



The Effects of Trust, Perceived Ease of Use, and Transaction Interest on Attitudes Toward Using Sharia Fintech

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Article Info	Abstract
Article history: Received March 10, 2026 Revised April 13, 2026 Accepted June 27, 2026 Available online August 15, 2026 *Corresponding author email: 22201083023@unisma.ac.id Keywords: Attitude, Ease of Use, SEM-PLS, Sharia Fintech, Technology Acceptance Model (TAM).	Introduction/Main Objectives: This study investigates the effects of trust, perceived ease of use, and transaction interest on attitudes toward using Sharia fintech in Malang, Indonesia. The research addresses a gap in the literature, as few previous studies have simultaneously examined these three variables together in the context of Sharia fintech adoption. Research Methods: A quantitative exploratory approach was employed, involving 100 respondents who completed an online questionnaire. The data were analyzed using SEM-PLS to assess the relationships among variables. Finding/Results: All the results show that trust ($\beta = 0.479, p = 0.000$), perceived ease of use ($\beta = 0.358, p = 0.007$), and transaction interest ($\beta = 0.559, p = 0.000$) Each has significant and positive effects on user attitudes toward Sharia fintech adoption. Conclusion: Trust, ease of use, and transaction interest are key to Sharia fintech adoption, offering practical insights for improving user acceptance.
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INTRODUCTION

Digital technology, which includes hardware, software, and supporting systems, has evolved rapidly and has significantly transformed various industries, particularly finance. (Jiao et al., 2025). In Indonesia, internet and smart device penetration have reached impressive levels. The projected number of internet users in 2024 is 221.56 million, accounting for 79.5% of the total population. (APJII, 2024). This digital transformation has driven the development of technology-based financial services (fintech), which provide innovative solutions designed to enhance efficiency, security, and access to financial transactions. Furthermore, the COVID-19 pandemic has accelerated the shift toward digital transactions, leading to an increased demand for cashless and contactless payment methods. As a result, fintech has become a crucial component in promoting economic resilience and recovery.

In the digital financial landscape, Islamic fintech has emerged as a significant innovation, reflecting the growing public preference for financial services that align with Islamic principles, including the prohibition of *riba*, *gharar*, and *maysir* (Makraja, 2023). Indonesia, which has the largest Muslim population in the world, shows an increase in digital literacy, as evidenced by the rising trust and ease of use of sharia-compliant financial products. Nonetheless, challenges persist in building and maintaining user loyalty, particularly regarding trust, user comfort, and expectations related to Sharia compliance.

Trust is essential in shaping user attitudes and behaviors toward digital Sharia financial services. This trust stems from users' perceptions of security, transparency, and the service's adherence to Sharia principles. (Syafira et al., 2020) Users are more likely to feel confident and comfortable when conducting transactions if they perceive the service as technologically secure and in alignment with their religious values. Additionally, ease of use, encompassing factors such as accessibility, an intuitive interface, and minimal effort, significantly affects the public's attitude toward adopting Sharia fintech services. (Al-Kamal et al., 2025; Hakeem & Ratnasari, 2021). The Technology Acceptance Model (TAM) posits that perceptions of both usefulness and ease of use foster a positive attitude toward technology, which in turn promotes its adoption. (Davis, 1989).

Previous research by Latifah & Jati (2023) demonstrated that both ease of use and trust significantly influence users' attitudes toward sharia fintech. However, a different conclusion was reached in the study by Destrina & Kusumasari (2026), which found that ease of use does not significantly impact users' attitudes regarding sharia fintech. Additionally, another study highlighted the importance of transaction interest in shaping attitudes toward the use of sharia fintech (Misissaifi & Sriyana, 2021). While prior studies have largely concentrated on the influence of trust and perceived ease of use (Kajol et al., 2022), there is a notable gap in the literature regarding the simultaneous integration of transaction interest as a key determinant of attitude toward using sharia fintech, particularly in the Indonesian context. Few studies have comprehensively examined these three variables together.

This research offers novelty by integrating trust, perceived ease of use, and transaction interest within an extended Technology Acceptance Model (TAM) framework. This comprehensive approach allows for a deeper understanding of the determinants of user attitudes. By addressing this research gap, the study aims to provide new empirical evidence and theoretical insights relevant to the adoption of sharia fintech in Indonesia, a country with a unique demographic and rapid fintech growth. The research examines the impact of trust, ease of use, and transaction interest on public attitudes regarding the use of sharia fintech. This study enhances the Technology Acceptance Model (TAM) by integrating trust as a key component, aiming to provide both empirical and theoretical contributions to understanding digital finance trends in Indonesia. The findings seek to enrich the existing literature on the adoption of sharia fintech and offer practical recommendations for service providers in this sector. These recommendations will emphasize the value of building trust, improving ease of use, and fostering a positive user attitude, thus promoting the wider adoption of sharia fintech within the Indonesian Muslim community.

METHOD

This research employs a quantitative, exploratory design to investigate the cause-and-effect relationships among trust, ease of use, transaction interest, and attitudes toward using sharia fintech. The study was conducted in Malang, East Java, selected for its high level of digital literacy, significant Muslim population, and the rapid growth of the fintech ecosystem. The research concentrated on inhabitants of Malang City who have engaged with Sharia-compliant financial technology services. The questionnaire was developed by adapting indicators from previous relevant studies, such as Davis (1989) for perceived ease of use, Mayer et al. (1995) for trust, and Misissaifi & Sriyana (2021) for transaction interest. The instrument consisted of several items for each variable and was reviewed for content validity by academic experts in fintech Islamic economics. A pretest was conducted with 20 respondents to ensure clarity and relevance of the questions. A total of 100 respondents were selected via purposive sampling, adhering to specific criteria: they must be at least 18 years old, have used a Sharia-compliant fintech application within the last six months, and have experience with Sharia-compliant digital financial transactions. The sample size was determined based on the minimum requirements for SEM-PLS analysis and to ensure adequate representation of the target population in Malang. A five-point Likert scale online questionnaire was distributed via social media. Data quality was ensured by screening questions and duplication checks. Instrument validity was evaluated using convergent validity (outer loading) and Average Variance Extracted (AVE), while discriminant validity was tested using the Fornell-Larcker criterion. Reliability was measured using Cronbach's Alpha and Composite Reliability, with thresholds of 0.70 for both. The data analysis used SEM-PLS with Smart-PLS version 4. Both external and internal models were evaluated, and hypothesis testing

was conducted using path coefficients, p-values (with significance set at <0.05), and R-squared values.

Development of Hypothesis

Trust and Attitude

Trust is an important factor in shaping users' positive attitudes toward Sharia fintech. When users are confident that Islamic fintech services guarantee security, transparency, and compliance with sharia principles, they tend to develop a positive attitude toward those services. This is in line with the trust model concept proposed by Mayer et al. (1995), which states that trust is formed based on three main dimensions: ability, integrity, and benevolence. These three dimensions play a significant role in cultivating a favorable perception and influencing an individual's attitude towards a service, including Sharia fintech services. Based on this, the proposed hypothesis is: H1: Trust has a significant effect on attitude toward.

Ease of Use and Attitude

In this study, ease of use is defined as the user's perception of how simple Sharia fintech services are to learn, operate, and use for conducting transactions. If users perceive Islamic fintech as simple to use and requiring little effort, they tend to have a more positive attitude toward using the service. The Technology Acceptance Model (TAM), developed by Davis (1989) The perception of a technology's ease of use fosters a positive attitude towards its utilization, hence aligning with the model's principles. Previous studies also show that perceived ease of use positively influences attitudes toward adopting Sharia fintech services. (Natsir et al., 2023). According to this information, the proposed hypothesis is as follows:

H2: Ease of use significantly affects attitudes.

Transaction Interest and Attitude

The concept of transaction interest refers to an individual's desire or inclination to engage in transactions utilizing Sharia fintech. In this context, a higher interest in conducting transactions with sharia fintech correlates with a more positive attitude toward the service. According to the Technology Acceptance Model (Davis, 1989) A user's interest in or intention to use technology can significantly shape their attitude towards it. Research conducted by Misissaifi & Sriyana (2021) further supports this idea, demonstrating that an individual's elevated interest in sharia fintech increases the likelihood of developing a positive attitude toward sharia-compliant financial services. Therefore, the proposed hypothesis is

H3: Transaction interest significantly affects attitudes.

RESULT AND DISCUSSION

Respondent Demographics

This study analyzes the demographic characteristics of respondents categorized by gender, age, highest level of education, occupation, and monthly income. A total of 100 respondents who have experience using or are currently using digital payments in the city of

Malang participated in this study. Women dominate the respondent demographic, accounting for 71%, while men make up 29%. The majority of respondents are aged 21 to 30 years (80%), hold a bachelor's degree (67%), are students (67%), and have a monthly income ranging from Rp 1,000,000 to Rp 5,000,000 (44%). The demographic details of the respondents are shown in Table 1.

Table 1. Demographics of Respondents

	Category	Frequency	Percentage
Gender	Male	29	29%
	Female	71	71%
	Total	100	100%
Age	<20	7	7%
	21-30	80	80%
	31-40	10	10%
	>40	3	3%
	Total	100	100%
Last Education	Elementary School	-	-
	Junior High School	-	-
	Senior High School	26	26%
	Diploma/D3	1	1%
	Bachelor/S1	67	67%
	Master/S2	6	6%
	Doctorate/S3	-	-
	Total	100	100%
Employment Status	Students	67	67%
	Housewife	2	2%
	Private employees	17	17%
	ASN/PNS	1	1%
	TNI/POLRI	1	1%
	Other	12	12%
	Total	100	100%
Monthly Income	<Rp 1.000.000	40	40%
	Rp 1.000.000-Rp 5.000.000	44	44%
	Rp 5.000.000-Rp 10.000.000	14	14%
	>Rp 10.000.000	2	2%
	Total	100	100%

Source: Data Processed By Researcher/2026

Outer Model Evaluation

Convergent validity assesses the degree to which the components within a model are theoretically interconnected. The measurement is conducted using Outer Loading and Average Variance Extracted (AVE). Set the outer loading threshold to 0.70. Chin & Marcoulides, (1998) For the trust variable, four indicators (T2, T3, T4, and T5) meet the established minimum threshold, whereas the outer loading of T1 is below 0.70. Thus, T1 is not included in the model. Meanwhile, all other outer loadings met the threshold, as shown in Table 2.

Table 2. Convergent Validity

Variable	Indicators	Outer Loadings	Average Variance Extracted (AVE)
Trust (T)	T2	0.798	0.710
	T3	0.882	
	T4	0.834	
	T5	0.854	
Perceived Ease of Use (PEOU)	PEOU1	0.797	0.653
	PEOU2	0.866	
	PEOU3	0.842	
	PEOU4	0.725	
	PEOU5	0.801	
Behavioral Intention (BI)	BI1	0.880	0.786
	BI2	0.920	
	BI3	0.870	
	BI4	0.874	
Attitude Toward Using (ATT)	ATT1	0.844	0.786
	ATT2	0.849	
	ATT3	0.855	

Source: Data Processed By Researcher/2026

Furthermore, the SEM-PLS analysis presented in Table 2 shows that the Average Variance Extracted (AVE) values for trust, ease of use, transaction interest, and user attitude all exceed the 0.50 threshold. AVE values greater than 0.50 indicate that the model's convergent validity is adequate (Purnasalam & Suryani, 2025).

Furthermore, to ensure that each variable is unique, this study also tests discriminant validity using the Fornell-Larcker criterion. In Table 3, the correlations between variables are presented along with the square root of the AVE values listed on the diagonal (in italics). The

results indicate that the square root of the AVE values on the diagonal exceeds the correlations with other constructs and is substantially above the threshold of 0.70 (the square root of 0.5). These findings provide strong evidence that the discriminant validity of the research model has been well established.

Table 3. Discriminant Validity

	ATT	BI	PEoU	Trust
ATT	0.849			
BI	0.810	0.886		
PEoU	0.709	0.645	0.808	
Trust	0.741	0.752	0.732	0.843

Source: Data Processed By Researcher/2026

Table 4 below presents the Cronbach's alpha and composite reliability values for each variable. A variable is considered reliable if both values, composite reliability and Cronbach's alpha, exceed 0.70. The results in Table 4 indicate that all variables in this study have values above 0.70, signifying that each variable is both trustworthy and valid. This also signifies that the employed indicators are proficient in measuring the construct efficiently and yielding consistent outcomes.

Table 4. Cronbach's Alpha and Composite Reliability

Variables	Cronbach's Alpha	Composite Reliability (rho_c)
Trust (X1)	0.863	0.907
Perceived Ease Of Use (X2)	0.866	0.903
Behavioral Intention (X3)	0.909	0.936
Attitude Toward Using (Y)	0.807	0.886

Source: Data Processed By Researcher/2026

Inner Model Evaluation

In this study, path coefficients are used to test hypotheses, as well as R^2 values, through the Partial Least Squares (PLS) method. Path coefficients in the SEM-PLS structural model demonstrate the magnitude of the correlation between independent and dependent variables, as explained by Hair et al. (2019). The R^2 value indicates the proportion of variance in the dependent variable explained by the independent variables. Based on Table 5, an R-squared (R^2) value of 0.707 indicates that 70.7% of the variation in interest in transacting with sharia fintech can be explained by factors such as trust, ease of use, and attitude.

Table 5. R-Square Test

Variables	R-Square	Adjusted R-Square
Behavioral Intention (Y)	0.707	0.697
Attitude Toward Using (Z)	0.609	0.601

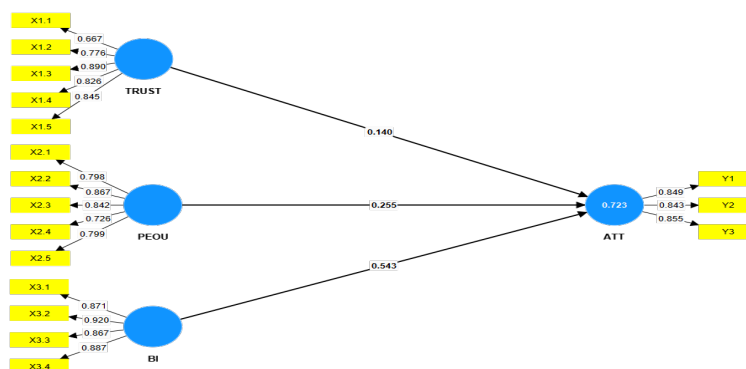
Source: Data Processed By Researcher/2026

Table 6 presents the results of the statistical analysis of the direct influence among variables in this study. Based on the results of hypothesis 1 testing, it was found that trust has a significant influence on attitude, with a path coefficient of 0.479 and a p-value of 0.000; thus, H1 is accepted. Next, in hypothesis 2, the influence of ease of use on attitude shows a path coefficient of 0.358 with a p-value of 0.007. The results demonstrate a positive and significant effect; thus, H2 is accepted. The testing of hypothesis 3, which investigates the relationship between transaction interest and attitude, yielded a path coefficient of 0.559 and a p-value of 0.000. This indicates that transaction interest significantly affects attitude, supporting the acceptance of H3. Therefore, all hypotheses examined in this study receive empirical support from the statistical analysis of the direct effects among the variables.

Table 6. Direct Effect Test

Direction	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (O/STDEV)	P Values	Conclusion
T → ATT	0.479	0.480	0.116	4.126	0.000	Accepted
PEOU → ATT	0.358	0.360	0.133	2.700	0.007	Accepted
BI → ATT	0.559	0.532	0.125	4.465	0.000	Accepted

Source: Data Processed By Researcher/2026

Figure 1. Path Diagram of the Structural Model

Source: Data Processed By Researcher/2026

DISCUSSION

The results of the analysis presented in Table 7 show that trust has a significant impact on attitudes toward the use of sharia fintech, with a coefficient value of $\beta = 0.479$. Therefore, hypothesis H1 is accepted. These findings are in line with Dzulfaqori (2024) Research shows that trust has a positive and significant impact on attitudes toward the use of Sharia fintech. This result is logical, as trust is the main factor influencing user acceptance of Sharia-based digital financial services. When users are confident in the security, transparency, and Sharia compliance of fintech services, they tend to have a more positive attitude toward using them. Therefore, Sharia fintech providers need to prioritize strategies to build and enhance user trust, such as emphasizing Sharia values as the operational foundation and highlighting the functional advantages of the services. This result also reinforces the perspective of Mayer et al. (1995), who explain that trust in technology is built upon perceptions of ability, integrity, and benevolence. In the context of Sharia fintech, trust is not only about technical security but also about alignment with religious and ethical values, which is a key factor for Muslim users.

Ease of use has been shown to significantly influence users' attitudes toward Sharia fintech, with a coefficient value of $\beta = 0.358$; therefore, hypothesis H2 is accepted. These findings align with the Technology Acceptance Model (TAM), which suggests that users who find the application easy to operate understand its features. They are more likely to feel comfortable and develop a positive attitude when completing transactions. This positive attitude arises when the system is easy to understand, simple to navigate, and accessible. Research by Setiawan & Setyawati (2020), Udiyana & Yasa (2025), and Yusuf & Zulfritri (2021) further supports this conclusion, indicating that ease of use has a positive and significant impact on attitudes. Consequently, Islamic fintech providers should focus on continuously improving ease of use by developing user-friendly interfaces, simplifying transaction processes, and providing clear information. However, contrasting findings from Destrina & Kusumasari (2026) suggest that the effect of ease of use may vary with user demographics and regional familiarity with digital systems. This underscores the importance of contextual factors when interpreting the significance of ease of use in different populations.

Furthermore, interest in transactions significantly influences users' attitudes toward using sharia fintech, as indicated by the coefficient $\beta = 0.559$. Thus, hypothesis H3 is accepted: interest in transactions directly affects attitudes toward the use of sharia fintech. These findings are in line with the research of Hidayat & Ismail, (2025); Misissaifi & Sriyana (2021); Novianto et al. (2025) which shows that the interest in transactions plays an important part in developing a positive attitude toward Sharia fintech services. This study's results further emphasize that transaction interest is not only a behavioral intention but also a psychological factor motivating users to engage with Sharia fintech platforms actively. This supports the argument of Natsir et al. (2023) and the global fintech adoption literature Kajol et al. (2022), which highlight the

importance of transaction interest and motivation in accelerating technology adoption among users.

Furthermore, the Technology Acceptance Model (TAM) framework also emphasizes that factors such as trust, ease of use, and transaction interest are the main determinants in shaping individuals' attitudes toward technology adoption, in this case, sharia fintech. By integrating all three factors, this study fills a significant gap in the literature. It provides a more comprehensive explanation of user attitudes toward adopting sharia fintech, especially in the Indonesian context, where population, technology penetration, and Islamic values intersect dynamically. These findings offer practical insights for Sharia fintech providers to strengthen user acceptance and foster sustainable growth in the sector.

CONCLUSION

This study aims to analyze the influence of trust, ease of use, and transaction intention on attitudes toward the use of Islamic fintech in Malang City. The results of the SEM-PLS analysis indicate that trust, ease of use, and transaction intention significantly and positively influence user attitudes toward Islamic fintech. This finding underscores the relevance of the Technology Acceptance Model (TAM). In this trust, ease of use, and behavioral intention to transact play a significant role in shaping positive user attitudes toward Islamic fintech services. The practical implications of this research indicate that Islamic fintech service providers should prioritize three critical areas: fostering user trust by guaranteeing security, transparency, and Sharia compliance; improving app usability through user-friendly interface designs and efficient transaction processes; and inspiring user interest in transactions through promotions, education, and the provision of relevant and customized features. By concentrating on these three areas, it will be possible to cultivate positive attitudes among users, thereby facilitating the widespread adoption of Sharia-compliant fintech solutions.

However, this study is limited in terms of geographic coverage and sample size, as it focuses only on users in Malang City, with a sample size of 100. The use of self-reported data and a cross-sectional design may also restrict the ability to capture changes in user attitudes over time and across different regions or user groups. Suggestions for further research: This study could be expanded to include a broader area or population to enhance the generalizability of the results. Additionally, it could incorporate other variables, such as benefits, risks, or social factors, that may influence user attitudes. Future research is also recommended to employ a longitudinal approach or more diverse sampling to track changes in Islamic fintech user attitudes over time and in various demographic contexts.

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