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Trust, Sharia Compliance, and Technology Quality as Drivers of Digital Financial Innovation Adoption: Evidence from Bank Syariah Indonesia

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Abstract

Purpose: This study aims to analyze the influence of trust, sharia compliance, and technology quality on the adoption of digital financial innovation at Bank Syariah Indonesia (BSI) Purworejo Branch. The research is motivated by the relatively low adoption rate of digital Islamic banking services in non-metropolitan areas, despite digital transformation being a strategic priority in the development of Indonesia's Islamic financial industry.

Design/methodology/approach: A quantitative approach with a correlational research design was employed. Data were collected from active users of the BYOND by BSI application selected through purposive sampling. Statistical analysis was conducted using multiple linear regression to examine both partial and simultaneous effects of the independent variables on digital innovation adoption.

Findings: The findings reveal that trust, sharia compliance, and technology quality simultaneously have a positive and significant effect on the adoption of digital financial innovation. Partially, all variables significantly influence adoption, with trust emerging as the most dominant factor. These results indicate that religious-based trust plays a more substantial role than purely technical considerations in shaping customers' adoption behavior in Islamic digital banking services.

Research implications: Theoretically, this study strengthens and extends the Technology Acceptance Model (TAM) by integrating a spiritual and sharia-compliance dimension within the Islamic finance context. Practically, the findings encourage BSI to enhance contract transparency, strengthen digital sharia literacy programs, and improve customer data protection systems. Future research is recommended to adopt the Diffusion of Innovations (DoI) framework to further examine the broader dissemination process of digital sharia innovation across diverse regional contexts.

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Introduction

The development of the digital economy has driven significant changes in Islamic banking services in Indonesia, which now play a significant role in expanding inclusive and sustainable financial access. Following the formation of Bank Syariah Indonesia (BSI) in 2021 through the merger of three national Islamic banks,

technological acceleration has become a strategic step to increase the efficiency and competitiveness of the Islamic financial industry (Rahmah et al., 2025). BYOND by BSI presents an innovation that combines transaction, investment, and daily banking services in accordance with Islamic principles. Despite rapid adoption in urban areas, digital service use in rural areas remains suboptimal. Bank Indonesia data shows that only 37% of Islamic customers in non-metropolitan areas actively utilize digital services, indicating a gap in technological access between developed regions and those with limited infrastructure (Bank Indonesia, 2024). This situation poses a challenge to equitable national Islamic financial inclusion.

Barriers to utilizing digital Islamic banking services primarily relate to three main dimensions: trust, sharia compliance, and technology quality. Laksono & Setiawan (2025) emphasize that the success of digital transformation in the Islamic economic system is greatly influenced by the ability of financial institutions to guarantee transaction security, maintain data protection, and ensure all operational activities remain in accordance with the maqasid of sharia. Muslim customers assess service quality not only by convenience and speed, but also by the halal nature of the process and the transparency of information. Concerns regarding cybersecurity threats, privacy violations, and the validity of contracts are factors that often limit interest in new technologies in Islamic banking.

Rupita & Andriani (2025) found that digital transformation in Islamic banking often presents a dilemma between demands for technological efficiency and spiritual values. While digital advancements simplify service access, some customers remain skeptical about the application of Islamic jurisprudence (*fiqh muamalah*) principles within digital systems. This emphasizes that the success of digitalization cannot be measured solely by user growth but also by public confidence in the service's compliance with Islamic principles. Therefore, understanding the relationship between trust, technological quality, and Sharia compliance is crucial to explaining the adoption behavior of digital financial innovations among Islamic customers.

This study aims to address this gap by utilizing the Technology Acceptance Model (TAM), developed specifically for Islamic finance. This model analyzes how trust, sharia compliance, and technology quality influence digital service adoption decisions at the Purworejo branch of BSI. This approach places cognitive and emotional considerations within a religious framework, where technology acceptance is determined not only by perceived usefulness and perceived ease of use, but also by the user's moral principles and religious beliefs. The integration of technological values and Islamic spirituality serves as a foundation for understanding customer behavior in utilizing digital services.

This research's theoretical contribution lies in developing the application of the Technology Acceptance Model in the Islamic financial sector, incorporating ethical and religious dimensions. The addition of sharia compliance as an independent construct makes this approach more appropriate for describing Muslim consumer behavior. This idea aligns with Adinata, (2025) view that the sustainability of technology-based financial innovation requires adherence to Islamic principles and strengthening digital ethics. This research is expected to expand empirical findings on the relationship between trust, religiosity, and intention to use technology in the modern Islamic financial ecosystem.

In terms of practical application, the findings of this study have the potential to serve as a foundation for BSI to increase customer trust and loyalty in its digital services. Through a comprehensive mapping of the factors shaping technology

adoption intentions, BSI can design a service quality improvement strategy that prioritizes transaction security, certainty of contracts in accordance with Islamic law, and an easy-to-understand and transparent user experience. This approach will ensure that the development of Sharia digital services focuses not only on efficiency but also on ethics and social justice, thus strengthening BSI's position as a Sharia bank that is adaptive to technological transformation.

The importance of this research is further clarified when compared to the Financial Services Authority OJK (2024), which shows that Islamic financial inclusion is only at 15.7%, still far behind the national financial inclusion rate of 85%. This situation contrasts with the significant market opportunity, given that the majority of Indonesia's population, approximately 86%, is Muslim. The presence of digital innovations such as BYOND by BSI can be a means to expand access to financial services in areas with limited physical infrastructure. However, the success of this expansion will still depend on the level of public confidence in the security protection, legality of transactions, and tangible benefits of the system.

In the context of global technological competition, Islamic banking institutions are also faced with rapid developments such as artificial intelligence, blockchain, and open banking, which have the potential to improve efficiency and operational integrity. Adinata (2025) explains that the success of digital transformation hinges not only on the provision of advanced technology but also on the readiness of organizational culture and human resource development based on Islamic values. Therefore, this research holds a crucial position for BSI Purworejo Branch and other Islamic financial institutions seeking to implement high-quality digital innovations oriented toward the maqasid of sharia.

Literature Review

Technology Acceptance Model Theory

The Technology Acceptance Model (TAM) theory was first introduced by Davis (1989) to explain how users accept and use information technology. The basis of this model comes from the social psychology theory of the Theory of Reasoned Action (TRA) which was developed Fishbein & Ajzen (1977), which emphasizes that individual actions depend on behavioral intentions. In its application to technology, TAM simplifies this mechanism through two core dimensions: Perceived Usefulness (PU), which describes the belief that technology can improve user performance, and Perceived Ease of Use (PEOU), which indicates the perception that using the system does not require significant effort. These two dimensions shape attitudes toward technology and play a role in the formation of Behavioral Intention to Use.

Over the past twenty years, TAM has become the most dominant model in research related to technology acceptance, including in digital banking services and sharia-based financial transactions. Ali (2025) states that this model continues to be expanded with external variables such as trust, risk perception, and value congruence to describe user behavior in digital environments. Its application to Islamic banking studies is considered appropriate because it can include non-technical value factors such as belief in Sharia compliance, which is characteristic of Muslim customers. Empirical evidence from research (Usman et al., 2022) shows the mediating role of trust in the relationship between perceived ease of use and the intention to use Indonesian Islamic e-banking, thus strengthening that TAM is in line with the context of Islamic finance.

This study utilizes the Technology Acceptance Model (TAM) as a conceptual basis to evaluate the extent to which trust, sharia compliance, and technology quality influence customers' decisions to adopt digital financial services at Bank Syariah Indonesia (BSI) Purworejo Branch through the BYOND by BSI application. The TAM framework is considered appropriate because it is able to describe the relationship between cognitive aspects such as perceptions of usefulness and convenience, affective aspects such as attitudes and trust, and the spiritual dimension manifested through sharia compliance in determining user behavior towards technology. The addition of the sharia compliance variable to this model not only broadens the scope of technology acceptance analysis but also provides a more comprehensive understanding of the role of religious values in supporting the adoption of digital innovation in the modern sharia banking ecosystem.

Adoption of Digital Financial Innovation

Adoption of digital financial innovation refers to the willingness and behavior of customers to use technology-based financial services as part of their financial activities. In digital banking, adoption reflects users' perception of usefulness, ease of use, security, and compatibility of digital financial services with their needs. The adoption of digital innovation is commonly explained using the Technology Acceptance Model (TAM), which emphasizes perceived usefulness and perceived ease of use as the main drivers of technology acceptance. In addition, the Diffusion of Innovations (DoI) explains that innovation adoption is influenced by relative advantage, compatibility, and complexity of the technology. In Islamic banking context, such as at Bank Syariah Indonesia, digital innovation adoption is also associated with customer confidence in sharia compliance, transaction transparency, and data security. Therefore, adoption of digital financial innovation is a multidimensional construct involving technological, psychological, and religious considerations..

Trust

Trust is a crucial element in encouraging the use of digital financial services, particularly in Islamic banking. In Islamic finance, trust is not only related to a sense of security regarding technology but also to the belief that the institution's operational practices align with Sharia principles. Papagiannis et al. (2025) emphasize that public confidence in digital systems is built through perceptions of transparency, integrity, and compliance with applicable regulations by financial institutions. In Islamic banking, trust is further strengthened by a commitment to Islamic values, which creates an emotional and spiritual bond between customers and banks, thus encouraging greater acceptance of digital services such as mobile banking and Sharia-compliant digital wallets.

Trust also plays a crucial role in the adoption of cutting-edge financial technologies, such as blockchain and digital identity, which are beginning to be utilized by financial institutions. Akhison (2025) explains that digital trust is built through data protection, clarity of user identity, and open verification processes. In the Islamic financial environment, the use of these innovations must remain grounded in the values of justice and honesty (*ṣidq*) to maintain moral legitimacy in the eyes of users. For Bank Syariah Indonesia (BSI) Purworejo Branch, strengthening trust is a key strategy in increasing the use of digital financial innovations that are not only technically efficient but also aligned with spiritual ethics.

H1: *Trust has a positive and significant effect on adoption of digital financial innovation.*

Sharia Compliance

Sharia compliance is the primary foundation for the management and development of Islamic financial services, including the Islamic banking sector. This concept demonstrates the degree to which every product, activity, and service of a financial institution aligns with Islamic law, which rejects the practices of *riba* (interest), *gharar* (excessive uncertainty), and *maysir* (speculative elements). In the digital era, this compliance aspect faces new challenges because every form of technological innovation needs to be re-examined for its compliance with fatwas and Sharia regulations. Qudah et al. (2023) argue that Sharia compliance is not merely a moral requirement but also a key pillar of customer trust, maintaining the legitimacy of Islamic financial institutions amidst advances in financial technology. The oversight mechanism of the Sharia Supervisory Board (SSB) and the implementation of the *Maqasid al-Shariah* principles serve to ensure that every digital breakthrough remains grounded in the values of justice, transparency, and social benefit.

In the implementation of digital services in Islamic banking, including at Bank Syariah Indonesia (BSI), Sharia compliance plays a role in controlling the ethics and legality of the use of technologies such as fintech, blockchain, and artificial intelligence. Aysan & Unal (2022) emphasize that technology-based innovation can only be implemented if it aligns with the principles of economic justice and proportional wealth distribution from an Islamic perspective. This compliance is dynamic and follows technological developments, requiring close collaboration between Sharia authorities, regulators, and technology developers to create digital services that adhere to Islamic values. Harahap et al. (2023) state that consistent implementation of Sharia compliance in banking digitalization can strengthen public trust and position Islamic banks as a crucial pillar in building a sustainability-oriented Islamic economic ecosystem.

H2: *Sharia compliance has a positive and significant effect on adoption of digital financial innovation.*

Technology Quality

Technology quality is a determining factor in the successful implementation of digital financial innovation, particularly in the Islamic banking industry. This aspect encompasses not only the technical capabilities of the system but also ease of access, security level, service speed, and consistency in providing transactions in accordance with Islamic principles. Khan et al. (2022) stated that the better the technology quality, the higher the customer's positive perception of the reliability of digital services such as mobile banking and digital wallets, thus encouraging continued use of these platforms. In Islamic banking operations, technological systems must ensure that every transaction meets the values of transparency, fairness, and is free from prohibited practices such as usury.

Aldaarmi (2024) explains that the quality of technology in digital services contributes to user satisfaction and loyalty. Platforms that are easy to operate, stable, and have a strong level of data protection will increase customer trust in banks, especially amidst increasingly complex cybercrime risks. In the context of the Purworejo Branch of Bank Syariah Indonesia (BSI), quality technology is a strategic element in expanding the use of safe and efficient digital services. Supported by superior information infrastructure that remains in accordance with Sharia principles, BSI has strengthened its competitiveness and built its image as a modern Islamic

financial institution, oriented towards excellent service while upholding spiritual values.

H3: *Technology quality has a positive and significant effect on customer satisfaction.*

Methods

This study employed a quantitative approach with a correlational research design to examine the relationship between trust, sharia compliance, and technology quality on customer adoption of digital financial innovation services at Bank Syariah Indonesia through the BYOND by BSI application. The quantitative design was chosen to objectively measure the magnitude and direction of relationships among research variables using empirical statistical analysis (Bougie & Sekaran, 2019).

Primary data were collected using an online structured questionnaire based on a five-point Likert scale ranging from 1 (strongly disagree) to 5 (strongly agree). The study population consisted of active users of BSI digital banking services. A minimum sample size of 100 respondents was determined as the acceptable threshold for correlational analysis following the recommendation of Hair et al. (2019). Respondents were selected using purposive sampling to ensure that participants had adequate experience in using Islamic digital banking applications.

Data analysis was conducted in several stages, including classical assumption testing comprising normality, linearity, and heteroscedasticity tests. Hypothesis testing was performed using multiple linear regression analysis, along with the F-test, t-test, and coefficient of determination (R^2) to evaluate simultaneous and partial effects of the independent variables.

Result and Discussion

Validity and Reliability Testing

Construct validity was examined using the Pearson product–moment correlation method by comparing the correlation coefficient of each item with the critical value of the correlation table. Measurement items were considered valid when the calculated correlation coefficient exceeded the critical value at a significance level of 0.05.

Reliability testing was conducted using Cronbach’s Alpha coefficient to evaluate the internal consistency of the measurement instruments. The research instruments were considered reliable if the Cronbach’s Alpha value was greater than 0.70, indicating acceptable reliability for social science research. All validity and reliability analyses were performed using IBM SPSS software to ensure accuracy and consistency of measurement results.

Classical Assumption Tests

Classical assumption tests were conducted to ensure that the regression model met the requirements of the Best Linear Unbiased Estimator (BLUE) criteria.

1. Normality Test

Normality testing was performed using the Kolmogorov–Smirnov test to examine whether the residual data were normally distributed.

Table 1. Normality Test Result

Asymp. Sig. (2-tailed)	Alpha	Info.
0,098	0,05	Normal

Source: Data processed using IBM SPSS Statistics 25 (2025)

The normality test result shows that the significance value is greater than 0.05, indicating that the regression residuals follow a normal distribution.

2. Multicollinearity Test

Table 2. Multicollinearity Test Result

Model	VIF	Cut off point	Tolerance	Cut off point	Info.
Service Quality	1,004	0,10	.996	10	No Multicollinearity
Trust	1,003		.997		
Satisfaction	1,000		1,000		

Source: Data processed using IBM SPSS Statistics 25 (2025)

The multicollinearity test results indicate that all independent variables have Variance Inflation Factor (VIF) values below 10 and tolerance values above 0.10, suggesting that the regression model is free from multicollinearity problems.

3. Heteroscedasticity Test

The heteroscedasticity test was conducted to examine whether the variance of residuals in the regression model was constant across observations. The Glejser test was used to detect the presence of heteroscedasticity by regressing the absolute residuals on the independent variables.

Table 3. Heteroscedasticity Test Result

Model	Sig.	Alpha	Info.
Trust	0.388	0.05	No Heteroscedasticity
Shariah Compliance	0.432		
Technology Quality	0.232		

Source: Data processed using IBM SPSS Statistics 25 (2025)

The Glejser test results show that the significance values of all independent variables are greater than 0.05, indicating that the regression model is free from heteroscedasticity problems. Therefore, the homoscedasticity assumption is satisfied.

Multiple Linear Regression Analysis

Multiple linear regression analysis was conducted to examine the effect of trust, sharia compliance, and technology quality on the adoption of digital financial innovation at Bank Syariah Indonesia. This analysis aims to identify the magnitude and direction of the relationship between independent variables and the dependent variable.

Table 4. Multiple Linear Regression Analysis Test Result

Model	β	Sig.	Info.
Constant	0.952	0.000	Align
Trust	0.311	0.000	Align
Shariah Compliance	0.363	0.000	Align
Technology Quality	0.254	0.000	Align

Source: Data processed using IBM SPSS Statistics 25 (2025)

Table 4 presents the results of the multiple linear regression analysis. The regression equation can be formulated as follows:

$$Y = 0.952 + 0.311X_1 + 0.363X_2 + 0.254X_3$$

The constant value of 0.952 indicates the baseline level of adoption of digital financial innovation at Bank Syariah Indonesia when trust, sharia compliance, and technology quality are assumed to be constant. This means that without the influence of the three independent variables, the level of digital innovation adoption is at 0.952 units. The regression coefficient of trust (0.311) shows that an increase in customer trust by one unit will increase the adoption of digital financial innovation by 0.311 units, assuming other variables remain constant. The regression coefficient of sharia compliance (0.363) indicates that sharia compliance has the strongest positive effect among the independent variables, where a one-unit increase in perceived sharia compliance will increase innovation adoption by 0.363 units. Meanwhile, the technology quality coefficient (0.254) suggests that improvement in system reliability, usability, and technological performance will increase digital innovation adoption by 0.254 units. Overall, the results demonstrate that all independent variables have positive and significant relationships with the adoption of digital financial innovation, with sharia compliance being the most dominant predictor.

Coefficient of Determination (R^2)

The coefficient of determination (R^2) was used to measure the extent to which trust, sharia compliance, and technology quality explain the variation in the adoption of digital financial innovation at Bank Syariah Indonesia. This coefficient indicates the predictive power of the regression model in explaining the dependent variable.

Table 5. Coefficient of Determination

R	R Square	Adjusted R Square	Std.Error of the Estimate
0.665	0.442	0.425	1.404

Source: Data processed using IBM SPSS Statistics 25 (2025)

The coefficient of determination (R^2) value of 0.442 indicates that 44.2% of the variation in the adoption of digital financial innovation can be explained by trust, sharia compliance, and technology quality. The remaining 55.8% is influenced by other variables outside the model.

The adjusted R^2 value of 0.425 suggests that the regression model has moderate explanatory power in predicting customer adoption behavior. This implies that the independent variables provide a meaningful contribution in explaining digital innovation adoption at Bank Syariah Indonesia, although other relevant factors should also be considered in future research.

Model Fit

Model fit was evaluated using the F-test to examine the simultaneous effect of trust, sharia compliance, and technology quality on the adoption of digital financial innovation at Bank Syariah Indonesia.

Table 6. F test (Model Fit)

F test	F table	Sig.	Info
25.377	2.70	0.000	Model Fit

Source: Data processed using IBM SPSS Statistics 25 (2025)

The F-test result shows that the calculated F-value is greater than the F-table value and the significance value is less than 0.05. This indicates that trust, sharia compliance, and technology quality simultaneously have a significant effect on the adoption of digital financial innovation at Bank Syariah Indonesia. Therefore, the regression model is considered fit and suitable for further interpretation.

Hipotesis Test

Hypothesis testing was conducted using the t-test to examine the partial effect of trust, sharia compliance, and technology quality on the adoption of digital financial innovation at Bank Syariah Indonesia. The results indicate that all independent variables have positive and significant effects on digital innovation adoption.

Table 7. t test

Model	t test	t table	Sig.	Info.
Trust	5.968		0.000	H ₁ Accepted
Shariah Compliance	5.461	1.660	0.000	H ₂ Accepted
Technology Quality	3.846		0.000	H ₃ Accepted

Source: Data processed using IBM SPSS Statistics 25 (2025)

The hypothesis testing results provide strong empirical evidence that trust, sharia compliance, and technology quality play significant roles in shaping the adoption of digital financial innovation at Bank Syariah Indonesia. The statistical significance of the t-values, which exceed the critical threshold, confirms that each independent variable contributes meaningfully to customer adoption behavior. Trust emerges as a critical determinant of digital financial adoption, indicating that customers are more likely to engage with Islamic digital banking services when they perceive the system as reliable, secure, and capable of protecting personal and financial information. This finding underscores the importance of building psychological assurance in digital financial environments. Sharia compliance also demonstrates a strong positive influence and represents the most dominant predictor among the variables examined. This result highlights that adherence to Islamic principles, transparency of contracts, and ethical financial governance are fundamental drivers of customer acceptance in Islamic digital banking. Furthermore, technology quality significantly affects adoption behavior, suggesting that system performance, user interface usability, and transaction reliability are essential technical attributes that encourage continuous usage of digital financial services. Collectively, these findings emphasize that successful digital innovation adoption in Islamic banking requires an integrated approach combining technological excellence, institutional trustworthiness, and sharia-based financial values.

Discussion

The Effect of Trust on Adoption of Digital Financial Innovation

The results show that trust has a significant and positive effect on the adoption of digital financial innovation at Bank Syariah Indonesia. This finding aligns with the Technology Acceptance Model (TAM), which suggests that external variables such as trust influence behavioral intention by shaping perceptions of usefulness and risk associated with technology (Venkatesh et al., 2003). In digital finance environments, trust plays a pivotal role in reducing perceived risk, enhancing users' confidence in system security, and encouraging continued use of innovation (Slade et al., 2015). Empirical studies support this result. For example, Chuang et al. (2016) found that trust significantly influences mobile financial service adoption, as trust reduces uncertainty in electronic environments. Leong and Sung (2018) also reported that trust is a key predictor of financial technology adoption in banking, whereby users with higher trust demonstrate stronger intention to adopt digital services. Likewise, Gupta et al. (2019) emphasized that trust is an essential determinant of fintech adoption due

to its role in mitigating concerns about data privacy and transaction reliability. In the context of Islamic digital banking, trust extends beyond technological confidence—it also includes ethical assurance and institutional reliability. Customers who perceive digital services as trustworthy are more likely to adopt and continue using these services, reinforcing the argument that trust is foundational in digital innovation acceptance.

The Effect of Shariah Compliance on Adoption of Digital Financial Innovation

The study also finds that sharia compliance has a positive and significant effect on the adoption of digital financial innovation. This result supports theoretical extensions of TAM that integrate cultural or value-based constructs into technology acceptance frameworks. In Islamic finance contexts, compliance with sharia principles directly influences users' perception of legitimacy, reducing religious concerns and enhancing cognitive acceptance of digital financial products. Recent literature emphasizes the importance of ethical and normative values in digital finance. Akther et al. (2020) showed that religious or cultural alignment with financial services significantly increases users' adoption intention, particularly in regions with strong faith-based value systems. Similarly, Masrom et al. (2015) found that sharia compliance strengthens customer trust and lowers perceived risk, which in turn enhances behavioral intention to adopt digital Islamic banking services.

This finding is particularly relevant in non-metropolitan areas, where religious values have a strong influence on consumer decisions. Customers tend to adopt digital financial innovations when they perceive that these innovations are not only technologically reliable but also aligned with their religious standards and ethical expectations.

The Effect of Technology Quality on Adoption of Digital Financial Innovation

Technology quality was found to have a significant positive influence on adoption behavior, indicating that users are more likely to adopt digital financial innovation when systems are reliable, user-friendly, and efficient. This is consistent with TAM, in which perceived ease of use and perceived usefulness are core determinants of adoption intention (Venkatesh et al., 2003). Empirical studies in digital finance further affirm this relationship. Oliveira et al. (2016) reported that system quality, including performance reliability and intuitive interface design, significantly increases users' intention to adopt mobile banking. Luo et al. (2019) found that digital financial services with high technological quality improve customer satisfaction and facilitate continuous usage, as users experience fewer technical barriers and greater operational efficiency. High technology quality also reduces frustration and lowers cognitive load during interaction with digital platforms, supporting sustained user engagement. In an Islamic banking context, strong technology quality also ensures that sharia-compliant products are delivered seamlessly, further enhancing adoption.

Conclusion

This study provides empirical evidence that trust, sharia compliance, and technology quality significantly influence the adoption of digital financial innovation at Bank Syariah Indonesia. Among the three variables examined, sharia compliance and trust play dominant roles in shaping customer acceptance of Islamic digital banking services, highlighting the importance of integrating ethical-religious assurance with technological reliability in digital financial systems. The findings strengthen the

theoretical foundation of the Technology Acceptance Model by demonstrating that technology adoption in Islamic financial contexts is not only determined by technical utility but also by value-based and psychological factors such as religious conformity and institutional credibility. Overall, the study confirms that successful digital financial innovation in Islamic banking requires a balanced integration of trust-building mechanisms, sharia governance, and high-quality technological infrastructure. From a practical perspective, financial institutions are encouraged to enhance digital contract transparency, strengthen cybersecurity systems, and promote Islamic digital literacy to improve customer adoption behavior. Future research is suggested to expand the model by incorporating the Diffusion of Innovations framework to examine the broader diffusion process of digital sharia-based financial technologies across different regional markets.

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