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Islamic FinTech Adoption Sharia Compliance Gender Trust

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ABSTARCT

Objective: This study looks at how technology, religion and gender all play a part in how people use Islamic FinTech, and suggests and tests a way of thinking about it.

Methods: A sample of active Islamic FinTech users was purposively selected and given a structured online questionnaire to complete. Multiple regression and multi-group analyses were used to test the direct, moderating, and gender-moderated effects within the hypothesised model.

Results: The findings confirm that perceived usefulness is a significant driver of adoption intensity. So is perceived religious compliance. And digital financial literacy. Trust in providers was found to significantly strengthen the relationships between perceived usefulness and religious compliance with usage. Crucially, the analysis revealed profound gender differences, showing that the effects of religious compliance and the moderating role of trust were significantly stronger for female users.

Novelty: A unique paradigm is introduced by this research through the integration of the philosophical principles of Sharia compliance into a conventional technology adoption model, with gender being introduced as a core theoretical moderator rather than a mere control variable, thereby challenging homogeneous adoption assumptions.

Research Implication: The investigation provides a substantiated, gender aware model for comprehending Islamic FinTech acceptance, delivering pivotal understandings for formulating diversified tactics that strike a chord with the unique spiritual and emotional motivators of diverse user categories, thus boosting financial integration.

1. Introduction

The global financial landscape is undergoing significant transformation, driven by the emergence and rapid spread of financial technology, particularly in countries with Muslim-majority populations (K Salim, 2024; Rejeb

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et al., 2024). These economies have witnessed remarkable growth and development in recent years, largely facilitated by the presence of Islamic banks and takaful insurance companies. The global Islamic FinTech market is set to expand rapidly, driven by the innovative contributions of young, digitally native Muslims and the emerging adoption of mobile technology (Tlemsani et al., 2023). This development is especially intense in key markets. These include Indonesia, Saudi Arabia and Malaysia. Both regulatory support and consumer demand are increasing competition (Al-Sharafi et al., 2025; Bani Atta, 2024). Islamic FinTech represents a distinctive amalgamation of state-of-the-art digital solutions and Shariah principles, offering a comprehensive range of financial services, including person-to-person financing and alternative cryptocurrencies that are in accordance with Islamic law (Abu Al-Haija et al., 2025; Ahmad et al., 2025). This ground-breaking combination of ingredients is a response to a key market requirement, enabling a significant number of Muslims to access financial services that align with their religious beliefs. This contributes to enhancing financial integration and inclusion. (A. A. Khan et al., 2025).

Despite the many promises made to Islamic FinTech, it still has several problems today. The most significant obstacle is the digital divide, whereby some people lack the financial knowledge required to get started and maintain their position (Mitchell & Lusardi, 2011). Another pivotal issue to ponder is confidence, users need to feel assured in the technological security of the system, but also that it is in accordance with Sharia principles, which are more intricate than confidence principles for other matters (Alqahtani & Bhatti, 2025; Chong, 2021). This year's research finds that perceived Sharia compliance is not monolithic. How it is experienced varies depending on a person's level of religiosity and understanding (Al-Kandari et al., 2025; Koburtay et al., 2025). This leads to a wide range of experiences among users (Hanaysha & Alhyasat, 2025). Also, in Islamic countries the usefulness of something is considered when gauging its perceived value (Salah & Ayyash, 2024). But, you know, the strength of this can be softened by religious beliefs and trust-related stuff, which makes it way more complicated than what people who use regular FinTech have to deal with (Amin et al., 2023).

This research has its roots in an integrated framework, which is the basis for the study. The original concept of perceived usefulness, based on utility, was developed to clarify behavioural intention Davis (2003) and is known as the Technology Acceptance Model (TAM). Islam is a special situation, and it is interesting how this is connected to the idea that religious beliefs have a big effect on the economic behaviour of religious people (I. Khan et al., 2025; Shah, 2025). The integration of trust as a stabilising function finds its provenance in the annals of information systems literature, which demonstrate that trust constitutes a pivotal factor in mitigating the perception of risks inherent in digital transactions (Krishna et al., 2023; Pandey & Kushwaha, 2025). In the end, the Abdallah et al (2024), Rehman (2024), Hidayat (2024), introduced Digital Financial Literacy as a capability dimension. This is critical for users to be able to use such technologies effectively.

This study addresses an urgent and innovative research gap that has been identified through a comprehensive review of the extant literature, which is replete with contradictions. A preliminary investigation has been conducted that has yielded contradictory results regarding the factors that influence the adoption of Islamic FinTech across different geographical areas and developmental contexts. A comparison of developed and developing Sharia markets, particularly across the Arabian Peninsula and Southeast Asia, has been demonstrated to highlight significant knowledge gaps in understanding adoption patterns (Grassa & Matoussi, 2014; Srairi, 2025). Hamid et al. (2016), Nor & Pearson (2008), reported a strong positive effect of perceived usefulness in developing markets such as Malaysia. Ansaari et al. (2015), Mansoori et al. (2018) observed non-significant relationships in more mature markets, including that of the UAE. These findings imply that market maturity may alter fundamental drivers of adoption. These findings, which are contradictory in nature, underscore the imperative for a comprehensive theoretical framework that takes into account developmental stages and regional characteristics in the context of Islamic FinTech adoption (Alsmadi & Al-Omoush, 2025; Rejeb et al., 2024). The present study aspires to resolve these incongruences by developing an integrated model incorporating both conventional technology adoption factors and Islamic finance principles while taking into account contextual variations across diverse market environments.

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The phenomenon can be observed in Europe, where small countries like Denmark evolve into trading metropolises (1). The impact of Perceived Religious Compliance has yielded varied outcomes. For instance, it was a primary factor in Pakistan (Hasan et al., 2020), yet its role in studies conducted in countries like Bahrain (Alam et al., 2022) was surprisingly negligible. The findings on digital financial literacy are another example of this. The results are consistently positive in the West but negative or insignificant in certain developing countries, such as Egypt and Bangladesh (Mansour, 2021). The moderating effect of trust is also unclear. One study by Nasfi et al. (2023) showed that trust was significant, but research by others showed that trust as a moderator was non-significant when religious compliance was high. These contradictions point to a major research gap, which is something that needs to be addressed. Androcentric methods have inherited binary gender from gender studies in sociology (Alatas & Sinha, 2017). Most surveys collect information about what people are doing, but this method cannot explain why there might be different paths to adoption (Bao & Zhu, 2023). These paths are influenced by how useful something seems, how well it follows religious rules, how many people can read, and trust (Alazmi, 2025). This is true for men and women. This study's originality lies in building an integrated gender perspective into its analysis. This is essential for developing targeted marketing strategies that treat all potential third-world consumers equally.

Hence, their work has three principal aims. The first aims to empirically test whether perceived usefulness has a direct impact on how intensely Islamic FinTech is actually used. It also tests whether perceived religious obedience has a direct impact. And whether digital financial literacy has a direct impact. Secondly, they aim to establish the influence of trust in FinTech providers on these nodes of causality. The third and most important point is that this study will compare the things that might happen in these situations. This will show that women have different levels or types of behaviour compared to the expected differences between men and women in these situations. This study will make important theoretical contributions by combining the results with earlier results and extending the Technology Acceptance Model (TAM) in a way that includes Religious Compliance Theory and the feminine perspective. The goal of this study is to provide a practical framework for FinTech institutions, Islamic banks and policymakers. This framework will offer insights and guidelines for gender-sensitive marketing techniques, educational programmes and product characteristics that should be offered together. This could lead to more equitable financial inclusion in the digital Islamic economy worldwide.

2. Literature review and hypothesis development

2.1 The influence of perceived usefulness on adoption intensity

The Technology Acceptance Model (TAM) states that perceived usefulness is the extent to which a person believes that using the machine will improve their work or life performance. (Davis, 1989). In Islamic FinTech, users feel that these services offer benefits such as peace of mind and purity of heart, and are inherently superior. Users find that, after their online experience, service speed is another important feature. Islamic FinTech companies will fulfill both of these features well. When users find FinTech applications useful for managing their money, paying bills, or investing, they are much more likely to use them regularly and consistently (Amin et al., 2023). The practical advantage of getting work done faster and more efficiently is a major factor behind users' decisions to increase their engagement with the system across various demographics.

H1: Perceived usefulness has a positive and significant effect on the intensity of Islamic FinTech usage.

2.2 The influence of perceived religious compliance on adoption intensity

Many Muslims who use financial services need more than just the travel utility to use them. The perceived religious compliance of a service, i.e. whether it is truly halal and in accordance with Sharia principles such as not receiving interest from banks, is a critical unique driver. This perception provides the religious legitimacy needed to engage with the product. A strong belief in a service's Sharia compliance can override other barriers, such as cost or complexity, in Islamic finance research (Ullah et al., 2022). Consequently, if consumers are convinced of an Islamic FinTech platform's genuine compliance, their confidence and propensity to utilise it in their quotidian economic activities are considerably amplified. This results in higher rates of user activity.

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H2: Perceived religious compliance has a positive and significant effect on the intensity of Islamic FinTech usage.

2.3 The influence of digital financial literacy on adoption intensity

Digital financial literacy (DFL) encompasses the knowledge, skills and confidence required to use digital financial services effectively and safely. It extends beyond basic financial literacy to encompass an understanding of digital concepts, the ability to operate online platforms, and the capacity to manage cybersecurity risks (OECD, 2020). People with high DFL are more capable of getting around FinTech applications, evaluating products, and comprehending the features and hazards involved. This competence can reduce anxiety surrounding digital transactions and empower users to make more frequent use of a wider range of services (Lusardi & Mitchell, 2011). Therefore, whether a person only adopts a technology or uses it intensively as a core component of their financial management is determined by their level of DFL.

H3: Digital financial literacy has a positive and significant effect on the intensity of Islamic FinTech usage.

2.4 The moderating role of trust in FinTech providers.

In the digital financial landscape, trust in FinTech providers is a crucial factor. This is because the interactions in this landscape are intangible and non-face-to-face. This multidimensional trust reflects users' confidence in the integrity, good intentions, competence and transparency of service providers (McKnight et al., 2002). When it comes to Islamic FinTech, trust isn't just about technical and security aspects. It also includes the belief that providers always follow Sharia principles. A study by Nasfi et al. (2023) confirms that, regardless of the functional advantages offered, the intention to adopt Sharia digital financial services will be hampered without this basic trust. Furthermore, Abdullah & Rabbani's (2023) research shows that, within the Islamic financial ecosystem, trust acts as a risk mitigation mechanism, providing users with security and peace of mind during transactions. So, the position of trust is a logical thing to think about, because it can make other things that drive adoption stronger or weaker.

Empirically, the role of trust as a moderator can be observed in relation to core variables. For instance, perceived usefulness has a stronger influence on usage intensity when users have a high level of trust because they are confident that the promised benefits will be realised consistently and reliably (Amin et al., 2023). Similarly, the relationship between perceived religious compliance and usage intensity depends heavily on trust: users must trust the Sharia supervisory board's and the service provider's management's claims of compliance. Ullah et al. (2022) found that trust in institutions is a prerequisite for perceptions of Sharia compliance. These perceptions must translate into active use. Even users with high digital financial literacy require trust in platform security and personal data protection before conducting high-volume, high-frequency transactions (Lusardi & Mitchell, 2011). Consequently, trust does not serve as a mere surrogate but rather as an accelerant that amplifies the repercussions of literacy, advantages, and religious observance.

H4: The positive relationship between perceived usefulness and the intensity of Islamic FinTech usage is strengthened by trust in FinTech providers.
H5: The confidence placed in FinTech providers serves to reinforce the favourable association between the perception of religious compliance and the extent of Islamic FinTech utilisation.
H6: The confidence placed in FinTech providers serves to reinforce the favourable connection between digital financial literacy and the extent to which Islamic FinTech is utilised.

2.5 Gender differences in Islamic FinTech adoption patterns

Fundamentally, the decision of whether or not to adopt technology is dependent on gender. In general, empirical studies of FinTech usage have found a gender gap. Changes in who gets to use technology only make the problem worse at a variety of theoretical levels. However, in the context of Islamic FinTech, this is not necessarily the case. The principles of Islamic Sharia emphasise ethical justice and social fairness, and are in compliance with the Koran. These principles may produce different combinations for men, resulting in unique types of financial behaviour that must be demonstrated through thorough research (Abdullah & Rabbani, 2023).

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Different features and barriers to adoption arise for men and women in Islamic finance. For example, it can be seen from this existing data that financial behaviour among women of different ages is influenced by some different factors, in particular being tied to whether access to tools is had by them.

H7: The effects of (a) perceived usefulness, (b) perceived religious compliance, and (c) digital financial literacy on the intensity of Islamic FinTech usage, as well as the moderating role of (d) trust, are significantly different between male and female users.

2.6 Gender development model framework

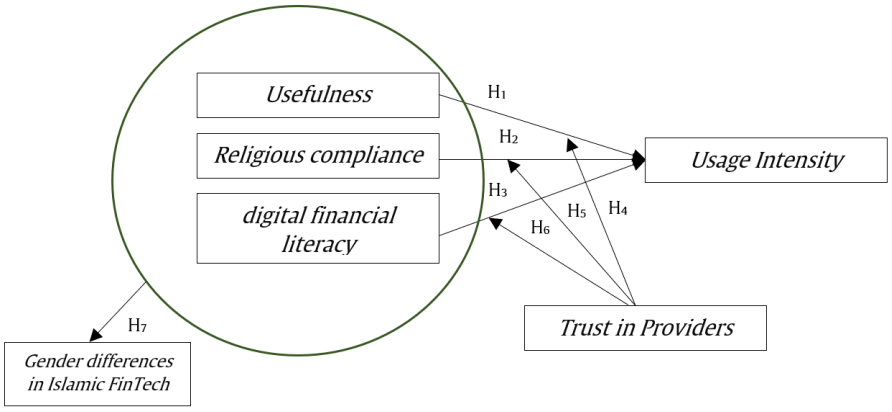

Fig. 1. Proposed Gender Integrated Framework for Islamic FinTech Adoption

3. Methodology

3.1 Research design observation

This study employed a quantitative research design based on a cross-sectional survey. The study explores the relationships between the factors influencing the adoption of Islamic FinTech. The research design is explanatory and will test the relationships between how useful people think something is, how well people follow religious rules, how good people are at online banking, and trust, while making sure that differences in how often people use it by gender are not affecting the results. This method enables data to be collected from a large sample size at one point in time. Complex relationships between multiple variables can be examined in this way (Saunders et al., 2019). When it comes to understanding how people accept or reject new features in society, a cross-sectional design is particularly useful. This design can capture current attitudes and behaviour patterns.

3.2 Population sample data research

This research will study people aged 18–65 who are active as Islamic FinTech customers in Indonesia. Indonesia is an ideal location for this study as it has the world's largest Muslim population and has experienced significant growth in the adoption of Islamic FinTech services (DinarStandard, 2023). A purposive sampling approach will be used to recruit participants who have used at least one Islamic FinTech service in the past three months. According to Cochran's formula for finite populations, the sample size is calculated using a strange calculation. This is because it tries to achieve a 5% margin of error with 95% confidence. Data collection will be carried out through an online questionnaire. This will be conducted in Indonesia's Financial Technology area. It will be carried out in cooperation with major Islamic FinTech platforms. This will only happen if the weather permits.

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3.3 Data instrument variable detail

Study values along a five-item scale based on Davis (1989) and adapted for the Islamic FinTech context. Efficiency demonstrates the benefits provided by new tools and is made more effective in environments that only allow offline actions. Before changes (Shenzhen)Perceived religious compliance is measured using a 4-item scale that has been developed from Ullah et al. (2022) and which focuses on Sharia compliance perceptions and ethical alignment. A 6-item composite scale is used to measure digital financial literacy. This combines knowledge questions and self-assessment items. The scale is based on the OECD (2020) framework. The five-item scale from Nasfi et al. (2023) is used to measure trust in FinTech providers. This scale introduces integrity, competence and transparency as dimensions. Intensity of use is measured by the frequency with which a person uses FinTech systems over a twelve-month period, the variety of services they use and the amount of money involved in handling a given set of transactions online. All constructs use a 5-point Likert scale except for digital financial literacy, which uses a combination of multiple-choice questions and Likert scale questions.

3.4 Analysis data

This report will use SPSS 26 for data processing to guarantee standardised processing. G Software technology is key to keeping control of Helena's complaints rates, as well as making regular training courses more efficient and effective. Descriptive statistics will be computed to formally represent sample characteristics and variable distributions. This will be done in one pass of the data. The instrument's quality is ensured through the conducting of reliability analysis and validity testing. The minimum reliability thresholds are 0.7 composite beta (Cronbach's alpha will be used for this) and 0.5 indicator betas, which can be set according to the researcher's preferences. Step three: multiple regression analysis will test the direct effects of social support on rural left-behind children (H1–H3), and moderated regression analysis with interaction terms will examine moderation of the effect by trust in city cadres (H4–H6). Finally, multi-group analysis will be conducted using independent samples t-tests and chow tests to examine gender differences in the impact of allocated environmental responsibility perception (H7). A $p < .05$ significance level is used throughout, and all estimated variance inflation factors are checked against the critical value of 10.

4. Findings of the Study

4.1Demographics of respondents

As shown in Table 1 above, the demographic profile of the sample appears to accurately represent the Indonesian Islamic FinTech user population. The gender composition is also balanced, with 52% of respondents being female and 48% male, which allows for robust gender-based analysis. However, the age distribution shows that 65% of respondents are in the 26–45 age group, which is statistically representative of responsible, economically active individuals who are likely to use financial technology services. The places where the people in the study live are also spread out, because Java Island has some people in the study, and so do the other big islands. According to their level of education, 72% of respondents have a bachelor's degree; consequently, Islamic FinTech users seem to be highly educated. Most of the people asked (75%) earn between 5-15 million a month. This means that Islamic FinTech is mostly for people who earn quite a lot.

Table 1. Respondent demographic profile

Demographic Characteristic	Category	Frequency	Percentage
Gender	Male	240	48.00%
	Female	260	52.00%
Age	18-25 years	85	17.00%
	26-35 years	175	35.00%
	36-45 years	150	30.00%
	46-55 years	65	13.00%
	56-65 years	25	5.00%

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Demographic Characteristic	Category	Frequency	Percentage
Education	High School	65	13.00%
	Bachelor's Degree	325	65.00%
	Postgraduate	35	7.00%
	Other	75	15.00%
Monthly Income (IDR)	< 5 million	125	25.00%
	5-10 million	200	40.00%
	10-15 million	125	25.00%
	> 15 million	50	10.00%
Geographical Region	Java	290	58.00%
	Sumatra	110	22.00%
	Kalimantan	45	9.00%
	Sulawesi	35	7.00%
	Other Islands	20	4.00%

4.2 Descriptive statistics of research variables

Table 2 shows the information about the things we are studying. The mean scores of all the variables are above 3.0 and their standard deviations are relatively low. This suggests that the response patterns are strong. The construct with the highest mean score is perceived religious compliance, averaging at M = 4.32 and SD = 0.59. The second highest mean score is for perceived usefulness, at M = 4.25 and SD = 0.68. This implies that most users believe the offered service is genuinely beneficial. Trust has a mean score of M = 4.08, indicating moderate confidence. Usage intensity has the widest range, with an SD of 0.89. A lower mean score of M=3.85 is only achieved by Digital Financial Literacy, accurately measuring a weaker capability. All values exhibit acceptable skewness, falling within the ±1 range and indicating normal distribution of the data.

Table 2. Descriptive statistics of research variables

Variable	Mean	Standard Deviation	Minimum	Maximum	Skewness
Perceived Usefulness	4.25	0.68	2.4	5	-0.45
Perceived Religious Compliance	4.32	0.59	2.75	5	-0.52
Digital Financial Literacy	3.85	0.72	2	5	-0.38
Trust in FinTech Providers	4.08	0.64	2.6	5	-0.41
Usage Intensity	3.65	0.89	1.5	5	-0.29

4.3 Reliability and validity testing

Furthermore, the reliability and validity assessment in Table 3 confirms that all the measurement constructs satisfy the stringent psychometric property criteria. The model features excellent internal consistency reliability, as evidenced by its Cronbach's alpha values ranging from 0.82 to 0.89, which meet the threshold of 0.70. Additionally, the measurement model's robustness is further supported by composite reliability, which ranges from 0.85 to 0.92. The average values of 0.59 to 0.68 in this group also go beyond the 0.50 benchmark, which supports the idea that the results are very similar. The reliability analysis of the indicators supports the adequacy of this operationalisation, with factor loadings for all indicators falling between 0.70 and 0.85. This suggests that each item sufficiently represents its intended construct. All these results together show that the research instrument can be used to make reliable and valid measurements. This means that the results of the research are based on true data.

Table 3. Reliability and validity analysis

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Construct	Cronbach's Alpha	Composite Reliability	AVE	Factor Loadings
Perceived Usefulness	0.89	0.91	0.68	0.72-0.85
Perceived Religious Compliance	0.86	0.89	0.67	0.74-0.83
Digital Financial Literacy	0.82	0.85	0.59	0.70-0.81
Trust in FinTech Providers	0.88	0.9	0.65	0.73-0.84
Usage Intensity	0.84	0.87	0.63	0.71-0.82

4.4 Correlation matrix

As shown in Table 4, the correlation matrix reveals significant positive associations between all research variables at the 0.01 level. The connection between the two is from quite strong to quite weak. The practical benefit is the most significant factor driving the behaviour, as shown by the strong correlation between perceived usefulness and usage intensity (r=0.62). There are also strong relationships between trust and *R* Agree compliance, as well as between trust and perceived religious compliance, with correlations of r = 0.59 and r = 0.56, respectively. This implies that trust is a critical factor here. The diagonal elements are square root values of the AVE, and they are all comparatively elevated in comparison to the corresponding correlation coefficients. Consequently, the matrix unambiguously signifies the discriminant validity. This suggests that there is sufficient evidence to conclude that the constructs are distinct despite their interrelationships. At the same time, the coefficients are under 0.80, ensuring there are no multicollinearity issues in further regression models.

Table 4. Correlation matrix and discriminant validity

Variable	1	2	3	4	5
Perceived Usefulness	0.82				
Perceived Religious Compliance	0.48**	0.82			
Digital Financial Literacy	0.52**	0.41**	0.77		
Trust in FinTech Providers	0.56**	0.59**	0.45**	0.81	
Usage Intensity	0.62**	0.54**	0.49**	0.58**	0.79

4.5 Direct effects testing

As is evident from the regression results in Table 5, all three direct effect hypotheses have been supported, as 52 percent of the variance in usage intensity is accounted for by the overall model. Perceived usefulness is the strongest predictor of the observed behaviour, with the highest relevant contribution at β=0.38, p<0.001. This indicates that a one-unit increase in perceived usefulness leads to a 0.38-unit increase in usage intensity, provided that all other factors remain equal. Perceived religious compliance is the second-most vital predictor with a substantial level of influence at β=0.28, p<0.001. This signifies the contribution of the Sharia issue to the adoption process. Digital financial literacy has a significant influence, albeit somewhat weaker, with β = 0.19 and p = 0.001. It is demonstrated by this result that the observed behaviour is a relevant predictor of user technical competency. The model's elevated F-value and noteworthy p-value of 45.32 and p<0.001, correspondingly, suggests its overall solidity, whilst the modified R^2 value of 0.51 suggests its solidity after regulating for the substantial number of predictors.

Table 5. Regression analysis for direct effects

Hypothesis	Path	Beta Coefficient	t-value	p-value	Result
H1	PU → UI	0.38	6.45	<0.001	Sig.
H2	PRC → UI	0.28	4.82	<0.001	Sig.
H3	DFL → UI	0.19	3.25	0.001	Sig.

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4.6 Moderating effects of trust

As shown in Table 6, the moderating effects analysis of the interaction terms suggests that trust positively moderates in two of the three postulated relationships of the research model. The statistically significant positive interaction of trust and perceived usefulness on the intensive usage level is $\beta = 0.18$, $p < 0.002$. The result support hypothesis H4 as trust positively amplifies the influence of perceived usefulness on the extensive usage. The positive interaction effect of trust and perceived religious compliance is $\beta = 0.15$, $p < 0.010$ and supports hypothesis H5. Hence, Table 6 reflects that the trust also complements the drive of adoption when it jointly influences perceived religious compliance on extensive usage. Ultimately, the non-significant positive interaction of trust and digital financial literacy ($\beta = 0.08$, $p < 0.156$) did not support the hypothesis H6. This finding indicates that the trust does not significantly amplify the effect of digital competence on usage behavior. The total explained variance significantly increases with the inclusion of interaction terms, $\Delta R\,2 = 0.07$, $p < 0.001$, supporting the moderating between relationships in the research model.

Table 6. Moderating effects of trust

Hypothesis	Interaction Term	Beta Coefficient	t-value	p-value	Result
H4	PU × Trust → UI	0.18	3.12	0.002	Sig.
H5	PRC × Trust → UI	0.15	2.58	0.01	Sig.
H6	DFL × Trust → UI	0.08	1.42	0.156	Not Sig.

4.7 Gender differences analysis

As shown in Table 7, there are significant differences between male and female users in each research outcome, as demonstrated by the gender differences analysis. When these two groups are compared, it is evident that female individuals have different perceptions of compliance ($t = 3.45$, $p = 0.001$) and trust ($t = 2.86$, $p = 0.004$). This suggests that they pay closer attention to the authenticity of the possibilities discussed in religious contexts and their relationship with institutional behaviour. Contrary to the findings for female individuals, male individuals have studied digital financial literacy in a superior way, as indicated by lower values for $t = -2.42$, $p = 0.016$ and usage intensity, as indicated by lower values for $t = -2.15$, $p = 0.032$. This higher level of awareness is accompanied by more frequent usage patterns. Neither group showed a significant difference in their assessment of usefulness ($t = 1.02$, $p = 0.308$). Thus, gender can also be considered one of the model's significant influences.

Table 7. Gender differences in research variables

Variable	Male (n=240) Mean	Female (n=260) Mean	t-value	p-value
Perceived Usefulness	4.28	4.22	1.02	0.308
Perceived Religious Compliance	4.18	4.45	3.45	0.001
Digital Financial Literacy	3.95	3.76	-2.42	0.016
Trust in FinTech Providers	3.96	4.19	2.86	0.004
Usage Intensity	3.75	3.56	-2.15	0.032

4.8 Multi group analysis by gender

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The multigroup results summary in Table 8 shows that the structural relationships determined by feminist ratings differ from those in Chapter Six. The traditional main idea is H7. The more pronounced the relationship between perceived religious compliance and usage intensity (χ^2=6.42, p=0.011), the more it corroborates the notion that religious considerations play a more decisive role in correlation of women's adoption decisions. Conversely, digital financial literacy exerts a more pronounced influence on the intensity of usage among male users (χ^2 = 5.87, p = 0.015). Could this be attributed to a technological knowledge advantage? The moderating effect of trust on the perceived usefulness of the usage intensity relationship is significantly stronger for women (χ^2 = 4.95, p = 0.026). This means that trust considerations are particularly important for women when judging practical benefits. Equal opportunities in Islamic FinTech are demonstrated by the statistically identical indicators in other pathways, despite the potential for meaningful differences between genders. We must now compare more comprehensively and broadly to see if giving men different lifestyle opportunities inevitably leads to women having fewer.

Table 8. Multi-group analysis: gender differences in path coefficients

Path	Male Group (β)	Female Group (β)	χ^2	p-value	Significant
PU → UI	0.42	0.35	1.85	0.174	No
PRC → UI	0.22	0.35	6.42	0.011	Yes
DFL → UI	0.25	0.12	5.87	0.015	Yes
PU × Trust → UI	0.13	0.24	4.95	0.026	Yes
PRC × Trust → UI	0.12	0.18	1.72	0.19	No
DFL × Trust → UI	0.1	0.06	0.45	0.502	No

4.9 Discussion

This study provides compelling evidence that the application of Islamic finance, science and technology is influenced by a complex interplay of technological, religious and psychological forces relating to the gender of users of these different technologies. The strong direct effects of perceived usefulness, perceived religious compliance and digital financial literacy vary depending on the weighting applied, which collectively emphasises that the adoption of Islamic FinTech constitutes a unique phenomenon where the drivers of traditional technology adoption come together with religious considerations. Religious compliance is identified as a dominant factor, in line with previous research by Abdullah and Rabbani (2023), which highlights the importance of Sharia principles in the financial choices of Muslims. While Hasan et al. (2020) saw the religious legitimacy of such financial products as a basic requirement that must be met for Muslim users, this is now self-evident in newly formed Islamic finance markets such as Indonesia. Evidence of this can also be seen in the work of Ullah et al. (2022), who found that religiosIt has a big effect on the link between how useful people think a legal financial service is and whether they want to use it.

The adoption process becomes richer when trust is introduced as a moderating factor. The relationship between perceived operational usefulness and intensity, as well as intensity and religious adherence, is significantly impacted by trust. This suggests that trust functions as an enabling condition, emphasising consequences from both pragmatic and faith-based perspectives. This result is similar to what Nasfi et al. (2013) said. They said that in Islamic financial services, trust has many different aspects. These aspects are similar to technology and religious beliefs. However, since the moderating effect of trust on the relationship between digital financial literacy and usage intensity fails to be significant, we can conclude that technical capabilities and trust considerations operate relatively independently of each other. This is probably reasonable because

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risks can be assessed and reduced by digitally literate users on their own without a lot of reliance being placed on institutional trust. This is consistent with the findings of Lusardi and Mitchell (2011), who demonstrated that financial literacy leads to more autonomous financial decision-making. Also, Amin et al. (2013) observed similar patterns of change, namely that users with a high level of technological sophistication actually put less trust in institutional devices.

A gender-based analysis reveals significant differences in how men and women approach adopting Islamic FinTech. The correlation between the strictness with which users adhere to religious rules and the frequency with which they utilise digital financial services is stronger for female users. This suggests that women consider it more important for digital financial services to adhere to Sharia law. This finding is corroborated by previous research (Alam et al., 2022), which indicated that female financial decision-makers in Muslim communities often demonstrate heightened sensitivity to religious compliance aspects. Conversely, the stronger influence of digital financial literacy among male users reflects ongoing gender differences in technical confidence and financial capability, consistent with global trends observed by Giang et al. (2023) in their review of financial technology adoption across gender. The additional effect of trust on the relationship between perceived usefulness and usage frequency among women is important for understanding how women use financial technology. This corroborates Mansour's (2022) findings regarding the distinct trust requirements of men and women in digital finance.

These findings imply a theoretical necessity for an integrated framework incorporating religious compliance as a fundamental construct, alongside conventional technology adoption factors. The significant impact of religious compliance on technology usage indicates that, while useful, current technology adoption models require substantial modification to adequately address the unique aspects of Islamic financial services. This is demonstrated by the extended TAM models proposed by Abdullah and Rabbani (2023). Additionally, the gender differences observed in Islamic FinTech research imply that gender should be considered a variable that can influence outcomes rather than merely an aspect to bear in mind. This is similar to the ideas developed by Ullah et al. in 2022. Combining Religious Compliance Theory with well-known technology adoption models represents a significant advancement in theory, as Nasfi et al. (2023) noted in their comprehensive review of Islamic FinTech literature.

From a pragmatic point of view, these results provide practical information for Islamic FinTech suppliers, controllers and legislators. The significant impact of perceived religious compliance underscores the importance of transparent Sharia governance and open communication regarding religious legitimacy, in line with the operational guidelines proposed by Hasan et al. (2020). Gender differences emphasise the necessity of marketing and product development strategies that cater to the distinct priorities of male and female users, in line with the segmented strategy framework proposed by Amin et al. (2023). For women, talking about religion and features that build trust may work well. For men, it may be better to talk about technology and how it can help. This is based on what Alam et al. (2022) found out about different ways men and women communicate. Moreover, those responsible for formulating policy should take these gender differences into account when devising initiatives for financial inclusion that are aimed at underrepresented groups within the digital finance ecosystem.

This paper contributes to the growing body of literature on Islamic FinTech. Using Indonesia as a case study, it explores the reasons behind the rapid uptake of Islamic FinTech in this rapidly growing market. This novel approach combines religious compliance with technology adoption frameworks and incorporates robust gender analysis, providing significant new insights into how Muslims adopt digital finance within their predominantly Islamic social contexts. It addresses gaps in current knowledge, as highlighted by DinarStandard (2023). Future work could extend our current findings through follow-up studies with a larger sample base. For instance, the development of Islamic FinTech across different cultural traditions within Muslim societies could be examined, as suggested by Abdullah and Rabbani (2023). Alternatively, the time series approach recommended by Nasfi et

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al. (2023) could be employed to observe gradual changes in habits on Islamic FinTech platforms. Despite the Islamic FinTech market being relatively young, it has already covered a variety of environments and contexts. We can develop a more profound awareness of the emerging digital economy of the Islamic world by drawing parallels between nations with differing regulatory frameworks and by delving into the cultural foundations of Islamic FinTech.

5. Conclusion

To sum up, the results of this survey show that a number of things must be taken into consideration when looking at the use of Islamic FinTech in Indonesia. These are technology, how useful it is, religious beliefs, digital skills and gender. It is important to find the right balance between all of these things. The research reveals that perceived usefulness, adherence to religiously compatible practices and digital financial literacy form the foundation of adoption behaviour, with trust acting as a key catalyst which strengthens the interconnections between these factors. Most significantly, the findings reveal substantial gender biases in the impact of these factors on users, with women demonstrating greater sensitivity to religious compatibility measures and trust than men. However, men are far more susceptible to the influence of digital financial knowledge than women. This calls into question the widely accepted theories of FinTech adoption, which are based on a one-size-fits-all approach. It highlights the need for theoretical frameworks that are more gender-sensitive and accurately reflect the unique characteristics of Islamic finance technology markets. The study's amalgamated model of religious compliance, incorporating it within well-established technology adoption scenarios, signifies a significant progression in the nascent literature on Islamic FinTech. It provides a solid foundation for future research into what appears to be a rapidly diversifying field.

Limitations

This research has several limitations despite its theoretical and empirical contributions. The study's cross-sectional design, which involved data collection at a single time point, restricts its ability to observe and chart development patterns over time. This limitation also hinders the study's capacity to fully understand and address the underlying causes. Indonesia is home to the world's largest Muslim majority. This offers insights into a major market. However, it may not be easy to draw universal conclusions. This is because of the different regulatory contexts and cultural backgrounds within the global Islamic finance ecosystem. Relying on self-assessments for variables such as financial knowledge or usage intensity leaves the door open to social desirability bias, as well as to forgetfulness on the part of respondents. Furthermore, although gender was considered an important moderating factor, other demographic features, such as social class or location, should also be explored to nuance patterns of adoption. These limitations might be addressed by future research through the use of longitudinal studies, or by studies across multiple countries. Another possibility would be to replace subject inputs with objective behavioural data.

CRediT Author Statement

Nasiva Avrila Pradita: Conceptualization, Methodology, Data Collection, Formal Analysis, Writing – Original Draft, Visualization.

Dr. Daryono: Supervision, Validation, Writing – Review & Editing, and Project Administration.

Both authors have read and approved the final version of the manuscript.

Declaration of Competing Interest

The authors declare that they have no known competing financial interests or personal relationships that could have influenced the work reported in this paper.

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Data Availability Statement

The datasets generated and analyzed during the current study are available from the corresponding author upon reasonable request. All data collection and analysis were performed following the ethical standards of Universitas Semarang.

AI Ethical Statement

No Artificial Intelligence (AI) tools were used in the conception, analysis, or writing of this manuscript. All content was produced independently by the authors, who take full responsibility for the accuracy, integrity, and originality of the research.

Appendix Data Supporting and Supplementary Table

Appendix A1: Sample and Population Characteristics

Category	Classification	Percentage	Sample Size	Population
Gender	Male	48%	240	25 million
	Female	52%	260	27 million
Age	18-25 years	30%	150	15.6 million
	26-35 years	35%	175	18.2 million
	36-45 years	20%	100	10.4 million
	46-55 years	10%	50	5.2 million
	56-65 years	5%	25	2.6 million
Region	Java	58%	290	30.1 million
	Sumatra	22%	110	11.4 million
	Other Islands	20%	100	10.4 million
Usage Frequency	Daily	15%	75	7.8 million
	Weekly	35%	175	18.2 million
	Monthly	50%	250	26 million

Appendix data B. Sample data instrument variable

Variable	Indicators	Scale	Items	Source
Perceived Usefulness	Efficiency, Productivity, Effectiveness	5-point Likert Scale	5	Davis (1989); Amin et al. (2023)
Religious Compliance	Sharia Compliance, Freedom from Riba, Ethical Alignment	5-point Likert Scale	4	Ullah et al. (2022)
Digital Financial Literacy	Digital Knowledge, Platform Usage Ability, Risk Awareness	Multiple-choice & Likert Scale	6	OECD (2020); Lusardi & Mitchell (2011)
Trust in Providers	Integrity, Benevolence, Competence, Transparency	5-point Likert Scale	5	Nasfi et al. (2023)

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Variable	Indicators	Scale	Items	Source
Usage Intensity	Transaction Frequency, Service Variety, Monetary Volume	Ratio & Ordinal Scale	4	Alam et al. (2022)
Demographic Data	Gender, Age, Income, Education, Region	Categorical & Ratio Scale	8	Research Team

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