empirical testing of the correlations between the independent and dependent variables (Sugiyono, 2017).

The analytical procedure initiated with validity and reliability testing of the dataset. Item validity was established by confirming a higher correlation coefficient than the critical value of the r-table, alongside a significance value below 0.05. The reliability of the data was evaluated via Cronbach's Alpha test to assess the internal consistency of each construct (Cronbach, 1951). Prior to executing the regression analysis, classical assumption tests were performed—specifically normality, multicollinearity, and heteroscedasticity tests. The primary purpose of conducting these classical assumption tests was to verify that the model satisfied the fundamental assumptions of multiple linear regression (Hair et al., 2019).

Multiple linear regression was chosen since this study aims to analyze the impact of perceived usefulness, perceived ease of use, religiosity, attitude toward behavior, subjective norm, and perceived behavioral control on intention to use Islamic e-wallets. In evaluating the model, this research uses F-test, coefficient of determination, and t-test. Since this study used purposive sampling and cross-sectional data, results obtained need to be taken into account based on the context of this particular study.

C. Findings and Discussion

1. Findings

a. Respondent Characteristics

As indicated in Table 2, the majority of the research respondents were female, accounting for 63% of the total sample. In terms of age distribution, the sample was heavily dominated by individuals aged 20–25 years (51%). Regarding occupational status, a substantial majority of the respondents utilizing the LinkAja Syariah application were students (68%). Furthermore, 42% of the participants reported a monthly income of less than IDR 500,000. Regarding the duration of application usage, a slight majority of the respondents (51%) had been using the LinkAja Syariah application for less than one year.

Table 2 Respondents' Characteristics

Source: Author Compilation (2025)

Item		Frequency	Percentace
Gender	Male	37	37%
	Female	63	63%
Age	15-20 years	39	39%
	20-25 years	51	51%
	>26 yeras	10	10%
Jobs	Student	68	68%
	Employee	18	18%
	Entrepreneurship	11	11%
	Housewife	3	3%
Monthly Income	<500.000	42	42%
	500.000-2.500.000	32	32%
	2.500.000-5.000.000	19	19%
	>5.000.000	7	7%
Time of Use	<1 year	51	51%
	1-3 year	39	39%
	>3 year	10	10%

b. Validity & Realibility Test

Validity tests were performed to evaluate whether each questionnaire item accurately measured its corresponding target variable. Validity tests were performed to see if each item could be used to measure the target variable. If the value of r-count is higher than the r-table, then an item can be said to be valid, or if the significance value is lower than 0.05. From Table 3, it can be seen that the value of r-count for all questionnaire items is higher than the r-table value, which is 0.195. The minimum value of r-count is 0.612, while the maximum value is 0.867.

Table 1 Result of Validity & Realibility Test

Variable	Item	R count	Cronbach's Alpha	Description
Perceived Usefulness	X1.1	0,705	0,733	Valid
	X1.2	0,726		Valid
	X1.3	0,612		Valid

Variable	Item	R count	Cronbach's Alpha	Description
	X1.4	0,710		Valid
	X1.5	0,738		Valid
Perceived Ease of Use	X2.1	0,763	0,671	Valid
	X2.2	0,816		Valid
	X2.3	0,761		Valid
Religiosity	X3.1	0,696	0,710	Valid
	X3.2	0,754		Valid
	X3.3	0,755		Valid
	X3.4	0,725		Valid
Attitude Toward Behavior	X4.1	0,648	0,683	Valid
	X4.2	0,742		Valid
	X4.3	0,742		Valid
	X4.4	0,753		Valid
Subjective Norm	X5.1	0,818	0,711	Valid
	X5.2	0,776		Valid
	X5.3	0,794		Valid
Perceived Behavior Control	X6.1	0,748	0,662	Valid
	X6.2	0,770		Valid
	X6.3	0,799		Valid
Intention in Using Islamic e-wallet	Y1	0,793	0,722	Valid
	Y2	0,742		Valid
	Y3	0,867		Valid

Source: Author Compilation (2025)

Meanwhile, the reliability test was done through Cronbach's Alpha to determine whether there is an internal consistency in each variable. For one to have reliability in their variables, their Cronbach's Alpha should be higher than 0.60 (Ridhia & Sutarso, 2021). In this case, as depicted by Table 3 below, all the variables have Cronbach's Alpha values ranging from 0.662 to 0.733. Since all these values are higher than 0.60, then this means that all these variables are reliable.

c. Classical Assumption Test

1) Normality Test

This study uses the Kolmogorov-Smirnov test to see the tendency of the data distribution. The following is a table of normality test results:

Table 4 Result of Normality Test

Normality Test	N	Test Statistic	Asymp. Sig.	Monte Carlo Sig.	Description

Normality Test	N	Test Statistic	Asymp. Sig.	Monte Carlo Sig.	Description
One-Sample Kolmogorov–Smirnov Test	100	0.073	0.2	0.199	Normally distributed

Source: Author Compilation (2025)

Based on the data above, it can be stated that the significant value of the Kolmogorov-Smirnov test is 0.200. It can be concluded that the significant value is greater than 0.05, indicating that the data is normally distributed.

2) Multicollinearity & Heteroscedasticity Test

A multicollinearity test is carried out to determine whether the regression model understands the relationship between the independent variables on the collinearity tolerance and VIF values. Based on the data in the table, it can be seen that the collinearity tolerance value for each variable is more than 0.10, or the same as the VIF value for each variable is smaller than 10. Therefore, it can be concluded that this research model does not exhibit symptoms of multicollinearity.

Table 5 Results of Multicollinearity Test

Variable	*Statistic* VIF	Significant (Glejser Test)
Usefulness	3,011	0,831
Ease of Use	2,343	0,810
Religiosity	1,953	0,920
Attitude Toward behavior	3,230	0,070
Subjective Norm	2,191	0,480
Perceived Behavior Control	2,559	0,389

Source: Author Compilation (2025)

Next, the heteroscedasticity test is used to determine whether the variance of residual values in a regression model is constant across all observations. If heteroscedasticity symptoms do not exist in a study, a strong regression model is suggested. Based on the results of the Glejser test in the table above, it can be seen that the significant value of each variable is greater than 0.05. It can be stated that this research model does not contain symptoms of heteroscedasticity.

d. Analysis of Multiple Linear Regression and T-Test

The following are the results of multiple linear regression tests:

Table 6 Results Of Multiple Linear Regression Tests

Predictor	β	SE	Standardized coefficients
Perceived Usefulness	0.089**	0.034	0.16
	(2.600)		
Perceived Ease of Use	0.272***	0.049	0.299
	(5.514)		
Religiosity	0.067**	0.033	0.099
	(2.006)		

Predictor	β	SE	Standardized coefficients
Attitude Toward Behavior	0.204***	0.044	0.294
	(4.608)		
Subjective Norm	-0.123***	0.039	-0.165
	(-3.154)		
Perceived Behavioral Control	0.312***	0.048	0.372
	(6.556)		
Constant	0.481	0.474	
	(1.014)		
RSquare	0.876		

Note. Dependent variable: intention to use Islamic e-wallets. Values in parentheses are t-statistics. SE = standard error. $^{***}p < 0.01$; $^{**}p < 0.05$; $^{*}p < 0.10$.

Based on the table above, the results of the multiple linear regression equation can be seen as follows:

$$Y = \alpha + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \beta_4 X_4 + \beta_5 X_5 + \beta_6 X_6 + e$$

$$Y = 0{,}481 + 0{,}089 X_1 + 0{,}272 X_2 + 0{,}067 X_3 + 0{,}204 X_4 - 0{,}123 X_5 + 0{,}312 X_6 + e$$

It has been found that perceived usefulness positively influences the users' intentions to use the e-wallets at the 5% significance level, with a coefficient equal to 0.089. Consequently, the more useful the Islamic e-wallets, the stronger the users' intentions to adopt such products become. Perceived ease of use positively impacts the users' intention to use Islamic e-wallets at the 1% significance level, with the respective coefficient equal to 0.272. This implies that the Muslim Generation Z users will use the product in question only in case if it appears to be convenient and comprehensible.

Religiosity positively impacts the users' intention to use Islamic e-wallets at the 5% significance level, with the respective coefficient equal to 0.067. This result proves that religious considerations play an important role and influence people's willingness to use Islamic digital products and services, despite being somewhat smaller compared to other predictors. Attitude towards behavior positively affects the intention to use Islamic e-wallets at the 1% significance level, with the respective coefficient equal to 0.204.

Moreover, there is a statistically significant and negative relationship between subjective norm and intention towards the use of Islamic e-wallet with the coefficient being -0.123. The above conclusion shows that even though social pressure from one's surroundings such as family, friends, and community may not necessarily increase one's intention towards using Islamic e-wallets, there may be more factors that affect the intention of adopting Islamic e-wallets by Muslim generation Z, and that is the factor of individual evaluation.

Based on the R-square value of 0.876, the variance of intention to use the Islamic e-wallets is accounted for by perceived usefulness, perceived ease of use, religiosity, attitude toward behavior, subjective norm, and perceived behavioral control for 87.6%, whereas the remaining 12.4% is accounted for by other variables not included in the study. Generally, the findings show that the acceptance of Islamic e-wallets by Generation Z Muslims in Surabaya is influenced by technological and behavioral factors, where perceived behavioral control takes precedence.

2. Discussion

The empirical results suggest that the acceptance of Islamic electronic wallets among Muslim Generation Z in Surabaya is driven by an interplay of technological, behavioral, and religious variables. Consequently, viewing Islamic e-wallet adoption solely through the lens of conventional technology acceptance models is insufficient. Indeed, such a narrow approach overlooks behavior and religion as essential determinants in individual financial decision-making. The findings of this study confirm the collective relevance of the Technology Acceptance Model (TAM) and the Theory of Planned Behavior (TPB) in explaining digital payment adoption processes. According to Davis (1989), technology acceptance depends primary on perceived usefulness and perceived ease of use. Concurrently, the TPB framework proposed by Ajzen (1991) dictates that behavioral intention is driven by three core components: attitude, subjective norm, and perceived behavioral control.

The relationship between the perceived usefulness variable and the intention to use Islamic e-wallets is positively correlated. This implies that Generation Z Muslims will tend to adopt an Islamic e-wallet when they consider it to be useful in carrying out financial transactions, such as paying, transferring, purchasing, and donating. It agrees with Davis' (1989) hypothesis which posits that the perception of usefulness of any software will be an important element influencing its adoption. The study is further supported by Balakrishnan & Gan (2023) and Sulistiyowati (2022) on the relationship between perceived usefulness and intention to use e-wallets among millennials. It confirms that users tend to accept technology when they perceive it as improving their activities. However, in the Islamic e-wallet context, usefulness may also include the perception that the service helps users conduct financial transactions in a more Sharia-compliant manner.

Perceived ease of use also exhibited a significant positive relationship with the intention to adopt Islamic e-wallets. This indicates that operational simplicity remains a crucial factor even for Generation Z, a cohort widely recognized as digital natives. Despite their inherent tech-savviness, these younger consumers actively prioritize financial applications that are intuitive, fast, and seamlessly integrated into their daily routines. These results substantiate the theoretical foundations of TAM, which assert that the lower the effort required to operate an information system, the higher the probability of user acceptance (Davis, 1989). A key implication here is that superficial Islamic branding alone cannot sustain user acquisition; Islamic e-wallet providers must deliver a user experience (UX) that is competitive with conventional alternatives.

Islamic religiosity shares a positive relationship with the intention to use Islamic e-wallets, albeit to a lesser extent compared to behavioral and technological predictors such as perceived behavioral control, perceived ease of use, and attitude. This suggests that while religiosity is highly relevant, it cannot drive adoption in isolation without matching technological and behavioral utility. This aligns with previous Islamic finance literature, which notes that religiosity guides financial product selection primarily when the consumer perceives the underlying service to actively mirror Sharia principles and values (Risza, 2024; Hakim et al., 2022). The impact of religiosity in Islamic fintech is operationalized through mechanisms like institutional trust, explicit Sharia compliance, and faith-based branding. Consequently, young Muslims do not adopt these platforms blindly based on religious inclination alone; instead, they seek institutional credibility, transaction safety, and verifiable compliance with Islamic financial tenets. In the case of LinkAja Syariah, features like built-in ZISWAF features, explicit Sharia-compliant transaction structures, and formal collaborations with established Islamic financial or religious organizations substantially strengthen the

application's religious appeal. Alternatively, certain respondents may opt for these platforms because the ethical and legal assurances embedded within Islamic branding generate an added layer of financial security and consumer trust.

Attitude towards behavior shows a positive relationship with the intention to use Islamic e-wallets. Such results support TPB since according to it, favorable attitudes towards a certain behavior increase the intention of a person to perform this behavior (Ajzen, 1991). Attitude in the current study may be influenced by the usefulness, security, modernity, and compatibility with beliefs of the users. It is consistent with the studies conducted by Utami et al. (2023), who found that there is a significant correlation between attitude and intention to use LinkAja,

Interestingly, this study found negative correlation between subjective norm and intention to use Islamic e-wallets. In contrast to the conventional idea in TPB theory that social pressure influences behavioral intentions positively, this outcome indicates that motivation from friends, family members, or other people in one's surroundings does not necessarily influence Muslims of Generation Z to have a greater intention to use Islamic e-wallets. The study outcome resonates with the results of Romadhoni and Guspul (2020), where there was a negative correlation between subjective norm and purchase intention, and Sinha and Kim (2012), who found a negative correlation between subjective norm and online shopping intentions. First, Gen Z users can be more independent in making decisions related to digital consumption since they are digital natives and have been used to finding, comparing, and evaluating information using digital tools. Tarigan et al., (2022) found that factors such as self-efficacy and digital media self-efficacy are crucial in understanding the adoption of e-wallets, suggesting that Gen Z uses its digital proficiency to evaluate financial technologies (Rosli et al., 2023). Second, using digital wallets is generally a private action rather than a publicly displayed. As a result, the user be more influenced by the usefulness of the tool, how easy it is to operate, and its perceived behavioral control than any type of external social influence. This explanation is also supported by TPB-based studies of digital payment adoption that show perceived behavioral control to be a determinant of intention while subjective norm lacks any significant impact on the process (Usman et al., 2025).

Perceived behavioral control shows the highest positive correlation with intention to use Islamic e-wallets. As expected by TPB, this variable is a predictor of intention to engage in a behavior since the more people perceive they can control their actions, the greater their intention will be (Ajzen, 1991). Perceived behavioral control in this particular case refer to individuals' perception of how easily they can use the application, how familiar they are with the application, internet network, and transactions. The results support Rahmatika and Fajar (2019) and Awaluddin et al. (2023) who showed positive relationships between perceived behavioral control and intention to use digital financial services. Considering that the availability of digital financial services is relatively high in Surabaya, the role of control can be even more crucial in this city.

Overall, the findings refine TAM and TPB in the context of Islamic fintech. TAM explains the technological logic of adoption through perceived usefulness and perceived ease of use, while TPB explains the behavioral logic through attitude, subjective norm, and perceived behavioral control. The inclusion of religiosity extends these models by showing that Islamic e-wallet acceptance also involves religious meaning, perceived Sharia compliance, and institutional trust.

D. Conclusion

This study found that perceived usefulness, perceived ease of use, religiosity, attitude towards behaviour, and perceived behavioural control have a positive relationship with the intention to use Islamic e-wallets amongst Muslims of Generation Z in Surabaya. On the other hand, subjective norm has a negative and statistically significant relationship with the intention to use Islamic e-wallets. It appears from this result that the adoption intention of Muslims of Generation Z may not be influenced by social influence directly through family, friends, or the environment, but instead by individual assessments. Accordingly, this paper provides a valuable contribution to the literature on Islamic financial technology (fintech) by moving beyond traditional TAM and TPB paradigms. The empirical evidence indicates that rather than viewing Islamic e-wallets purely as technological novelties, the adoption process is better understood through a integrated "techno-religious" perspective. Within this paradigm, factors such as digital convenience, behavioral control, attitude, and religious compatibility actively converge to shape user intentions. Ultimately, this research broadens the empirical understanding of e-wallet adoption by validating the critical relevance of Islamic values and Sharia-compliant financial services among urban Muslim youth.

However, this study has several limitations. First, the sample was limited to 100 Muslim Generation Z users of LinkAja Syariah in Surabaya, so the findings should not be generalized to all Muslim youth or Islamic e-wallet users in Indonesia. Second, the study used purposive sampling and cross-sectional data, which limits the ability to explain changes in adoption intention over time. Third, the study employed multiple linear regression, which tests direct relationships but does not fully capture more complex relationships among latent variables. Future studies may compare Islamic and conventional e-wallet users to identify whether Sharia-based positioning creates different adoption patterns. Further research may also expand the sample beyond one city, involve different age groups, and apply Structural Equation Modeling (SEM) to examine latent constructs more comprehensively. In addition, future studies could test mediation or moderation effects, such as the role of trust, perceived Sharia compliance, Islamic branding, digital literacy, or financial literacy in strengthening or weakening Islamic e-wallet adoption intention.

E. Aknowledgements

The authors would like to express their deepest gratitude to Universitas Airlangga, Faculty of Vocational Studies, for the continuous academic guidance and supportive environment during the research process. Appreciation is also extended to all respondents from Muslim generation Z in Surabaya who willingly participated in the survey and provided honest answers that became the core of this study.

F. Author Contributions Statement

This research was conceptualized and supervised by Hanifiyah Yuliatul Hijriah, who also oversaw the overall study design, research coordination, and manuscript development. Kafiyla Sekar Sidhi Parahita contributed to the formulation of the research framework, data analysis, and preparation of the initial manuscript draft. Dahlia Bonang assisted in refining the methodology, managing data organization, and providing theoretical insight during the analytical process. Himmatul Kholidah was responsible for processing, validating, and interpreting the statistical data and empirical results. Aqilah Nadiah Md Sahiq contributed to improving the academic

structure and language quality of the manuscript through critical review and editing. Hanif Fadhlillah supported the research by strengthening the literature review, enhancing the theoretical discussion, and refining the overall presentation of the study.

G. References

Aisyah, M., & Sesunan, Y. S. (2023). Decision making on the use of a shariah-based e-wallet by Indonesian consumers. *International Journal of Data and Network Science*, *7*(4), 1739–1752. https://doi.org/10.5267/j.ijdns.2023.7.017

Ajzen, I. (1991). The Theory of Planned Behavior. *Organizational Behavior and Human Decision Processes*, *50*(2), 179–211. https://doi.org/10.1016/0749-5978(91)90020-T

Akter, M. S., Bhuiyan, M. R. I., Tabassum, S., Alam, S. M. A., Milon, M. N. U., & Hoque, M. R. (2023). Factors affecting continuance intention to use E-wallet among university students in Bangladesh. *International Journal of Engineering Trends and Technology,* 71(6), 274–288. https://doi.org/10.14445/22315381/IJETT-V71I6P228

Aldin, I. U. (2019). *Hadir LinkAja Syariah, 3 Perbedaannya dengan versi Konvensional*. Katadata.Co.Id. https://katadata.co.id/digital/fintech/5e9a4e6b54c04/hadir-linkaja-syariah-3-perbedaannya-dengan-versi-konvensional

Andriyaningtyas, I., Adam, M., & Herianingrum, S. (2022). Penerimaan E-Wallet Syariah Linkaja Dalam Rangka Pengembangan Ekonomi Digital Di Indonesia. *EKUITAS (Jurnal Ekonomi Dan Keuangan)*, *5*(4). https://doi.org/10.24034/j25485024.y2021.v5.i4.4772

Annur, C. M. (2024). *Ada 185 Juta Pengguna Internet di Indonesia pada Januari 2024*. Katadata.Co.Id. https://databoks.katadata.co.id/datapublish/2024/02/27/ada-185-juta-pengguna-internet-di-indonesia-pada-januari-2024

Awaluddin, I., Fitriaman, & Rizki, A. (2023). Pengaruh Sikap, Norma Subyektif, Kontrol Perilaku Persepsi Terhadap Minat Perilaku Penggunaan E-Commerce (Studi Pada Mahasiswa Akuntansi Fakultas Ekonomi Dan Bisnis Universitas Halu Oleo). *Jurnal Akuntansi Dan Keuangan*, *08*(01), 2503–1635. http://jak.uho.ac.id/index.php/journal

Azman, N. H. N., & Zabri, M. Z. M. (2022). Shari'ah-compliant fintech usage among microentrepreneurs in Malaysia: An extension of UTAUT model. *Journal of Islamic Monetary Economics and Finance,* 8(2), 305–324. https://doi.org/10.21098/jimf.v8i2.1417

Bakri, M. H., Almansoori, K. K. S. M., & Azlan, N. S. M. (2023). Determinants intention usage of Islamic E-Wallet Among Millennials. *Global Business and Finance Review*, *28*(1), 11–32. https://doi.org/10.17549/gbfr.2023.28.1.11

Balakrishnan, V., & Gan, C. L. (2023). Going cashless? Elucidating predictors for mobile payment users' readiness and intention to adopt. *SAGE Open*, 13(4), 1–17. https://doi.org/10.1177/21582440231215111

Caroline, C. C., & Hastuti, T. D. (2021). Analisis Faktor-Faktor Yang Mempengaruhi Minat Nasabah Menggunakan M-Banking Berdasarkan Teori TAM. *Jurnal KUENIS: Keuangan Dan Bisnis*, *9*(2), 160–172. https://jurnal.polines.ac.id/index.php/keunis

Cronbach, L. J. (1951). Coefficient alpha and the internal structure of tests. *Psychometrika*, 16, 297–334. https://doi:10.1007/BF02310555

Davis, F. D. (1989). Perceived Usefulness, Perceived Ease Of Use, And Acceptance Of Information System Technology. *MIS Quarterly: Management Information Systems*, *13*(3), 319–339. https://doi.org/10.2307/249008

Durman, T. Y., & Musdholifah. (2020). Integrasi Technology Acceptance Model Dan Theory Of Planned Behavior Terhadap Intention To Use Mobile Payment (Studi Pada Pengguna OVO Di Surabaya). *Jurnal Ilmu Manajemen*, *8*(2), 621–633. Retrieved from https://ejournal.unesa.ac.id/index.php/jim/article/view/33681

Gefen, D., Karahanna, E., & Straub, D. W. (2003). Trust and TAM in online shopping: An integrated model. *MIS Quarterly*, 27(1), 51–90. https://doi.org/10.2307/30036519

Ghoynaqi, R. I. M., & Saibil, D. I. (2022). Generation Z's Interest in Digital Wallet Payments in Islamic Mobile Banking During a Pandemic. *AL-ARBAH: Journal of Islamic Finance and Banking*, *4*(2), 189–202. https://doi.org/10.21580/al-arbah.2022.4.2.15147

Green, S. B. (1991). How many subjects does it take to do a regression analysis? *Multivariate Behavioral Research*, 26(3), 499–510. 10.1207/s15327906mbr2603_7

Hair, J. F., Black, W. C., Babin, B. J., & Anderson, R. E. (2019). *Multivariate data analysis (8th ed.)*. Cengage Learning.

Hakim, F. W., Hasan, A., & Putra, I. (2022). Pengaruh Religiusitas Terhadap Minat Masyarakat Menggunakan Produk Perbankan Syariah di Kota Bandar Lampung. *Al - Mashrof: Islamic Banking and Finance*, *3*(2), 80–94. http://ejournal.radenintan.ac.id/index.php/almashrof

Hasanah, N. F., Miswardi, Anggraini, D., Febrian, H., & Sholihin, A. (2023). Implementasi Technology Acceptance Model dalam Penggunaan E-Money Terhadap Minat Menggunakan E-Money Dengan Pengaruh Resiko Penggunaan Sebagai Variabel Mediasi Perspektif Ekonomi Syariah. *Jurnal Ilmiah Ekonomi Islam*, *9*(2), 2520. https://doi.org/10.29040/jiei.v9i2.8994

Komite Nasional Ekonomi dan Keuangan Syariah. (2023). *Peringati Maulid Nabi, KNEKS & LinkAja Syariah Gelar Talkshow Inspiratif Syariah*. Kneks.Go.Id. https://kneks.go.id/berita/598/peringati-maulid-nabi-kneks-linkaja-syariah-gelar-talkshow-inspiratif-syariah?category=3

Kurniawati, F., Soemitra, A., Harahap, I., Furqon, I. K., & Usmani, S. A. A. (2025). Urban Muslim preferences and the use of Sharia monetary instruments: A case study in Pekalongan. *Akademika: Jurnal Pemikiran Islam*, 30(2). https://doi.org/10.32332/akademika.v30i2.10999

Kumar, V., Lai, K.-K., Chang, Y.-H., Bhatt, P. C., & Su, F.-P. (2021). A structural analysis approach to identify technology innovation and evolution path: A case of m-payment technology ecosystem. *Journal of Knowledge Management*, 25(2), 477–499. https://doi.org/10.1108/JKM-01-2020-0080

Lavinda. (2022). *Survei KIC: Gen Z Lebih Pilih Pakai e-Wallet Dibanding ATM Bank*. Katadata.Co.Id. https://katadata.co.id/finansial/keuangan/61e0ee6ef1b27/survei-kic-gen-z-lebih-pilih-pakai-e-wallet-dibanding-atm-bank

Maniam, S. (2024). Determinants of Islamic fintech adoption: A systematic literature review. *Journal of Islamic Marketing*, 15(11), 2916–2937. https://doi.org/10.1108/JIMA-11-2023-0373

Mawadah, Z., & Darwanto. (2023). Determinants of Interest in the Use of Islamic Digital Wallets. *Equilibrium: Jurnal Ekonomi Syariah*, *11*(1), 97–122. https://doi.org/10.21043/equilibrium.v11i1.19028

Muhammad, N. (2023). *E-Wallet, Metode Pembayaran Digital yang Paling Banyak Digunakan Warga RI saat Belanja Online*. Katadata.Co.Id. https://databoks.katadata.co.id/datapublish/2023/06/20/e-wallet-metode-pembayaran-digital-yang-paling-banyak-digunakan-warga-ri-saat-belanja-online

Nomi, M., & Sabbir, M. M. (2020). Investigating the factors of consumers' purchase intention towards life insurance in bangladesh: An application of the theory of reasoned action. *Asian Academy of Management Journal*, *25*(2), 135–165. https://doi.org/10.21315/aamj2020.25.2.6

Nugroho, A., Najib, M., & Simanjuntak, M. (2018). Factors Affecting Consumer Interest In Electronic Money Usage With Theory Of Planned Behavior (TPB). *Journal of Consumer Sciences E*, *03*(01), 15–27. https://doi.org/10.29244/jcs.3.1.15-27

Nuruddin, Romdani, Sarip, M., Abdullah, M. H., Arifin, A., & Hafizah. (2025). Religious moderation for contemporary urban Muslims: Developing a guide for university students in Jakarta and Basra. *Akademika: Jurnal Pemikiran Islam*, 30(1). https://doi.org/10.32332/akademika.v30i1.9949

Prasetya, H., & Putra, S. E. (2020). Pengaruh Persepsi Kemudahan Penggunaan, Manfaat Dan Risiko Terhadap Minat Menggunakan Uang Elektronik Di Surabaya. *Jurnal Dinamika Ekonomi & Bisnis*, *17*(2), 151–158. https://doi.org/10.34001/jdeb.v17i2.1340

Rahmatika, U., & Fajar, M. A. (2019). Faktor-Faktor Yang Mempengaruhi Minat Penggunaan Electronic Money: Integrasi Model TAM-TPB Dengan Perceived Risk. *Jurnal Nominal*, *8*(2), 274–284. https://doi.org/10.21831/nominal.v8i2.26557

Ridhia, A., & Sutarso, Y. (2021). Peran kepercayaan, manfaat dan religiusitas dalam meningkatkan niat menggunakan kembali dompet digital. *Journal of Business and Banking*, *10*(2), 181–196. https://doi.org/10.14414/jbb.v10i2.2172

Riofita, H. (2025). How Shariah-compliant digital payments influence Muslim customer's purchase decision for micro, small and medium enterprises (MSMEs) products through Sharia entrepreneurship principles. *Journal of Islamic Accounting and Business Researc*h. https://doi.org/10.1108/JIABR-06-2024-0202

Risza, H. (2024). The Intention of Young Muslim Generation Using the Islamic E-Wallet Services in Indonesia. *ETIKONOMI*, *23*(1), 219–232. https://doi.org/10.15408/etk.v23i1.37452

Romadhoni, A. B. N., & Guspul, A. (2020). Pengaruh Attitude, Subjective Norm, Dan Perceived Behavioral Control Terhadap Minat Beli Jasa Transportasi Online. *Journal of Economic, Business and Engineering (JEBE)76*, *2*(1), 76–81. https://doi.org/10.32500/jebe.v2i1.1459

Rosli, M. S., Saleh, N. S., Md. Ali, A., & Abu Bakar, S. (2023). Factors determining the acceptance of e-wallet among Gen Z from the lens of the extended Technology Acceptance Model. *Sustainability*, 15(7), 5752. https://doi.org/10.3390/su15075752

Saleh, M. A. M., & Saharudin, M. A. bin. (2021). E-wallet: A study on contracts involved within its operational mechanism. *Journal of Fatwa Management and Research*, 26(1), 1–16. https://doi.org/10.33102/jfatwa.vol26no1.382

Sanny, L., Chandra, G. R., Chelles, K., & Santoso, L. A. (2023). The Impulse Buying Of Gen Z When Using E-Wallet In Indonesia. *Journal of Applied Engineering and Technological Science*, *5*(1), 88–100. https://doi.org/10.37385/jaets.v5i1.2600

Saunders, M., Lewis, P., & Thornhill, A. (2019). *Research methods for business students* (8th ed.). Pearson.

Sinha, J., & Kim, J. (2012). Factors affecting Indian consumers' online buying behavior. *Innovative Marketing*, *8*(2), 46–57. www.tradechakra.com,

Sugiyono. (2017). *Metode Penelitian Kuantitatif, Kualitatif, dan R & D* (Cetakan ke-25). ALFABETA.

Tarigan, Z. J. H., Jonathan, M., Siagian, H., & Basana, S. R. (2022). The effect of e-WOM through intention to use technology and social media community for mobile

payments during the COVID-19. *International Journal of Data and Network Science,* 6(2), 563–572. https://doi.org/10.5267/j.ijdns.2021.11.008

Usman, B., Rianto, H., & Aujirapongpan, S. (2025). Digital payment adoption: A revisit on the theory of planned behavior among the young generation. *International Journal of Information Management Data Insights,* 5(1), 100319. https://doi.org/10.1016/j.jjimei.2025.100319

Utami, M. G., Dermawan, M., & Yusuf, A. (2023). Analisis Minat Penggunaan Dompet Digital LinkAja Menggunakan Theory of Reasoned Action. *Jurnal Maksipreneur: Manajemen, Koperasi, Dan Entrepreneurship*, *13*(1), 73–91. https://doi.org/10.30588/jmp.v13i1.1058

Utami, S. S., & Kusumawati, B. (2017). Faktor-Faktor Yang Memengaruhi Minat Penggunaan E-Money (Studi Pada Mahasiswa Stie Ahmad Dahlan Jakarta). *Jurnal Balance*, *14*(2). https://journal.um-surabaya.ac.id/index.php/balance/article/view/1265/1035

Violinda, Q., & Khorunnisya, N. V. (2022). Minat Generasi Milenial Menggunakan E-Wallet Link Aja: Perspektif Teori Persepsi dan Perilaku. *Jurnal Aplikasi Bisnis Dan Manajemen*, *8*(1), 181–191. https://doi.org/10.17358/jabm.8.1.181

Yudha, A. T. R. C., Atiya, N., Faidah, A. R., Febriyanti, N., & Masrufah, N. (2025). Maslahah value optimization in exploring Muslim consumption behavior: A study of impulse buying on ewallet users in East Java, Indonesia. *Journal of Islamic Marketing*, 16(9), 2514–2542. https://doi.org/10.1108/JIMA-03-2024-0118