

Determinants of Islamic Fintech Payment Adoption Among University Students: A Theory of Planned Behavior Approach

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Abstract: The rapid development of Islamic fintech in Indonesia has transformed digital financial transaction patterns, particularly among students who actively use technology-based services. Based on the Theory of Planned Behavior (TPB). The research aims to analyze the influence of attitude, subjective norms, and perceived behavioral control on the ease of transactions in sharia payment fintech services, as well as to examine the role of Islamic financial literacy as an additional variable. This study employs a quantitative approach using a survey method. Data were collected through structured questionnaires distributed to 190 female students of Universitas Darussalam Gontor as respondents. The sampling technique used was purposive sampling. Data analysis was conducted using multiple linear regression. Prior to hypothesis testing, data quality was assessed through validity and reliability tests, as well as classical assumption tests including normality, multicollinearity, and heteroscedasticity tests to ensure the feasibility of the research model. The results indicate that partially, attitude, perceived behavioral control, and sharia literacy have a positive and significant effect on transaction ease. Meanwhile, subjective norm does not have a significant effect on transaction ease. Simultaneously, all independent variables have a significant effect on transaction ease with a significance value of $0.000 < 0.05$. The coefficient of determination (R^2) of 56.9% indicates that the variables in this study are able to explain the variation in transaction ease, while the remaining 43.1% is influenced by other factors outside the research model.

Keywords: Islamic Financial Literacy; Islamic Fintech; Perceived Behavioral Control; Subjective Norms; Theory Planned Behavior.

1. Introduction

Islamic fintech has gained broad attention, especially in Muslim-majority countries such as Malaysia, Indonesia, and the United Arab Emirates. In Malaysia, its rapid growth is driven by strong regulations, established Sharia institutions, and a mature Islamic financial ecosystem, supported by banks like CIMB Islamic and Maybank Islamic that actively digitalize their services (Darma, 2022).

The United Arab Emirates has become a leading hub for Islamic fintech, with early development centered in Dubai through community-based, Sharia-compliant financing platforms. As one of the largest Islamic fintech markets among Organization of Islamic Cooperation member countries, alongside Saudi Arabia, Iran, Malaysia, and Indonesia, the UAE continues to strengthen its ecosystem through active government and regulatory support. For example, the Dubai Financial Services Authority has supported Sharia-compliant

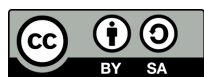
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equity crowdfunding platforms, helping build a strong regulatory framework and accelerate ecosystem growth (Khaeruddin & Hidayat, 2020).

Rapid technological advancement in Indonesia has significantly accelerated growth in the financial sector, particularly through the adoption of Financial Technology (fintech). Fintech services have become widely accessible, enabling the public to conduct payments, sales, and other financial transactions more efficiently and conveniently (Putri et al., 2022). The increasing public interest in fintech has created new opportunities and generated significant technological and economic impacts. Both aspects continue to develop simultaneously, encouraging the creation of digital applications that simplify and improve public transaction processes (Kusuma & Asmoro, 2021).

The number of Islamic fintech users in Indonesia has grown positively from 2019 to 2024, driven by increasing demand for Sharia-based financial services, particularly among younger generations. The value of Islamic fintech financing has also risen significantly, supported by regulations from Financial Services Authority and Islamic financial literacy programs. Although Islamic fintech is increasingly viewed as a moral and sustainable financial alternative, it still faces challenges such as strict verification processes and a smaller market share compared to conventional fintech.

E-commerce transactions in Indonesia have grown significantly over the past five years, increasing from IDR 205.5 trillion in 2019 to IDR 487.01 trillion in 2024. This growth has been driven by changing consumer behavior, technological innovation, digital payment systems, expanding social commerce, improved logistics infrastructure, and promotional strategies. These services include capital financing, financial management services, and digital payment systems (Arifin et al., 2023). Despite the many conveniences offered, fintech also presents challenges such as personal data security risks, evolving and unclear regulations, and unequal access between urban and rural areas. Therefore, users need to understand the role and impact of fintech to effectively support financial transformation and maximize its benefits in Indonesia (Jange Beno et al., 2024).

The term “fintech,” derived from financial and technology, refers to the integration of finance and technology to modernize financial transactions from offline cash-based systems to online payment platforms. Operating through internet-based applications, fintech offers greater convenience, efficiency, and transparency in financial reporting. In addition to serving as a financing source, Islamic fintech also supports business marketing through integration with digital marketplaces (Arifin et al., 2023).

As one of the world’s largest Muslim-majority countries, Indonesia has strong potential for the growth of the Islamic fintech industry. Supported by widespread internet usage, fintech provides accessible financial solutions that are often unmet by traditional institutions. Islamic fintech offers interest-free financing through Sharia contracts such as mudharabah, musyarakah, and murabahah, while emphasizing transparency, accountability, and compliance with Islamic principles. It also expands financial access for underserved communities through Sharia-compliant crowdfunding, digital payment systems, investment platforms, and peer-to-peer (P2P) lending services (Mujiatun et al., 2022).

Regulations governing fintech in Indonesia include Bank Indonesia Regulation (PBI) No. 23/7/PBI/2021 on the implementation of payment system infrastructure (PBI, 2021), which was issued to ensure the effective implementation of payment system regulations, accommodate innovations and evolving business models, and adjust existing payment system

provisions. In addition, Financial Services Authority Regulation No. 10/POJK.05/2022 governs technology-based joint financing services, including peer-to-peer (P2P) lending (OJK, 2022), while OJK Regulation No. 13/POJK.02/2018 addresses digital financial innovation (OJK, 2018).

On the other hand, the Indonesian Council of Ulama issued Fatwa No. 117/DSN-MUI/II/2018 regarding Sharia-compliant technology-based financing services. The fatwa regulates the application of Sharia principles and permissible fintech products, emphasizing that financing activities must be free from *riba*, *gharar*, *maysir*, *tadlis*, *dharar*, *zhulm*, and other prohibited practices. Amid rapid technological and social change, new challenges have emerged in understanding individual attitudes and behaviors. In the context of digital financial services or fintech, positive attitudes toward technology and perceived ease of access can significantly influence users' intention to adopt these services (Safitri, 2022).

The Theory of Planned Behavior (TPB) is important for understanding and encouraging behavioral change. It explains individual intentions through three main constructs: attitude, subjective norms, and perceived behavioral control, which interact in shaping human behavior across fields such as economics, health, and education (Tamba, 2019). Prior to further elaboration on the Theory of Planned Behavior, it is important to outline its key components, namely attitude, subjective norms, and perceived behavioral control.

Attitude toward behavior is driven by beliefs about the consequences of performing a particular action, commonly referred to as behavioral beliefs. Individual behavior can often be predicted by examining attitudes toward that behavior (Maslim & Andayani, 2023). Subjective norms refer to perceived social pressure regarding whether a behavior should or should not be performed, reflecting the influence of others' expectations on individual decision-making (Ummah, 2019). Perceived behavioral control is determined by individual beliefs about the availability of resources, opportunities, and potential obstacles, which shape perceptions of ease or difficulty in performing a behavior (Maslim & Andayani, 2023). Previous studies in the field of Islamic fintech, including those conducted by Erika Takidah (Takidah & Susanti, 2024), Stefani Marina Palimbong (Stefani Marina Palimbong et al., 2023) and Yustiana Djaelani (Djaelani & Zainuddin, 2019) have examined Islamic fintech from a behavioral perspective. However, there remains a lack of research that comprehensively analyzes the roles of attitude, subjective norms, and perceived behavioral control.

2. Literature Review

Theory of Planned Behavior

The Theory of Planned Behavior (TPB) is a psychological theory developed by Icek Ajzen in 1985 as an extension of the Theory of Reasoned Action. TPB explains the relationship between beliefs, attitudes, intentions, and behavior, particularly how individual intentions are formed and how they influence actual behavior. This theory focuses on three main constructs: attitude, subjective norms, and perceived behavioral control (Ummah, 2019). The Islamic Theory of Planned Behavior is an extension of the Theory of Planned Behavior that incorporates the dimension of Islamic religiosity as an additional variable in predicting Muslim behavior. This model offers a more comprehensive understanding of how Islamic values and teachings shape intentions and behaviors within Muslim social and economic contexts (Abdul Khalek et al., 2023).

Attitude

Attitude refers to an individual's positive or negative evaluation of a behavior. In fintech usage, it reflects users' perceptions of the convenience and benefits of financial technology, where positive attitudes can increase the intention to use fintech for transactions. Research by Siti Nur shows that user attitudes significantly influence fintech adoption. Meanwhile, financial perspective refers to an individual's opinions and judgments regarding money ownership and financial management (Annisa Amalia, 2018). Attitude is an individual's positive or negative evaluation of performing a specific behavior, which is shaped by behavioral beliefs regarding the expected outcomes of that behavior (Wardana et al., 2024).

Subjective Norms

In the Theory of Planned Behavior (TPB), subjective norms refer to individuals' perceptions of social pressure to perform a particular behavior. In fintech usage, supportive social environments and normative expectations can increase individuals' intention to adopt fintech applications. Empirical studies also show that subjective norms, together with attitude and perceived behavioral control, significantly influence behavioral intention (Antika et al., 2023). Research shows that subjective norms influence students' intentions to use fintech. Individuals who receive support from family and peers are more likely to adopt fintech services, emphasizing the important role of social influence in financial technology adoption (Beno et al., 2022).

Perceived Behavioral Control

Perceived behavioral control in the Theory of Planned Behavior refers to individuals' perceptions of the ease or difficulty of performing a behavior. In the context of Islamic fintech, it influences users' intentions and decisions to adopt fintech payment services. The widespread use of fintech payments has also promoted behavioral changes by offering transaction convenience through practical, fast, technologically advanced, and Sharia-compliant payment services (Habibah & Hana, 2023).

Islamic Fintech

Financial technology (fintech) refers to the integration of technology into financial services to improve efficiency, accessibility, and user experience. It includes innovations such as digital payments, mobile banking, peer-to-peer lending, crowdfunding, and blockchain-based services. Rapid technological advancement has accelerated fintech growth, enabling faster, safer, and more convenient transactions while reducing costs and expanding financial inclusion, especially for underserved communities.

More broadly, fintech has transformed the financial landscape by encouraging innovation and competition among service providers. Its adoption is influenced by factors such as technological readiness, regulatory support, and user trust. In countries like Indonesia, fintech has helped create a more inclusive financial ecosystem through accessible and user-friendly solutions. However, fintech also faces challenges related to data security, consumer protection, and regulatory compliance.

Financial technology has become an essential part of modern society by enabling efficient financial transactions without requiring significant time. Fintech integrates finance and technology to provide services such as payment systems, lending, and financing. In Islam, fintech is permissible as long as it complies with Sharia principles and valid akad, avoiding elements such as *riba*, *gharar*, *dharar*, and *tadlis*. Quran Surah Al-Mā'idah verse 1 emphasizes

the importance of fulfilling agreements and maintaining ethical principles in all transactions, including those conducted through financial technology (QS. al-Mai'dah: 1).

Islam does not oppose the existence of Islamic fintech, provided that its operations comply with Sharia principles and avoid prohibited elements such as *riba*, *gharar*, *dharar*, and *tadlis*. In Indonesia, the widespread adoption of Islamic fintech has significantly contributed to the financial sector by providing convenience and generating positive economic impacts for society (Amrullah & Hasan, 2022). The growth of the Sharia economy and Islamic business sectors has been strengthened by technological advancements in financial services through the emergence of Islamic fintech. Islamic fintech combines technology-based financial services with Sharia principles and can be analyzed through two main approaches: *uṣūl al-fiqh*, which examines legal permissibility, and *maqāṣid al-sharī'ah*, which provides the underlying value framework of Islamic law (Fachrurazi, 2022).

Sharia Literacy

Sharia financial literacy significantly influences students' adoption of Islamic fintech. Financial behavior and financial attitudes also play important roles in increasing the use of Islamic fintech in Indonesia. Overall, the dimensions of Sharia financial literacy knowledge, attitudes, and financial behavior interact and collectively shape students' decisions to use Islamic fintech services (Haryanti & Azmi, 2023).

In a Sharia-based financial system, financial literacy must align with Islamic legal principles, including understanding the classification of financial products into *halal*, *haram*, and *shubhat* categories. *Halal* products are permissible and beneficial, *haram* products are prohibited, and *shubhat* products involve uncertainty and are generally avoided to maintain prudence and ensure the *halal* status of financial activities (Rohman et al., 2023).

A strong level of religious commitment encourages individuals to prioritize compliance with Islamic teachings in financial transactions. As a result, they are more likely to choose fintech services that follow Islamic principles and avoid practices such as *riba*, *gharar*, and *maysir* (Muchtar & Zubairin, 2022). In Quran Surah al-Baqarah verse 275, Allah permits trade and prohibits *riba*, emphasizing the distinction between lawful economic activities and prohibited financial practices in Islam. The verse also warns of severe consequences for those who engage in *riba* (QS. al-Baqarah: 275).

The increasing use of Islamic fintech in Muslim-majority countries has introduced challenges, especially due to limited public awareness of potential risks. Therefore, strong Sharia financial literacy is essential to enhance consumer protection and reduce risks that may harm society (Sumar'in et al., 2025). When users perceive compatibility between the convenience offered by Islamic fintech and Islamic teachings, they are more likely not only to feel secure but also to continue using these services more frequently due to their alignment with Islamic principles (Sari et al., 2023).

3. Proposed Method

This research employs a quantitative research approach, which is based on the collection and analysis of numerical data using survey strategies and statistical testing. Quantitative research involves measurement, observation, and hypothesis testing through statistical analysis. Researcher conducts a survey of Islamic fintech users by distributing questionnaires to examine transaction convenience influenced by consumer attitude,

subjective norms, perceived behavioral control, and Sharia literacy. The numerical data collected are statistically analyzed to test the proposed hypotheses. This research uses a non-probability sampling technique with purposive sampling. The sample includes students from University Darussalam Gontor, particularly from the Faculty of Economics and Management and the Faculty of Sharia, who have experience using fintech for payment transactions and understand fintech transaction processes.

Population and Sample

This study uses primary data collected through questionnaires related to the predefined research variables. The questionnaire applies a Likert scale to measure respondents' levels of agreement or disagreement with the statements provided. In quantitative research, a population refers to a group of objects or subjects with specific characteristics identified by the researcher for analysis and conclusion. The population of this study comprises students who conduct payment transactions using fintech services (Suriani et al., 2005). A sample is a subset of the population selected based on specific characteristics to represent the entire population (Firmansyah, 2017). If a sample is selected using an appropriate method, the data obtained can be generalized statistically.

Data Analysis Techniques

All collected data are analyzed using SPSS 25 software. The analysis includes descriptive statistics, validity testing, and multiple regression analysis.

Validity and Reliability Test

An item is considered valid if the correlation coefficient (r-count) is greater than the r-table value at a 5% significance level ($\alpha = 0.05$). Reliability is tested using Cronbach's Alpha. A variable is considered reliable if Cronbach's Alpha ≥ 0.70 (M.S, Musrifah; Saleh, La Moh; Titaley, 2021).

Classical Assumption Test

Normality test, conducted using the Kolmogorov–Smirnov test. Data are normally distributed if Sig. > 0.05 (Isnaini et al., 2025). Multicollinearity test, evaluated using Tolerance and Variance Inflation Factor (VIF). No multicollinearity exists if Tolerance > 0.10 and VIF < 10 (Effiyaldi et al., 22 C.E.). Heteroskedasticity test, used to determine whether residual variances differ across observations (Pratama et al., 2022). Glejser test heteroskedasticity is absent if the significance value is greater than 0.05 (Firdausya & Indawati, 2023).

Hypothesis Testing

Hypotheses are tested based on relevant theories and empirical data.

1. Multiple Regression Analysis

$$Y = a + b_1X_1 + b_2X_2 + b_3X_3 + b_4X_4 + e \dots\dots\dots(i)$$

2. T-Test (Partial Test)

Determines the partial effect of independent variables on the dependent variable:

3. F-Test (Simultaneous Test)

Determines whether all independent variables simultaneously influence the dependent variable.

4. Coefficient of Determination (R^2)

Measures the contribution of independent variables in explaining the dependent variable.

4. Results and Discussion

Validity and Reliability Tests

The validity test was used to determine the extent to which each question item in the research instrument accurately measures the variables under investigation. An item is considered valid only if it truly represents the construct being measured in accordance with the theoretical foundation applied, namely the Theory of Planned Behavior (Rizky Fatmawati et al., 2024).

Table 1. Validity Tests.

Variable	Item	R Count	R Table	Explanation
X1	X1_1	0.808	0.142	Valid
	X1_2	0.866	0.142	Valid
	X1_3	0.82	0.142	Valid
	X1_4	0.837	0.142	Valid
X2	X2_1	0.75	0.142	Valid
	X2_2	0.764	0.142	Valid
	X2_3	0.81	0.142	Valid
	X2_4	0.833	0.142	Valid
X3	X3_1	0.848	0.142	Valid
	X3_2	0.847	0.142	Valid
	X3_3	0.852	0.142	Valid
	X3_4	0.859	0.142	Valid
X4	X4_1	0.893	0.142	Valid
	X4_2	0.895	0.142	Valid
	X4_3	0.905	0.142	Valid
	X4_4	0.816	0.142	Valid
Y	Y_1	0.852	0.142	Valid
	Y_2	0.904	0.142	Valid
	Y_3	0.905	0.142	Valid
	Y_4	0.861	0.142	Valid
	Y_5	0.851	0.142	Valid

Source: Primary Data using SPSS 25

Validity testing in this study used the Pearson Product Moment correlation to measure the relationship between each item score and the total variable score. An item is considered valid if the calculated correlation coefficient exceeds the critical value at a 5% significance level ($\alpha = 0.05$); otherwise, the item is deemed invalid and excluded from further analysis.

Based on the results of the validity test, all items for variables X1 (Attitude), X2 (Subjective Norm), X3 (Behavioral Control), X4 (Sharia Literacy), and Y (Ease of Transaction) have correlation coefficients greater than the table value and significance levels below 0.05. Therefore, all items are declared valid and suitable for use as research instruments.

Reliability Test

The reliability test was conducted to determine the consistency and dependability of the research instrument in measuring the variables under investigation. A reliable instrument produces consistent measurement results across different conditions and times.

Table 2. Reability Test.

Reliability Statistics	
Cronbach's Alpha	N of Items
0.950	21

Source: Primary Data using SPSS 25

Reliability testing in this study was carried out using the Cronbach's Alpha method. A variable is considered reliable if the Cronbach's Alpha value is equal to or greater than 0.70. Conversely, if the Cronbach's Alpha value is below 0.70, the instrument is considered unreliable due to insufficient internal consistency (Alfiatunnisa et al., 2022). Based on the results of the reliability test using Cronbach's Alpha, a value of 0.950 was obtained for a total of 21 items. This value exceeds the minimum threshold of 0.70, indicating that the research instrument has a very high level of reliability and is highly suitable for data collection in this study.

Classical Assumption Tests

Classical assumption testing is an important step in linear regression analysis to ensure that the model produces valid, unbiased, and interpretable results. These tests are necessary for regression estimates to meet the criteria of Best Linear Unbiased Estimators (BLUE). Before conducting multiple linear regression and hypothesis testing, classical assumption tests must be performed to avoid inefficient estimates and misleading conclusions. In this study, the tests include normality, residual normality, multicollinearity, heteroscedasticity, and the Glejser test.

Normality Test

Table 3. Normality Test.

	Kolmogorov-Smirnov ^a			Shapiro-Wilk		
	Statistic	df	Sig.	Statistic	df	Sig.
ABS_RES 1	0.135	150	0.000	0.888	150	0.000

Source: Primary Data using SPSS 25

The residual normality test is conducted to determine whether regression residuals are normally distributed, which is an important assumption in linear regression analysis. In this study, the Kolmogorov–Smirnov test was applied through the Statistical Package for the Social Sciences Explore menu using regression residual values. Residuals are considered normally distributed if the asymptotic significance value exceeds 0.05; otherwise, they are considered non-normal.

Multicollinearity Test

Table 4. Multicollinearity test.

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error				Tolerance	VIF
1	(Constant)	3.085	1.153		2.677	0.008		
	X1	0.232	0.096	0.168	2.415	0.017	0.491	2.038
	X2	0.129	0.091	0.103	1.411	0.160	0.443	2.259
	X3	0.524	0.086	0.438	6.098	0.000	0.459	2.177
	X4	0.179	0.085	0.152	2.100	0.037	0.454	2.204

Source: Primary Data using SPSS 25

Based on the results of the multicollinearity test, the Tolerance values for X1 (Attitude), X2 (Subjective Norm), X3 (Behavioral Control), and X4 (Sharia Literacy) are 0.491, 0.443, 0.459, and 0.454, respectively. All variables have Tolerance values greater than 0.10 and VIF values below 10. Therefore, it can be concluded that no multicollinearity exists among the independent variables in this study.

Heteroscedasticity Test

In this study, the heteroscedasticity test was conducted using a scatterplot graph between the standardized predicted values (ZPRED) and standardized residuals (ZRESID). The regression model is considered free from heteroscedasticity if the residual points are randomly dispersed and do not form a specific pattern. Conversely, if a certain pattern appears, the model is considered to exhibit heteroscedasticity.

Table 5. Glejser Test.

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error				Tolerance	VIF
1	(Constant)	1.773	0.716		2.475	0.014		
	X1	0.079	0.060	0.139	1.332	0.185	0.491	2.038
	X2	-0.083	0.057	-0.159	-1.454	0.148	0.443	2.259
	X3	-0.031	0.053	-0.063	-0.581	0.562	0.459	2.177
	X4	0.027	0.053	0.054	0.502	0.616	0.454	2.204

Source: Primary Data using SPSS 25

Based on the results of the Glejser test, the significance values for X1 (Attitude), X2 (Subjective Norm), X3 (Behavioral Control), and X4 (Sharia Literacy) are all greater than 0.05, with values equal to 1.000. This indicates that the regression model does not exhibit heteroscedasticity.

Hypothesis Testing

Multiple linear regression analysis is used to examine the effect of independent variables on the dependent variable, both partially and simultaneously (Akbar et al., 2023). Hypothesis testing is conducted based on the significance value. If the significance value is less than 0.05, the independent variable is considered to have a significant effect on the dependent variable. Conversely, if the significance value is greater than or equal to 0.05, the independent variable is considered to have no significant effect. Hypothesis testing in this study includes the F-test (simultaneous test), t-test (partial test), and the coefficient of determination (R^2).

F-Test (Simultaneous Test)

The F-test is used to determine whether all independent variables simultaneously have a significant effect on the dependent variable. This test aims to assess the overall suitability of the regression model and to determine whether the model can adequately explain the relationship between the independent and dependent variables. The F-test is conducted by examining the significance value in the ANOVA table. The regression model is considered significant if the significance value is less than 0.05 (Budi, 2021).

Table 6. F-Test (Simultaneous Test).

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	1247.046	4	311.762	58.992	.000 ^b
	Residual	977.696	185	5.285		
	Total	2224.742	189			

Source: Primary Data using SPSS 25

Based on the results of the F-test in the ANOVA table, the F-value obtained is 58.992 with a significance value of 0.000 (less than 0.05). This indicates that the independent variables simultaneously have a significant effect on the dependent variable. Therefore, the regression model is appropriate and feasible for use in this study.

T-Test (Partial Test)

The t-test is used to examine the partial effect of each independent variable on the dependent variable. This test aims to determine whether each independent variable in the regression model has a statistically significant effect on the dependent variable while controlling for the influence of other independent variables (Sugiarti et al., 2025).

Table 7. T-Test (Partial Test).

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	3.085	1.153		2.677	0.008
	X1	0.232	0.096	0.168	2.415	0.017
	X2	0.129	0.091	0.103	1.411	0.160
	X3	0.524	0.086	0.438	6.098	0.000
	X4	0.179	0.085	0.152	2.100	0.037

Source: Primary Data using SPSS 25

Based on the results of the t-test, variable X1 has a significant effect on Y with a significance value of 0.017, which is less than 0.05. Meanwhile, variable X2 has a non-significance value of 0.160, which is greater than 0.05, indicating that it does not have a significant effect. Variable X3 shows a significance value of 0.000, indicating a highly significant effect. Variable X4 also has a significant effect with a significance value of 0.037, which is below 0.05.

Coefficient of Determination (R^2)

Table 8. Coefficient of Determination (R^2).

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.749 ^a	.561	.551	2.29888

Source: Primary Data using SPSS 25

Based on the results in the model summary table, the R value is 0.749, indicating a strong relationship between the independent variables and the dependent variable. The R Square value is 0.561, which means that 56.1 percent of the variation in ease of transaction can be explained by the independent variables. The remaining approximately 43.9 percent is explained by other factors outside the scope of this study. The Adjusted R Square value of 0.551 indicates that, after adjusting for the number of variables, the model still has a strong explanatory capability. The standard error of the estimate is 2.298, indicating the level of prediction error in the model.

Comparison

The Effect of Attitude on Ease of Transaction

The results of the t-test show that the Attitude variable has a significance value of 0.017, which is less than 0.05. This indicates that attitude has a significant effect on ease of transaction. Therefore, Ha1 is accepted and Ho1 is rejected. Theoretically, a positive attitude can enhance perceived ease, in line with the Theory of Planned Behavior, which states that an individual's attitude toward a behavior influences both behavioral intention and actual behavior. Users who perceive fintech services positively tend to feel more comfortable and confident in using them, thereby perceiving transactions as easier (Herman et al., 2023).

Attitude can be understood through two dimensions. First, it reflects an individual's evaluation of whether an action is important, useful, or potentially harmful. Second, attitude reflects emotional responses, such as whether an action brings satisfaction or disappointment. Thus, attitude plays a crucial role in shaping perceptions of ease in conducting transactions. Temuan ini mendukung penelitian yang dilakukan oleh Driana Leniwati et al. (2022). which found that attitude has a partial effect on fintech usage. Therefore, attitude is a key factor that supports individuals in perceiving transactional ease when using fintech services (Leniwati et al., 2021).

The Effect of Subjective Norm on Ease of Transaction

In contrast, the Subjective Norm variable has a significance value of 0.160, which is greater than 0.05. This indicates that subjective norm does not have a significant effect on ease of transaction. Therefore, Ha2 is rejected and Ho2 is accepted. This result indicates that social support or social pressure from family, friends, and colleagues influences users' perceptions of transactional ease. Within the Theory of Planned Behavior framework, subjective norms can motivate users to feel more confident in using Islamic fintech services, thereby enabling them to use such services more optimally and perceive transactions as easier.

Subjective norms reflect an individual's perception of social expectations regarding whether a behavior should or should not be performed. These norms arise from social influences and function as a mechanism for accepting or rejecting certain behaviors (Nuraini et al., 2024). This finding is consistent with the study conducted by Bima Satria et al. (2021). which found that subjective norms have a partial effect on fintech usage. Therefore, subjective norms play an important role in shaping perceptions of transactional ease (Dharmawan et al., 2021).

The Effect of Behavioral Control on Ease of Transaction

The t-test results show that the Behavioral Control variable has a significance value of 0.000, which is less than 0.05. Therefore, Ha3 is accepted and Ho3 is rejected. This finding indicates that perceived behavioral control has a significant effect on ease of transaction. This

result suggests that users' abilities, resources, and control in conducting transactions using Islamic fintech services significantly influence their perception of transactional ease. Users who feel capable of operating fintech applications tend to perceive transactions as faster, simpler, and more accessible, regardless of time and location (Marco & Arifin, 2024).

Perceived behavioral control consists of two main components. The first is self-efficacy, which reflects confidence in one's ability to perform a behavior. The second is facilitating conditions, which refer to the availability of resources such as knowledge, skills, and experience. The easier it is for individuals to use fintech services, the stronger their intention to continue using them. This finding supports the study conducted by M. Khairul Anwari and Doddy Primayudia (2026), which found that behavioral control has a partial effect on fintech usage. Therefore, perceived behavioral control is a critical factor in enhancing perceptions of transactional ease.

The Effect of Sharia Literacy on Ease of Transaction

The t-test results indicate that the Sharia Literacy variable has a significance value of 0.037, which is less than 0.05. Thus, Ha4 is accepted and Ho4 is rejected. This finding suggests that subjective norms significantly affect ease of transaction. This finding suggests that respondents' understanding of sharia values is not a primary factor in determining perceived ease of transaction. Theoretically, ease of transaction in fintech usage is more strongly influenced by practical and functional aspects, such as system convenience, transaction accuracy, ease of application use, and security. These aspects are more closely related to attitude and perceived behavioral control, which were found to be significant in this study (Basaroh et al., 2025).

Sharia literacy tends to play a normative or value-based role rather than an operational one. Thus, even if respondents understand concepts such as halal, riba, and gharar, this understanding does not necessarily translate directly into perceptions of transactional ease. Users may still perceive transactions as easy even with limited sharia literacy, as long as the system is simple, user-friendly, and reliable. Moreover, users may rely on the "sharia-compliant" label attached to fintech products or applications without fully understanding the underlying sharia mechanisms. With regulatory oversight and institutional supervision, users tend to feel secure and assisted by such payment methods (Shoffan Hasyim et al., 2022).

Therefore, sharia literacy appears to have a stronger influence on the decision to adopt or choose a fintech service rather than on the perceived ease of transaction itself. This finding contrasts with the study conducted by Helen Purnamasari et al. (2025), which found that higher sharia literacy enables individuals to better understand the benefits and risks of Islamic finance, thereby increasing confidence and contributing to the stability and growth of Islamic financial systems (Purnamasari et al., 2025).

The Simultaneous Effect of Attitude, Subjective Norm, Behavioral Control, and Sharia Literacy on Ease of Transaction

Based on the simultaneous test (F-test), the probability value obtained is 0.000, which is less than 0.05. Therefore, Ho5 is rejected and Ha5 is accepted. This indicates that Attitude, Subjective Norm, Behavioral Control, and Sharia Literacy simultaneously have a significant effect on ease of transaction.

Empirically, this finding demonstrates that these four variables collectively play a role in shaping perceptions of transactional ease. The coefficient of determination (R^2) of 0.561 indicates that 56.1 percent of the variation in ease of transaction can be explained by these variables, while the remaining 43.1 percent is influenced by other factors outside the Theory of Planned Behavior and sharia literacy framework.

This finding is consistent with the study conducted by Melda Tegar (2024). which found that Theory of Planned Behavior variables attitude, subjective norm, and behavioral control combined with sharia literacy significantly influence ease of transaction. This suggests that individual attitudes, internal motivation, behavioral control, and sharia literacy collectively contribute to users' perceptions of transactional simplicity when using fintech services (Tegar Melda, 2024).

5. Conclusions

Attitude, Perceived Behavioral Control, Sharia Literacy have a significant effect on ease of transaction. This finding indicates that the more positive an individual's attitude, the stronger the social support perceived by the individual, as well as the greater the level of behavioral control possessed. Consequently, the perceived ease of transaction experienced by individuals increases. In contrast, Subjective Norm does not have a significant effect on ease of transaction. This result suggests that respondents' level of understanding of sharia principles has not yet become a primary factor in determining transactional ease. Users tend to consider other aspects, such as practicality, ease of use, and social support, rather than a deep understanding of sharia principles when perceiving transaction convenience. Attitude, Subjective Norm, Perceived Behavioral Control, and sharia literacy simultaneously have a significant effect on ease of transaction. The coefficient of determination (R^2) of 56.9 percent indicates that the variables of the Theory of Planned Behavior (TPB) and sharia literacy provide a substantial contribution in explaining variations in perceived ease of transaction. Meanwhile, the remaining 43.1 percent is explained by other variables not included in this research model.

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