

Generation Z's Intention to Use Islamic FinTech: Extending UTAUT with Personal Innovativeness

Ash Shoffi Hana Fadhilah ^{1*}, Susfa Marfida Yahya ²

^{1*} Management Study Program, Faculty of Economics and Business, Universitas Muhammadiyah Prof Dr. Hamka, South Jakarta City, Special Capital Region of Jakarta Province, Indonesia

² Islamic Economic Study Program, Faculty of Economics and Business, Universitas Muhammadiyah Prof. Dr. Hamka, South Jakarta City, Special Capital Region of Jakarta Province, Indonesia

Email: ashshoffi@uhamka.ac.id ^{1*}, susfamarfidayahya26@gmail.com ²

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Abstract

This study aims to analyze the influence of PE, Effort Expectancy, and PI in Information Technology on BIU Sharia Fintech among Generation Z in Indonesia. A quantitative approach was employed using primary data collected through purposive sampling from 270 respondents familiar with or using Sharia fintech. Data were analyzed using Structural Equation Modeling-Partial Least Squares (SEM-PLS). The results show that Effort Expectancy (EE), Performance Expectancy (PE), and Personal Innovativeness (PI) in Information Technology each have a positive and significant effect on Behavioral Intention. PI has the strongest influence in the research model, indicating that individual readiness to adopt new technologies plays an important role in Sharia fintech acceptance. These findings support the Unified Theory of Acceptance and Use of Technology (UTAUT) and extend its application by incorporating PI as an individual-level characteristic. The findings provide practical implications for Sharia fintech providers to improve ease of use, communicate functional benefits clearly, and develop innovative features that align with the technology-oriented characteristics of Generation Z. Overall, this study contributes to technology-acceptance research by demonstrating that PI complements technology-related expectations in explaining behavioral intention toward Sharia fintech.

Keywords:

Generation Z; Performance Expectancy; Effort Expectancy; Personal Innovativeness; Behavioral Intention.

1. INTRODUCTION

The emergence of financial technology, or fintech, offers faster, more effective, more accessible, and more inventive services, has revolutionized the financial sector thanks to advancements in digital technology. Kaja et al. (2021) explain that FinTech enables technology-driven disintermediation in financial services, while simultaneously creating new challenges related to financial stability, investor protection, and regulatory adaptation (Twum et al., 2021). Sharia-compliant fintech, or the use of digital technology to offer financial services that are still based on Sharia principles, is another way that the Islamic finance sector is undergoing this change. Technology and Islamic finance could improve the availability, effectiveness, and creativity of financial services that adhere to Sharia law (Mohamed & Ali, 2019). Users' opinions of the advantages, usability, and inventiveness of Islamic fintech are linked to its acceptance (Shaikh et al., 2020). Therefore, in addition to technology advancements, users' approval and desire to use Sharia fintech also impact its success. Recent Indonesian data further support the relevance of this population. The 2020 Population Census identified Generation Z as the largest generational group, accounting for 27.94% of Indonesia's population, while the 2024 APJII survey reported that Generation Z represented 34.40% of internet users in Indonesia (apjii.or.id).

The relevance of Generation Z is further supported by Indonesia's Islamic Financial inclusivity and knowledge gap. According to the Financial Services Authority (OJK) and Statistics Indonesia (BPS), the Islamic financial knowledge index increased from 39.11% in 2024 to 43.42% in 2025, while the Islamic

financial inclusion index increased from 12.88% to only 13.41%. OJK defines financial inclusion through the use of financial products and services, indicating that the increase in knowledge has not yet translated proportionally into utilization. Among individuals aged 18–25 years, the 2024 SNLIK recorded Islamic financial literacy of 42.94%, compared with Islamic financial inclusion of only 11.18%. This literacy–inclusion gap provides an important context for examining behavioral intention toward Sharia fintech among digitally engaged younger consumers. Accordingly, this study retains 270 respondents while positioning Generation Z as the primary demographic context, rather than claiming that all respondents belong to Generation Z.

Generation Z is a relevant group to study because they have grown up in a digital environment and are highly familiar with various technological innovations. However, familiarity with technology does not automatically lead to the intention to use a particular service. Consumer innovativeness, perceived usefulness, and perceived ease of use play a significant role in the adoption of Islamic FinTech (Shaikh et al., 2020). In the context of Generation Z, EE influences Behavioral Intention regarding the use of Islamic Financial Technology, whereas PE yields different results (Fahrurnisa & Puspawati, 2024). Syakinah (2024) also identifies PE and EE as relevant factors in explaining Generation Z's intention to adopt Islamic fintech payments (Syakinah, 2024). These findings indicate that the factors shaping Generation Z's intention to use Sharia fintech still require further study. In Indonesia, this digital transformation is increasingly reflected in the development of the Islamic financial ecosystem. Bank Indonesia has emphasized digitalization as an important component in strengthening an inclusive and sustainable Islamic economic and financial ecosystem (bi.go.id).

The UTAUT framework offers a theoretical perspective for examining technology acceptance and usage behavior (Venkatesh et al., 2012). PE describes the belief that technology provides benefits for user activities, while EE relates to the ease of using the technology (Al-Saedi et al., 2020; Bajunaied et al., 2023). Therefore, PE and EE are relevant for explaining Generation Z's intention to use sharia fintech (Venkatesh et al., 2003). Although UTAUT includes several constructs that may explain technology acceptance, this study focuses specifically on PE and EE rather than examining the entire UTAUT framework. This selection is based on the theoretical relevance of both constructs as fundamental technology-related evaluations and, more importantly, regarding the shown in earlier research. By focusing on these two constructs, this study specifically addresses the contrasting findings regarding whether perceived benefits or perceived ease of use are more important in shaping Generation Z's intention to use Sharia fintech. In the Indonesian context, this individual-level perspective is particularly relevant because recent evidence shows that PI is associated with Generation Z's BIU digital banking. The present study extends this line of inquiry to Sharia fintech, where individual innovativeness may complement perceptions of usefulness and ease of use.

In addition to technological characteristics, PI in Information Technology can also explain technology acceptance. PI describes an individual's tendency to try and adopt new technologies (Agarwal & Prasad, 1998). Shaikh et al. (2020) found that consumer innovativeness plays a role in the acceptance of Islamic fintech. More recent evidence also supports the role of PI in technology adoption. Wang et al. (2026) found that PI significantly influenced usage intention when integrated with UTAUT-related constructs. Although their study examined smart home appliance adoption in Taiwan and combined UTAUT with Task-Technology Fit, the finding supports the broader argument that individual innovativeness can complement technology-related perceptions in explaining behavioral intention (Wang et al., 2026). PI and PE have a significant effect on Generation Z's BIU digital banking in Indonesia. This indicates that users' innovative characteristics can complement technology acceptance factors in explaining the intention to use digital financial services (Meiranto et al., 2026). However, PI has not been examined together with PE and EE in explaining Generation Z's Behavioral Intention toward Sharia fintech in Indonesia.

Based on previous research, a specific empirical gap remains regarding the inconsistent roles of PE and EE in explaining Generation Z's Behavioral Intention toward digital financial services. Meiranto et al. (2026) found that PE significantly influenced Behavioral Intention, whereas EE was not significant among Generation Z users of digital banking in Indonesia. In contrast, Fahrurnisa and Puspawati (2025) found that EE significantly influenced Behavioral Intention, whereas PE was not significant in the context of Islamic Financial Technology. The respondents in Fahrurnisa and Puspawati's study were Generation Z in Surakarta who had not used Islamic banking services. This characteristic does not necessarily mean that they had no experience with other digital financial technologies. Therefore, the contrasting findings cannot simply be attributed to differences between users and non-users of fintech. Instead, the differences in research context and respondent characteristics indicate that the relative importance of PE and EE in shaping Behavioral Intention toward Sharia fintech remains unclear. In addition, although Shaikh et al. (2020) demonstrated the relevance of innovativeness in Islamic FinTech and Meiranto et al. (2026) found a significant role of PI among Generation Z digital banking users, PI has not been sufficiently examined together with PE and EE in the context of Sharia fintech among Generation Z in Indonesia. This context is also relevant to Indonesia's continuing development of digital Islamic finance, where digital innovation and ecosystem development have been identified as important elements of Islamic economic and financial transformation (bi.go.id).

This gap is important because findings from general digital banking cannot necessarily be directly applied to Sharia fintech. Although Generation Z is highly familiar with digital technology, their intention to use a particular financial service may depend on how they perceive its benefits, ease of use, and individual tendency

to adopt innovation. Understanding these factors is particularly important for Sharia fintech because potential users may evaluate such services differently from conventional digital banking services. Identifying the relative roles of technology-related expectations and PI can therefore provide a more comprehensive understanding of the factors that shape Generation Z's intention to use Sharia fintech in Indonesia. To address this gap, this study integrates PE and EE as technology-related factors with PI in Information Technology as an individual characteristic. Rather than testing the entire UTAUT framework, the study deliberately focuses on these three constructs because they directly address the identified empirical inconsistency while incorporating an individual-level factor that may complement technology acceptance. This integration enables the study to examine Behavioral Intention toward Sharia fintech from three complementary perspectives: the expected benefits of the technology, the perceived ease of use, and the individual tendency to adopt technological innovations.

The novelty of this study lies in the integration of two main constructs of the UTAUT model PE and Effort Expectancy with PI in IT as a personal characteristic to explain BIU Sharia Fintech. This integration enables the study to examine the acceptance of Sharia fintech from the perspectives of benefits, ease of use, and individual propensity to embrace technological innovations. This study is expected to contribute to the development of research on technology acceptance and provide implications for Sharia fintech providers in understanding the characteristics of Generation Z as potential users. Therefore, this study aims to analyze the effects of PE, Effort Expectancy, and PI in Information Technology on BIU Sharia Fintech among Generation Z in Indonesia.

1.1. Generation Z

Generation Z consists of individuals born following the Millennials who were raised during the era of digital technology and the internet and social networking. Generation Z (Gen Z) is generally characterized as a generation that has grown up in an environment of pervasive digital technology and connectivity, making digital technology an integral part of their everyday lives (Suminar et al., 2024). This familiarity molds Generation Z's qualities, making them more flexible to technological changes, capable of swiftly obtaining information, and more likely to use digital technology for communication, education, entertainment, and financial activities.

These characteristics make Generation Z a group with great potential to drive the development of the digital economy. According to Schwieger and Ladwig (2018), Generation Z prefers services that are practical, fast, flexible, and technology-based, making them more receptive to various digital innovations than previous generations. However, a high level of technology use does not always translate into a decision to adopt all available digital services. Such decisions are still influenced by various factors, such as perceptions of benefits, ease of use, security, and individual characteristics.

In the context of technology adoption, Persada et al. (2019) identify UTAUT as one of the frameworks that can be applied to examine technology acceptance among Generation Z (Persada et al., 2019). Within this context of PE and EE represent two relevant dimensions: the perceived benefits of a digital service and the effort required to use it. Beyond these perceptions, Meiranto et al. (2026) highlight the role of individual innovativeness in Generation Z's intention to adopt digital banking. This perspective suggests that willingness to explore and embrace new technologies may provide an additional explanation for technology adoption. Accordingly, this study examines PE, EE, and PI as factors associated with BIU Sharia FinTech.

1.2. Unified Theory of Acceptance and Use of Technology (UTAUT)

The Unified Theory of Acceptance and Use of Technology (UTAUT), developed by Venkatesh et al. (2003), synthesizes several established theories of human behavior and technology adoption into an integrated framework for understanding the factors influencing technology acceptance and use. The UTAUT framework identifies key determinants of technology acceptance and use, which influence individuals' behavioral intentions and actual technology usage. EE describes the perceived ease of learning and utilizing the technology, whereas PE refers to the assumption that adopting the technology would improve performance. While Facilitating Conditions indicate a person's view of the resources and assistance available for using the technology, Social Influence relates to the impact of the social environment on decisions regarding technology use. The continued digitalization of the Islamic financial ecosystem in Indonesia also provides a relevant contemporary context for applying UTAUT to Sharia fintech. Bank Indonesia has emphasized digital innovation and digitalization as important elements in strengthening the Islamic economic and financial ecosystem.

Research on technology adoption in a variety of industries, such as e-commerce, mobile payments, digital banking, and financial technology, has made extensive use of the UTAUT model. A study by Al-Saedi et al. (2020) showed that PE and EE have a significant effect on the intention to use mobile payment services. Similar results were also found by Bajunaied et al. (2023), who stated that these two constructs are important determinants in explaining Behavioral Intention toward fintech services. Therefore, UTAUT is considered a suitable model for explaining the factors that influence Generation Z's intention to use Sharia-compliant fintech.

In this study, not all UTAUT constructs were used. The study adopted only two main constructs PE and EE and integrated them with PI in Information Technology as an individual characteristic to explain BIU Sharia Fintech among Generation Z in Indonesia.

H1: PE has a positive significant relation to BIU Sharia Fintech among Generation Z.

H2: EE has a positive significant relation to BIU Sharia Fintech among Generation Z.

H3: PI has a positive significant to BIU Sharia Fintech among Generation Z.

2. RESEARCH METHOD

This study with primary data gathered from Indonesian Generation Z via a questionnaire. The quantitative approach was used to test the relationships among variables through statistical analysis (Creswell & Poth, 2016). This study analyzes the influence of Effort Expectancy, PE, and PI in Information Technology on BIU Sharia Fintech. Generation Z was selected as the target population because this generation has grown up with digital technology and represents an important potential user group of digital financial services, including fintech. Their familiarity with digital technology makes them relevant for examining technology acceptance; however, technological familiarity does not necessarily translate into an intention to adopt a particular financial service. Sharia fintech was selected as the research context because digitalization has increasingly expanded the availability of Sharia-compliant financial services through fintech platforms and digital applications. The growing development of Islamic banking and digital financial services in Indonesia has created greater opportunities for consumers to access Sharia-compliant financial products through digital channels. However, the increasing availability of such services does not necessarily ensure their adoption, particularly among younger users. The measurement model was assessed for reliability and validity.

The statement construct used in this study consisted of structured statements adapted from established technology-acceptance instruments. For the constructs analyzed in the present model, PE was measured with 3 items adapted from Venkatesh et al. (2012), EE with 2 items adapted from Venkatesh et al. (2003), PI with 3 items adapted from Agarwal and Prasad (1998) and Venkatesh and Xu (2012), and BIU Sharia Fintech with 3 items adapted from Davis (1989) and Im et al. (2011). Thus, the analyzed model comprised 11 measurement items across four constructs. The questionnaire also included additional items that were not incorporated into the structural model presented in this manuscript (Davis, 1989; Venkatesh et al., 2012) (Im et al., 2011). The measurement items were adapted from established instruments used in previous technology-acceptance studies. Content validity was addressed by adapting the items to the Sharia FinTech context while retaining the meaning of the original constructs. The questionnaire collected respondent screening/profile information covering year of birth, generation category, prior use of Sharia fintech, and domicile in the JABODETABEK area. These characteristics should be reported descriptively in the respondent-profile subsection using the actual frequencies and percentages from the 270 valid responses. Gender, education, occupation, and other demographic categories should not be added unless they were collected in the original questionnaire or dataset.

The sample was selected using purposive sampling, targeting Generation Z individuals who are familiar with or have used Sharia fintech, resulting in 270 respondents. Purposive sampling was employed because the study requires respondents with relevant knowledge or experience related to Sharia fintech, allowing the data to be obtained from individuals who are able to evaluate the constructs examined in this study. To assess the measurement and structural models, the data were examined using PLS-SEM Modeling. (Hair et al., 2017). PLS-SEM was chosen since the study's goal is to investigate the links between several latent constructs while also evaluating the measurement and structural models. The study assesses the measurement model's reliability and validity before assessing the structural model's postulated links among the constructs. The bootstrapping process was used to test hypotheses, with path coefficients, t-statistics, and p-values analyzed.

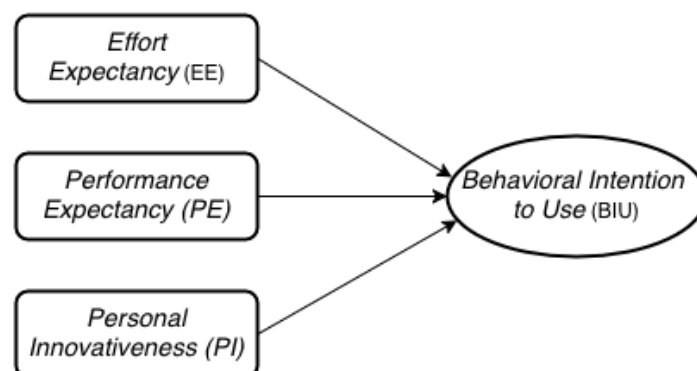


Figure 1. Research Framework

3. RESULTS AND DISCUSSION

3.1. Results

Quantitative research results should present numerical data obtained from the data analysis process using SPSS or similar software. The proper way to display table 1.

Table 1. Summary Data

Variable	Cronbach Alpha	Composite Reliability	AVE
BIU	0,919	0,949	0,862
EE	0,874	0,941	0,888
PE	0,892	0,949	0,902
PI	0,907	0,955	0,915

Sources: SEM-PLS

According to the reliability test results, Cronbach's Alpha values range from 0.874 to 0.919 for all structures. These values are above the minimum requirement of 0.70, indicating that all variables have extremely strong internal consistency. The Composite Reliability scores ranged from 0.941 to 0.955, showing that the indicators were consistent in measuring the constructs. Furthermore, the AVE values for all constructs ranged from 0.862 to 0.915. These values far exceed the minimum threshold of 0.50, indicating that more than 50% of the indicators' variance can be explained by the constructs being measured. Thus, all variables have met the requirements for reliability and convergent validity. These results indicate that the research instrument possesses a very high level of reliability and measurement capability, making it suitable for further analysis.

Table 2. HTMT

	BIU	EE	PE	PI
BIU				
EE		0,960		
PE		0,989	0,961	
PI		0,981	0,944	0,965

Sources: SEM-PLS

Discriminant validity testing was conducted using the HTMT method. Based on the analysis results, all HTMT values ranged from 0.944 to 0.989. According to Henseler et al. (2016), discriminant validity is considered met if the HTMT value is below 1.00. Thus, all constructs in this study met the criteria for discriminant validity (Henseler et al., 2016). However, the relatively high HTMT value indicates that some constructs are closely related and should be interpreted with caution. Furthermore, the results the Fornell-Larcker test findings demonstrated that each construct's square root of the AVE was higher than its association with other constructs. Therefore, it can be concluded that the measurement model meets the requirements for discriminant validity.

Table 3 Hypothesis Test

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (O/STDEV)	P Values
EE -> BIU	0,147916667	0,148611111	0.053	4.023	0.000
PE -> BIU	0,2625	0,261805556	0.050	7.592	0.000
PI -> BIU	0,269444444	0,269444444	0.049	7.901	0.000

Sources: SEM-PLS

All of the linkages between the variables demonstrated a positive and substantial impact on BIU Sharia Fintech (BIU), according to the SEM-PLS bootstrapping results. With a path coefficient of 0.148, a t-statistic of 4.023, and a p-value <0.001, EE (EE) positively impacted BIU. With a coefficient of 0.263, a t-statistic of 7.592, and a p-value <0.001, PE (PE) has a positive impact. With a coefficient of 0.269, a t-statistic of 7.901, and a p-value <0.001, PI in IT (PI) had the largest path coefficient among the three predictors. Therefore, all three hypotheses were supported, as all t-statistics exceeded EE 1.96 and all p-values were below 0.05.

3.2. Discussion

3.2.1. The Effect of Effort Expectancy (EE) on Behavioral Intention to Use (BIU) Sharia Fintech

The structural model reveals a positive relationship between EE and BIU Sharia FinTech, as reflected in the path coefficient of 0.148 ($t = 4.023$, $p < 0.001$). Therefore, H1 is supported. This finding suggests that Generation Z's intention to use Sharia FinTech tends to increase when the services are perceived as easier to learn and operate. However, among the three predictors examined, EE exhibits the smallest path coefficient, indicating a comparatively weaker relationship with BIU than PE and PI. This result is consistent with the UTAUT perspective, which recognizes perceived ease of use as a relevant factor in technology acceptance. In

practical terms, simplifying navigation, clarifying application features, and making transactions easier to complete may help strengthen users' intention to adopt Sharia FinTech.

These findings are consistent with the research by Al-Saedi et al. (2020), which found that Effort Expectations significantly influence behavioral intentions regarding the adoption of mobile payments. This finding is also consistent with research on Islamic finance technology among Generation Z, which reported a significant influence of Effort Expectations on Behavioral Intentions (Fahrurnisa & Puspawati, 2024). However, the finding differs from Meiranto et al. (2026), who found that EE did not significantly influence Behavioral Intention among Generation Z users of digital banking in Indonesia. The difference may be related to the research context and respondent characteristics. Meiranto et al. (2026) focused on 892 active Generation Z digital banking users, whereas the present study examined 270 Generation Z respondents who were familiar with or had used Sharia fintech. In addition, the present study focuses specifically on Sharia fintech, while Meiranto et al. (2026) examined digital banking. These differences suggest that the role of EE may vary according to the type of financial technology and users' prior experience with the service. In this study, the significant relationship indicates that although Generation Z is accustomed to digital technology, ease of use remains relevant when evaluating Sharia fintech. This finding supports the applicability of UTAUT in the Sharia fintech context.

3.2.2. The Performance Expectancy (PE) on Behavioral Intention to Use (BIU) Sharia Fintech

According to the test results, PE significantly and favorably affects BIU Sharia Fintech. The path coefficient, t-statistic, and p-value for this association are 0.263, 7.592, and 0.000, respectively. Given that the p-value is less than 0.05 and the t-statistic is higher than 1.96, the second hypothesis is accepted. A positive path coefficient indicates that the greater the perceived benefits Generation Z derives from using Sharia fintech, the stronger their intention to use such services. These results directly support the UTAUT theory, which explains that PE is one of the primary factors influencing Behavioral Intention. In the context of this study, Generation Z tends to have an intention to use Sharia fintech if the service is perceived as capable of providing benefits, efficiency, speed, and convenience in meeting financial needs. The fact that its effect size is greater than that of EE indicates that the perception of the benefits of Sharia fintech is more important than simply the perception that the application is easy to use.

The finding is consistent with Al-Saedi et al. (2020), who demonstrated the significant role of PE in mobile payment adoption. It is also supported by Meiranto et al. (2026), who found that PE significantly influences Behavioral Intention among Generation Z in adopting digital banking in Indonesia. However, this finding differs from Fahrurnisa and Puspawati (2025), who found that PE did not significantly influence Behavioral Intention toward Islamic financial technology among Generation Z in Surakarta. Their study involved 115 Generation Z respondents who had never used Islamic banking services, whereas the present study involved 270 Generation Z respondents who were familiar with or had used Sharia fintech. The difference in respondent characteristics and research context may partly explain the contrasting findings. Respondents with greater familiarity or experience with Sharia fintech may be more able to recognize and evaluate the functional benefits of the service. In addition, the present study examines Sharia fintech specifically, whereas the previous study focused on Islamic financial technology more generally. In the present study, the significant effect indicates that Generation Z places considerable importance on the functional benefits offered by Sharia fintech. Therefore, the finding strengthens the proposition of UTAUT that users are more likely to intend to adopt a technology when they believe that it will provide meaningful benefits for their activities. From a practical perspective, the stronger role of PE suggests that Sharia fintech providers should not rely only on functional benefits and ease of use. They can also encourage adoption by introducing relevant new features, improving opportunities for users to explore digital services, and communicating innovation in ways that resonate with Generation Z. This implication should be interpreted within the characteristics of the sample and the Sharia fintech context examined in this study.

3.2.3. The Personal Innovativeness (PI) on Behavioral Intention to Use (BIU) Sharia Fintech

The test results demonstrate that BIU Sharia Fintech is positively and significantly impacted by IT PI. This is indicated by a path coefficient of 0.269, a t-statistic of 7.901, and a p-value of 0.000. The highest t-statistic value among all relationships in the model indicates that the relationship between PI and BIU has the strongest statistical support. Furthermore, the path coefficient of 0.269 is the largest compared to PE at 0.263 and EE at 0.148. Thus, the third hypothesis is accepted, and PI in IT emerges as the variable with the most dominant influence on Behavioral Intention in this study. These results extend the UTAUT theory by demonstrating that, in addition to perceived benefits and ease of use, individual characteristics also play a significant role in the acceptance of Sharia fintech. Generation Z, which has a higher tendency to try and accept new technologies, tends to have a greater intention to use Sharia fintech.

This finding is strongly supported by Meiranto et al. (2026), who found that PI significantly influences Behavioral Intent among Generation Z in the context of digital banking in Indonesia. This similarity is highly relevant because both studies focus on Generation Z and digital financial services in Indonesia. This finding is also consistent with research on Sharia FinTech, which identifies innovativeness as a key factor in technology adoption (Shaikh et al., 2020). Although Meiranto et al. (2026) examined conventional digital banking and the

present study focuses on Sharia fintech, both studies found that PI significantly influences Generation Z's Behavioral Intention. This consistency across different digital financial contexts suggests that the individual tendency to explore and adopt new technologies may remain relevant even when the specific financial service differs. The present finding therefore extends the evidence from digital banking to the Sharia fintech context and supports the inclusion of individual-level characteristics alongside technology-related factors in explaining technology acceptance.

4. CONCLUSION

The findings demonstrate that Effort Expectancy, PE, and PI in IT positively influence Generation Z's BIU Sharia Fintech. These findings generally reinforce the UTAUT as the grand theory underlying technology acceptance, particularly through the role of perceived ease of use and perceived benefits in shaping behavioral intention. EE confirms that the easier Sharia fintech is to understand and operate, the stronger Generation Z's intention to use it. PE further indicates that perceived usefulness, efficiency, and benefits are important considerations in forming intention, with benefits appearing more influential than ease of use. Meanwhile, PI in IT shows the strongest influence among the variables examined, indicating that individual characteristics and willingness to adopt new technologies are particularly important in explaining Generation Z's intention to use Sharia fintech. This finding extends the application of UTAUT by demonstrating that technology acceptance is not solely determined by perceptions of the technology but can also be explained by users' PI. Overall, the findings confirm the relevance of UTAUT while providing an additional perspective that individual innovativeness strengthens the explanation of Generation Z's behavioral intention toward Sharia fintech. For practitioners, these findings suggest that Sharia fintech providers should combine functional benefits and ease of use with continuous service innovation to attract Generation Z users. For future research, the model can be tested with broader samples, additional explanatory variables, and actual usage behavior to further assess the robustness and generalizability of the findings.

The findings provide several practical implications for Sharia fintech providers in Indonesia. First, because PE significantly influences Behavioral Intention, providers should clearly communicate functional benefits such as efficiency, convenience, and usefulness in financial activities. Second, the significant effect of EE indicates that simple navigation, understandable features, and an accessible user experience remain important. Third, the strongest effect of PI suggests that providers can strengthen adoption by developing relevant innovations and features that appeal to users who are willing to explore new technologies. These implications are consistent with the broader digitalization of the Islamic financial ecosystem in Indonesia (bi.go.id).

This study has certain limitations. The use of purposive sampling, combined with the inclusion of 270 respondents who are familiar with or have previously used Sharia-compliant fintech, restricts the ability to generalize the study's findings to the broader Generation Z population. Second, the study focuses on PE, Effort Expectancy, and PI and therefore does not test the full UTAUT framework or other potentially relevant factors. Third, the cross-sectional design captures behavioral intention at one point in time and does not establish how intention develops into actual use. Future research could employ larger and more diverse samples, compare regions or user-experience groups, incorporate additional UTAUT-related or context-specific constructs, and examine actual use behavior through longitudinal or comparative designs. (Ahmed et al., 2017; Al-Adwan & Al-Debei, 2023; Alalwan et al., 2019; Anggraini & Rachmawati, 2019; Aswani et al., 2018; Axcell & Ellis, 2023; Azira, 2020; Bhatnagar & Rajesh, 2023; Davis, 1989; Duarte & Pinho, 2019; Dwivedi et al., 2020; Francis, 2019; Gansser & Reich, 2021; Gharaibeh & Mohd Arshad, 2018; Gunasinghe, Abd Hamid, et al., 2020; Gunasinghe, Hamid, et al., 2020; Gupta et al., 2018; Hanif et al., 2022; Hassaan et al., 2023; Idrees & Ullah, 2024; Jun et al., 2019; Kalinić et al., 2020; Kamalasena & Sirisena, 2021; Khurana & Jain, 2019; Kim & Chung, 2019; Li et al., 2018; Macedo, 2017; Manrai et al., 2021; Merhi et al., 2019; Munyoka & Maharaj, 2017; Okaily et al., 2023; Palau-Saumell et al., 2019; Penney et al., 2021; Pinto et al., 2022; Tamilmani et al., 2018; Tayseer Mohammad Ayasrah, 2019; Tiara Imani & Herlanto Anggono, 2020; Uncovska et al., 2023; Wu et al., 2021).

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