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Analysis Of The Influence Of Digital Financial Literacy, Perceived Ease Of Use, Perceived Halalness, And Privacy Concerns On Students' Interest In Using Sharia Digital Banks In Greater Solo

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ABSTRACT

This study aims to analyze the factors influencing students' Behavioral Intention to use Islamic digital banking in Greater Solo by employing a modified Technology Acceptance Model (TAM). The model integrates Digital Financial Literacy, Perceived Ease of Use, Halal Perception, and Privacy Concern as key determinants. This research adopts a quantitative approach, with data collected from university students through structured questionnaires and analyzed using SEM-PLS. The results indicate that Digital Financial Literacy, Perceived Ease of Use, and Halal Perception have a positive and significant effect on Behavioral Intention, while Privacy Concern does not have a significant influence. The findings suggest that students tend to prioritize system usability, financial capability, and alignment with Sharia principles over perceived privacy risks. This study contributes to the extension of TAM by incorporating capability-based and value-based determinants into the framework of Islamic digital banking adoption.

Kata Kunci: Literasi Keuangan Digital, Persepsi Kemudahan Penggunaan, Persepsi Halal, Kekhawatiran Privasi, Bank Digital Syariah

ABSTRAK

Penelitian ini bertujuan untuk menganalisis faktor-faktor yang memengaruhi minat mahasiswa dalam menggunakan perbankan digital syariah di wilayah Solo Raya dengan menggunakan model *Technology Acceptance Model* (TAM) yang dimodifikasi. Model penelitian mengintegrasikan Literasi Keuangan Digital, Persepsi Kemudahan Penggunaan, Persepsi Halal, dan Kekhawatiran Privasi sebagai determinan utama. Penelitian ini menggunakan pendekatan kuantitatif dengan pengumpulan data melalui kuesioner terstruktur kepada mahasiswa, yang kemudian dianalisis menggunakan metode SEM-PLS. Hasil penelitian menunjukkan bahwa Literasi Keuangan Digital, Persepsi Kemudahan Penggunaan, dan Persepsi Halal berpengaruh positif dan signifikan terhadap minat, sedangkan

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Kekhawatiran Privasi tidak berpengaruh signifikan. Temuan ini mengindikasikan bahwa mahasiswa cenderung memprioritaskan kemudahan sistem, kemampuan finansial digital, serta kesesuaian dengan prinsip syariah dibandingkan kekhawatiran terhadap risiko privasi. Penelitian ini berkontribusi dalam pengembangan TAM dengan mengintegrasikan faktor berbasis kapabilitas dan nilai dalam konteks adopsi perbankan digital syariah.

INTRODUCTION

The development of digital technology has brought significant changes to the global banking industry, including in Indonesia. According to Jabbar (2021), Islamic digital banks are financial institutions whose entire operations are conducted digitally while consistently adhering to Sharia principles, encompassing fund mobilization, financing distribution, and transactional services. At the global level, the growth of digital banking has accelerated rapidly. Digital transformation in the banking sector is not only focused on operational efficiency but also plays a strategic role in expanding financial inclusion, especially in Sharia-based financial institutions. The digitization of Sharia banking enables wider, faster, and more flexible access to financial services, especially for the younger generation who are familiar with digital technology (Trimulyana, 2024). An international study entitled "Trends in the Literature About the Adoption of Digital Banking in Emerging Economies" indicates that security, trust, ease of use, and perceived risk are the primary determinants of digital banking adoption in emerging economies (Acosta-Prado et al., 2024). Another study, A Systematic Literature Review of the Role of trust and Security in Fintech Behavioral Intentions, similarly emphasizes that trust and security are crucial in shaping users' intentions to adopt digital financial services (Jafri et al., 2024). These global developments have also had a direct impact on Indonesia; however, distinctive characteristics related to financial literacy and the implementation of Sharia principles differentiate Islamic digital banking practices in Indonesia from those in other countries.

Currently, many banks in Indonesia have transitioned into digital banks or established digital units, both conventional and Islamic. Anette (2025) reports that six Indonesian digital banks are included in the Top Digital Banks in Asia 2025. According to the Indonesia Digital Banking report, there are currently seven digital banks operating in Indonesia, with an additional seven awaiting licensing approval from the OJK. However, the number of Islamic digital banks remains limited, with only Aladin Sharia Bank and Jago Sharia Bank, neither of which has yet been listed among Asia's top digital banks. Meanwhile, Southeast Asia has witnessed rapid growth in digital banking, as seen in the cases of Maya Bank and Union Digital Bank in the Philippines, and GXS Bank in Singapore (Yullie, 2021). This comparison illustrates that although Indonesia has several active digital banks, its Islamic digital banking sector remains at an early stage compared to countries such as Singapore and the Philippines, where digital banks have achieved greater scale and profitabillity due to stronger regulatory support, higher capitalization, and better technological integration. Factors such as regulation, capital, digital literacy levels, and trust in halal compliance remain the primary differentiators between Indonesia and other Southeast Asian markets.

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According to Valentino (2022), public interest in Islamic digital banking in Indonesia remains relatively low, as reflected in the dominance of conventional banking services. A total of 82% of respondents reported using conventional banks, 6% reported using Islamic banks, and 12% reported using both. This condition indicates that students' interest and preferences for Islamic banking services, particularly Islamic digital banks, remain relatively low. This opens up research opportunities to examine the psychological and cognitive factors and Sharia principles that Influence the adoption of Islamic banking technology.

Digital financial literacy plays a crucial role for university students, particularly in the digital era, enabling them to understand, compare, and use Islamic digital banking products responsibly. The Financial Services Authority (OJK) defines financial literacy as knowledge, skills, and confidence that influence attitudes and behaviors in improving the quality of decision-making and financial management to achieve financial well-being (Otoritas Jasa Keuangan, 2025). Sharia financial digital literacy has been proven to improve public understanding of Sharia financial principles and promote Islamic value-based financial inclusion (Nasir Tajul Aripin et al., 2022). The 2025 National Financial Literacy Survey conducted by OJK indicates that Indonesia's financial literacy index rose to 66.46%, up from 65.43% in 2024. Although these figures demonstrate continuous improvement, they remain relatively modest, highlighting the need to enhance literacy levels, especially among students (OJK, 2025).

Another factor influencing students' interest is the perceived ease of use, which reflects the belief that digital financial services can be used conveniently and without difficulty. Rosita (2024) found that perceived convenience and trust positively and significantly Influence students' interest in using fintech services, particularly ShopeePay, underscoring their importance in digital financial adoption. Similarly, Hasibuan et al. (2022) emphasized that perceived ease of use significantly affects students' behavior in using mobile banking applications.

The perceived halalness of financial products also strongly influences students' interest in adopting Islamic digital banking. Muslim students are particularly sensitive to the halal status of financial products, including digital financial services. Harahap et al. (2023) found that an Islamic lifestyle orientation, including halal perception, strengthens the influence of social and habitual factors on customers' intention to use Islamic digital banking. Similarly, Rosli et al. (2023) reported that knowledge and confidence regarding the halal status of banking products significantly enhance students' trust in Islamic financial institutions.

However, most prior studies were conducted within general consumer behavior or traditional Islamic banking contexts rather than within a digital technology adoption framework. The shift toward fully digital banking ecosystems introduces new structural characteristics, such as cybersecurity risks, system transparency, and reduced face to face interaction, which may alter how individuals evaluate halal compliance. Therefore, despite previous empirical support, reexamining halal perception within the Technology Acceptance Model (TAM) remains theoretically justified.

In this study, halal perception is conceptualized as a value-based psychological determinant that complements TAM's cognitive constructs. This integration extends the technology acceptance framework by incorporating religious value orientation into the analysis of Islamic digital banking


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adoption. Consequently, this research contributes to the development of value-based technology adoption models within the domain of Islamic digital finance.

Privacy concern is widely recognized as an important determinant of behavioral intention in digital financial services. It refers to individuals perceived risk that personal information such as identification numbers, account details, or transaction histories may be misused by unauthorized parties. In fully digital banking environments, privacy considerations become increasingly critical due to the absence of physical interaction and the reliance on technology-based systems. Previous studies suggest that higher levels of privacy concern tend to reduce individuals' intention to use digital banking services, particularly in developing countries where trust in digital infrastructures remains relatively fragile Mgiba & Shukla (2024) Additionally, Lopes (2025) argues that the integration of advanced technologies, including artificial intelligence, does not automatically enhance users' sense of security when transparency regarding data protection mechanisms is perceived as insufficient. These findings indicate that privacy concerns are not merely technical issues but are closely associated with institutional trust and perceived transparency.

Among university students, even when digital financial literacy is relatively high, concerns about data protection may still influence adoption decisions. Therefore, from a theoretical perspective, privacy concern can function as an inhibiting factor within Islamic digital banking adoption models. Examining this variable is essential to assess how perceived privacy risks shape behavioral intention in Sharia-compliant digital financial ecosystems.

Based on the foregoing discussion, this study analyzes the effects of Digital Financial Literacy, Perceived Ease of Use, Halal Perception, and Privacy Concern on students' Behavioral Intention to use Islamic digital banking services in the Solo Raya region. The study adopts a modified Technology Acceptance Model (TAM), emphasizing the role of system usability, individual capability, and value based considerations in influencing students' intention to adopt Islamic digital banking technology.

The results of this study are expected to provide both academic and practical contributions. Academically, this Research enriches the literature on Islamic digital banking adoption among students by incorporating several variables that are rarely examined simultaneously. In practice, the findings are expected to serve as a basis for developing strategies to enhance Islamic digital financial literacy, improve the user experience, and build students' trust in Islamic digital banking services. Consequently, Islamic digital banks can play a more significant role in promoting financial inclusion while strengthening the foundation of the Islamic economy in Indonesia.

LITERATURE REVIEW

Technological Acceptance Model (TAM)

The Technology Acceptance Model (TAM), developed by Davis (1989), explains that technology adoption is influenced by users' cognitive beliefs regarding a system, particularly Perceived Ease of Use (PEOU). PEOU reflects the degree to which an individual believes that using a system will be free of effort. This construct shapes users' attitudes toward the system and subsequently influences their behavioral intention to adopt the technology. Venkatesh and Davis

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(2000), further emphasized that cognitive beliefs about system simplicity and usability play a central role in determining technology acceptance.

In the context of digital financial services, including Islamic banking, TAM has been widely applied. Multi et al. (2024) found that perceived usefulness and perceived ease of use significantly influence users' intention to adopt Islamic digital payment systems. Similarly, demonstrated that perceived ease of use is a dominant factor in enhancing students' intention to use digital financial services.

Although prior studies consistently highlight the functional aspects of technology, there remains room for model extension, particularly in integrating individual capability factors and religious values within the Islamic banking context.

Digital Financial Literacy and Behavioral Intention

A growing body of literature suggests that financial literacy plays a strategic role in shaping the adoption of Islamic financial technology. Putri and Herman (2022) found that Islamic financial literacy influences perceived usefulness in digital ZIS transactions. Similarly, Suhasti (2022) and Galuh & Nurdien (2023) confirmed that financial literacy and digital literacy significantly affect preferences for Islamic digital financial services. These findings indicate that adoption decisions are not solely determined by system characteristics, but also by users' cognitive readiness and capability.

Conceptually, Digital Financial Literacy (DFL) represents an individual's knowledge, skills, and confidence in understanding financial products, digital transaction mechanisms, associated risks, and their broader financial implications. This capability is internal and user-centered, distinguishing it from system-based perceptions. In the context of Islamic digital banking, higher levels of digital financial literacy enable students to conduct more rational evaluations of service features, comprehend Sharia principles embedded in financial products, and assess potential benefits and risks more objectively.

From an argumentative perspective, individuals with stronger digital financial literacy tend to experience lower levels of uncertainty when interacting with digital financial platforms. Reduced uncertainty enhances self-efficacy and strengthens confidence in decision-making. Consequently, Digital Financial Literacy can be positioned as a direct determinant of behavioral intention, as financially and digitally competent individuals are more prepared, confident, and rational in adopting Islamic digital banking services.

This perspective extends the Technology Acceptance Model (TAM) by incorporating cognitive capability as a central explanatory factor of technology adoption, without relying on system-centered benefit perceptions. Such integration provides a stronger theoretical justification that the adoption of Islamic digital banking is influenced not only by technological attributes but also by users' intellectual readiness and financial competence.


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Halal Perception and Privacy Concern

In the context of Islamic digital banking, behavioral intention is not determined solely by functional system evaluations, but also by value-based and risk-related considerations. Halal perception reflects users' positive evaluations regarding the compliance of financial services with Sharia principles. It represents a value-oriented belief that financial transactions are free from riba (interest), gharar (uncertainty), and other prohibited elements. Rosli et al. (2023) and Harahap et al. (2023) found that halal perception positively influences users' intention to adopt Islamic banking services. These findings suggest that religious value alignment functions as a form of moral assurance that strengthens adoption intention.

Conversely, privacy concern represents users' perceived risks regarding data security. Mgibal & Shukla (2024) showed that privacy concerns reduce users' intention to adopt mobile banking services in developing countries. Similarly, Lopes (2025) emphasized that technological advancement does not automatically increase user trust when data protection transparency remains insufficient. These findings align with Rumanto et al. (2024) and Barjaktarovic et al. (2025) who concluded that perceived risk and perceived usefulness are key determinants in shaping users' intention toward digital banking services.

Despite these empirical findings, limited research has simultaneously integrated Digital Financial Literacy, Perceived Ease of Use, Halal Perception, and Privacy Concern within a unified and structured Technology Acceptance Model (TAM), particularly in the context of university students. Therefore, examining these constructs within a single framework provides a more comprehensive explanation of Islamic digital banking adoption behavior.

Islamic Digital Banking

The rapid advancement of digital technology has transformed the global banking industry, including Indonesia. Islamic digital banks are defined as financial institutions that operate entirely through digital platforms while adhering to Sharia principles (Jabbar, 2021). This transformation is not merely aimed at operational efficiency but also at expanding value-based financial inclusion. Digitalization enables faster and more flexible access to financial services, particularly among younger generations (Trimulyana, 2024). However, international studies indicate that digital banking adoption in emerging economies is primarily driven by trust, security, ease of use, and perceived risk (Acosta-Prado et al., 2024; Jafri et al., 2024). This suggests that technological advancement alone is insufficient user perception and readiness remain decisive factors.

In Indonesia, although several digital banks have been included in the Top Digital Bank Asia 2025 ranking (Anette, 2025) and others are in the licensing process, Islamic digital banks remain very limited in number. Compared to countries such as Singapore and the Philippines, where digital banks have achieved broader operational scale and profitability (Yulie, 2021), Islamic digital banking in Indonesia is still in its early development stage. Differences in regulatory support, capital strength, digital literacy levels, and public trust in Sharia compliance constitute critical distinguishing factors.

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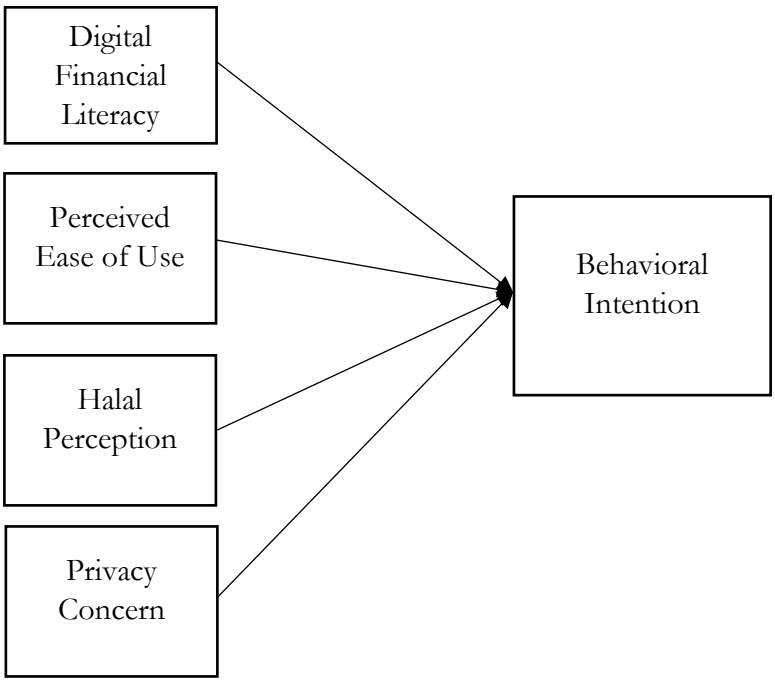
Moreover, the relatively low public interest in Islamic banking where 82% of respondents use conventional banks Valentino (2022) indicates that digital transformation does not automatically translate into higher adoption of Islamic digital banking services. This gap underscores the importance of examining cognitive capability (digital financial literacy), system usability perceptions (perceived ease of use), and value and risk based considerations (halal perception and privacy concern) in order to develop a more comprehensive and contextually relevant explanation of behavioral intention toward Islamic digital banking.

Conceptual Research Framework

Figure 1. Conceptual Research Framework



Sourch: Author Concept

Based on the theoretical development outlined above, this study reconstructs the Technology Acceptance Model (TAM) by adapting its structure to the context of Islamic digital banking adoption among university students. The model retains Perceived Ease of Use (PEOU) as a core system-related determinant of Behavioral Intention. However, unlike the original TAM developed by Davis (1989), this study eliminates Attitude as an explicit mediating variable in order to produce a more parsimonious model and to align with contemporary TAM extensions that allow direct effects of cognitive beliefs on behavioral intention.

Furthermore, this framework extends TAM by incorporating Digital Financial Literacy as a representation of individual capability in understanding and utilizing digital financial services, which strengthens Perceived Usefulness. The model also integrates Halal Perception and Privacy Concern as value-based and risk-based determinants of Behavioral Intention. Halal Perception reflects the

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alignment of services with Sharia principles, while Privacy Concern represents perceived risks related to data security and personal information protection. By combining functional evaluations, individual capability, Sharia principles, and perceived risk within a unified structural framework, this model provides a more comprehensive explanation of Islamic digital banking adoption among students who are digitally literate and well-informed about digital banking services.

RESEARCH METHOD

This study uses a quantitative survey-based approach to analyze the influence of digital financial literacy, perceptions of ease of use, perceptions of halalness, and privacy concerns on students' interest in using digital Islamic banking in the Greater Solo area. The research sample was determined using purposive sampling with the criteria of students majoring in Sharia Banking and Sharia Economics from the 2022–2024 cohorts. Primary data were collected via an online questionnaire using a five-point Likert scale and analyzed using Partial Least Squares–Structural Equation Modeling (PLS-SEM) with SmartPLS 4. This method was chosen because it is suitable for testing relationships between latent variables in limited sample sizes and does not require strict data normality assumptions (Hair et al. 2021).

Table 1. Operational Definition of Variables

Variable	Indicators	Scale
X1. Islamic Financial Literacy (Suhasti 2022; Galuh & Nurdien 2023; OJK 2025)	X1.1. Ability to understand the use of digital banking applications X1.2. Knowledge of differences between Islamic and conventional banks X1.3. Understanding of features and services X1.4. Knowledge of risks and benefits X1.5. Understanding of Sharia principles in digital banking	Likert
X2. Perceived Ease of Use (Davis 1989; Hasibuan et al. 2022 ; Rosita 2024)	X2.1. Ease of use X2.2. Not complicated X2.3. Simple interface design X2.4. Efficiency X2.5. Practicality and convenience	Likert
X3. Halal Perception (Harahap et al. 2023); Rosli et al. 2023)	X3.1. Belief that the service is free from riba (interest)	Likert

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	X3.2. Compliance with Sharia principles X3.3. Attention to halal aspects X3.4. Halal consideration in choosing a bank X3.5. Feeling of peace due to Sharia compliance	
X4. Privacy Concerns (Mgiba & Shukla 2024; Lopes 2025; dan teori perceived risk)	X4.1. Personal data security X4.2. Digital system security X4.3. Confidentiality of information X4.4. Transparency of privacy policies X4.5. Sense of security in transactions	Likert
Y. Intention to Use (Venkatesh TAM; Rumanto 2024; Barjaktarovic 2025)	Y1. Intention to use Y2. Willingness to recommend Y3. Interest in trying new services Y4. Intention to switch from other systems Y5. Perception of Islamic digital banking as the primary choice	Likert

Sourch: Literacy Refrences

RESULTS AND DISCUSSION

Respondent Characteristics

Respondent characteristics describe the profile of students who served as research subjects based on questionnaire data. The results indicate that the respondents were predominantly female students (79%), and the majority were from UIN Raden Mas Said Surakarta (53%). In terms of academic semester, most respondents were senior students, particularly those in the seventh semester (51%), indicating that they have adequate academic understanding of Islamic banking and Islamic economics. The respondents were enrolled in the Islamic Economics program (53%) and the Islamic Banking program (47%), with the majority (81%) stating that they had previously used Islamic digital banking services. These findings suggest that the respondents have relevant educational backgrounds and practical experience, enabling them to appropriately represent students' perspectives in assessing their intention to use Islamic digital banking.

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Table 2. Respondent Characteristics

Characteristics	Category	Frequency	Percentage
Gender	Female	77	79%
	Male	21	21%
University	Raden Mas Said State Islamic University of Surakarta	52	53%
	Nahdlatul Ulama University of Surakarta	16	16%
	AAS Institute of Business and Technology Indonesia	9	9%
	Mulia Astuti Islamic College of Wonogiri	6	6%
	Mamba'ul Ulum Islamic Institute of Surakarta	15	15%
Academic Semester	3	17	17%
	5	31	32%
	7	50	51%
Study Program	Islamic Banking	46	47%
	Islamic Economics	52	53%
Experience Using IslamiAc Digital Banking		79	81%

Sourch: Primary Data (Processed 2026)

Evaluation of the Measurement Model (Outer Model)

Data analysis in this study was conducted using the SEM-PLS approach, which includes both outer and inner model evaluations. The outer model assessment examined the validity and reliability of the indicators in measuring the latent constructs, while the inner model assessment analyzed the causal relationships among the variables in the structural model (Hair et al., 2022).

The measurement model was assessed to examine the validity and reliability of the constructs. Convergent validity was evaluated using outer loadings and Average Variance Extracted (AVE). All indicator loadings exceeded the recommended threshold of 0.70, indicating satisfactory convergent validity. Furthermore, all AVE values were above 0.50, confirming that each construct explains more than 50% of the variance of its indicators.

Construct reliability was examined using Composite Reliability and Cronbach's Alpha. All constructs demonstrated Composite Reliability values above 0.70 and Cronbach's Alpha above 0.60, indicating acceptable internal consistency reliability.

Discriminant validity was assessed using the Fornell-Larcker criterion and HTMT ratio. The square root of AVE for each construct exceeded its correlations with other constructs, and HTMT values were below 0.90, confirming adequate discriminant validity. These results indicate that the measurement model meets the required validity and reliability criteria.

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Validity and Reliability Test

Table 3. Validity and Reliability Test Results

Variable	Indicator	Outer Loading	Cronbach's Alpha	Composite Reliability	AVE
Digital Financial Literacy (X1)	LKD1	0.749	0.933	0.949	0.789
	LKD2	0.848			
	LKD3	0.841			
	LKD4	0.841			
	LKD5	0.872			
Perceived Ease of Use (X2)	PKP1	0.861	0.887	0.918	0.691
	PKP2	0.873			
	PKP3	0.894			
	PKP4	0.866			
	PKP5	0.845			
Halal Perception (X3)	PH1	0.849	0.902	0.928	0.720
	PH2	0.882			
	PH3	0.855			
	PH4	0.830			
	PH5	0.818			
Privacy Concerns (X4)	KP1	0.856	0.902	0.927	0.718
	KP2	0.912			
	KP3	0.876			
	KP4	0.886			
	KP5	0.910			
Students' Intention to Use Islamic Digital Banking (Y)	MMBS1	0.882	0.918	0.939	0.754
	MMBS2	0.850			
	MMBS3	0.881			
	MMBS4	0.766			
	MMBS5	0.859			

Source: Processed using SmartPLS 4

Convergent Validity aims to ensure that each indicator truly represents the latent construct being measured. In PLS-SEM, the main criteria for convergent validity are outer loading ≥ 0.70 and Average Variance Extracted (AVE) ≥ 0.50. Based on Table 3, all indicators for digital financial literacy, perceived ease of use, halal perception, privacy concerns, and intention to use Islamic digital banking have outer loading values ranging from 0.749 to 0.912, indicating strong correlations with their respective constructs. The AVE values for all constructs range from 0.691 to 0.789, indicating that the latent constructs explain more than 69% of the indicators' variance. This demonstrates that the Research instruments have excellent measurement quality and satisfy the requirements for convergent validity. These findings align with Chin 1998; Henseler et al 2009;

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Henseler et al. 2016, who stated that AVE ≥ 0.50 indicates that a construct can explain the majority of its indicators' variance.

Construct Reliability is intended to assess the internal consistency of indicators used to measure a latent variable. The criteria used are Cronbach's Alpha ≥ 0.70 and Composite Reliability ≥ 0.70. The results show that all constructs have Cronbach's Alpha values ranging from 0.887 to 0.933 and Composite Reliability values ranging from 0.918 to 0.949. This indicates that the indicators for each variable have excellent internal consistency in measuring latent constructs. The high Composite Reliability value confirms that this Research instrument is reliable and suitable for use in SEM-PLS analysis, as recommended by various methodological studies, which find that composite reliability is more sensitive and accurate in evaluating internal consistency than Cronbach's Alpha, especially in models with reflective indicators (Septianda & Priantina, 2024).

Discriminant Validity Test

Table 4. Discriminant Validity Test Results

Variable	X1	X2	X3	X4	Y
X1. DFL				0.888	
X2. PEOU	0.831			0.800	
X3. HP	0.797			0.806	0.849
X4. PC	0.765		0.847	0.833	0.770
Y. SIU	0.786	0.868	0.680	0.788	0.798

Source: Processed using SmartPLS 4

The discriminant validity test values, evaluated using the Fornell–Larcker approach, indicate that the square root of the Average Variance Extracted (AVE) for each construct is higher than the correlations between constructs. These results indicate that each variable has unique characteristics and clearly distinguishes its construct, so that there is no overlap in measurement across latent variables. Thus, this Research model meets the criteria for discriminant validity and demonstates good conceptual accuracy in representing the constructs measured. These findings are in line with the discriminant validity criteria proposed by Henseler et al. (2015), which emphasize that comparing the square roots of AVEs with the correlations between constructs is a key indicator of discriminant validity in reflective measurement models.

Heterotrait-monotrait ratio (HTMT)

Table 5. Heterotrait-monotrait ratio (HTMT) Test Results

	Heterotrait-monotrait ratio (HTMT)
Digital Financial Literacy → Privacy Concerns	0.875
Perceived Ease of Use → Privacy Concerns	0.850
Perceived Ease of Use → Digital Financial Literacy	0.871
Perceived Ease of Use → Students' Intention to Use Islamic Digital Banking	0.869
Perceived Ease of Use → Halal Perception	0.744

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Halal Perception → Privacy Concerns	0.907
Halal Perception → Digital Financial Literacy	0.852
Halal Perception → Students' Intention to Use Islamic Digital Banking	0.844
Students' Intention to Use Islamic Digital Banking → Privacy Concerns	0.867
Students' Intention to Use Islamic Digital Banking → Digital Financial Literacy	0.884

Source: Processed using SmartPLS 4

Discriminant validity was assessed using the Heterotrait-Monotrait ratio (HTMT). Following the recommended threshold of 0.90 (Hair et al. 2021), most HTMT values were found to be below the critical value, indicating adequate discriminant validity among the constructs. Specifically, the HTMT values ranged from 0.744 to 0.884 for most construct pairs, suggesting that the latent variables are empirically distinct. Although the HTMT value between Halal Perception and Privacy Concern slightly exceeded the recommended threshold (0.907), the deviation is marginal. Given that both constructs are conceptually related within the broader domain of value-based and risk-based evaluations in Islamic digital banking, a relatively high correlation is theoretically justifiable.

Moreover, the constructs remain theoretically distinct: Halal Perception reflects compliance with Sharia principles and moral assurance, whereas Privacy Concern represents perceived risks related to data security and personal information protection. Therefore, despite the slightly elevated HTMT value, discriminant validity is considered acceptable, and the constructs are retained in the model.

Evaluation of the Structural Model (Inner Model)

R^2 (Coefficient of Determination)

Table 6. R^2 (Coefficient of Determination)

Variable	R Square	R-Square Adjusted
Students' Intention to Use Islamic Digital Banking (Y)	0.758	0.748

Source: Processed using SmartPLS 4

Table 6 presents the R^2 and Adjusted R^2 values for the endogenous variable, Behavioral Intention to Use Islamic Digital Banking. The R^2 value of 0.758 indicates that 75.8% of the variance in Behavioral Intention is explained by the independent variables in the model (Digital Financial Literacy, Perceived Ease of Use, Halal Perception, and Privacy Concern). This demonstrates a strong explanatory power of the structural model.

The Adjusted R^2 value of 0.748 further confirms the robustness of the model after adjusting for the number of predictors. The small difference between R^2 and Adjusted R^2 suggests that the model is stable and not overfitted. Based on commonly accepted criteria in PLS-SEM (0.75 = substantial, 0.50 = moderate, 0.25 = weak), the R^2 value of 0.758 can be categorized as substantial. Therefore, the model exhibits strong predictive capability in explaining students' intention to use Islamic digital banking (Hair et al., 2022).

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Hypothesis Test

Table 7. Hypothesis Testing Results

	Original sample	Sample mean	Standard deviation	T statistics	P values
H1 : X1 → Y	0.184	0.184	0.118	2.099	0.036
H2 : X2 → Y	0.221	0.226	0.105	3.465	0.001
H3 : X3 → Y	0.226	0.230	0.106	2.134	0.033
H4 : X4 → Y	0.325	0.318	0.094	1.557	0.120

Source: Processed using SmartPLS 4

Table 7 presents the results of hypothesis testing in this study. The first hypothesis test shows a p-value ≤ 0.05 and a positive original sample (β), indicating that digital financial literacy has a positive and significant effect on students' intention to use Islamic digital banking. Therefore, H1 is supported. This finding aligns with the Technology Acceptance Model (TAM), which emphasizes that perceived usefulness plays a crucial role in shaping users' behavioral intention to adopt technology (Davis, 1989).

The results of the second hypothesis test show a p-value ≤ 0.05 and a positive original sample (β), indicating that perceived ease of use has a positive and significant effect on students' intention to use Islamic digital banking. Therefore, H2 is supported. This suggests that the higher the students' perception of ease of use, the stronger their intention to adopt the system. This finding is consistent with Venkatesh's (2000) emphasis on the important role of perceived ease of use in technology adoption.

The results of the third hypothesis test show a p-value ≤ 0.05 and a positive original sample (β), indicating that halal perception has a positive and significant effect on students' intention to use Islamic digital banking. Therefore, H3 is supported. This finding suggests that students' belief in Sharia compliance can shape positive attitudes and enhance their intention to use Islamic digital banking services. The result is consistent with the findings of (Harahap et al. 2023).

The results of the fourth hypothesis test show a p-value > 0.05, indicating that privacy concerns do not have a significant effect on students' intention to use Islamic digital banking. Therefore, H4 is not supported. This finding suggests that students' concerns about potential misuse of personal data, such as identity and transaction history, have not yet become a primary determinant of their intention to use Islamic digital banking services.

The differences between this study's results and those of Mgiba & Shukla (2024) and Lopes (2025) can be explained by differences in respondent characteristics and research contexts. Previous studies have shown that privacy concerns play a significant role as an inhibiting factor (negative influence) on the adoption of digital banking services, particularly among user groups who are more sensitive to the use of personal data, have unstable levels of trust in technology, and have relatively lower digital literacy. In this context, increased privacy concerns directly reduce the perceived benefits and interest in using digital services. Conversely, the absence of privacy concerns in this study indicates that privacy issues are no longer perceived as a major obstacle, as the students who participated are digital natives more accustomed to digital technology and with a higher tolerance for the potential misuse of data. Students tend to develop trust-by-

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habit, which is trust formed through repeated experience with digital services, so that their attention is more focused on functional benefits such as convenience, speed, and service efficiency rather than privacy risks.

The Effect of Digital Financial Literacy on Students' Interest in Using Sharia Digital Banks

The findings indicate that digital financial literacy plays a critical role in shaping students' intention to use Islamic digital banking. This influence can be explained by the cognitive function of literacy in enabling students to understand service features, transaction mechanisms, potential risks, and financial implications. Students with higher levels of literacy are more capable of conducting rational evaluations of digital banking services and making informed financial decisions.

From the perspective of the Technology Acceptance Model (TAM), digital financial literacy strengthens behavioral intention by enhancing users' readiness, confidence, and self-efficacy in interacting with digital financial platforms. Informed users tend to experience lower uncertainty and greater control over digital transactions, which increases their likelihood of adopting Islamic digital banking services.

These findings are consistent with Iskandar & Windayani (2025), who demonstrated that Islamic financial literacy influences young generations' decisions to use Islamic banking services. Similarly, Putri and Herman (2022) confirmed that literacy significantly shapes individuals' decisions to engage in digital ZIS transactions. Therefore, digital financial literacy functions not merely as technical competence but as a cognitive foundation that supports informed decision-making and strengthens students' intention to adopt Sharia digital banks.

The Effect of Perception of Ease of Use on Students' Interest in Using Sharia Digital Banks

Perceived ease of use significantly strengthens students' intention to adopt Islamic digital banking. According to the Technology Acceptance Model (TAM), ease of use directly influences behavioral intention by reducing cognitive burden and simplifying user interaction with the system. When a digital banking platform is easy to learn, provides clear navigation, and streamlines transaction processes, users experience greater convenience and confidence in using the service. This reduction in complexity minimizes psychological resistance and increases the likelihood of technology adoption.

The findings indicate that Sharia compliance alone is insufficient if the digital system lacks usability and clarity. Even when services align with Islamic principles, students may hesitate to adopt them if the application interface is complicated or difficult to operate. Multi et al. (2024), identified ease of use as a primary determinant in the adoption of Islamic digital payment services, highlighting the importance of user-friendly system design.

Therefore, interface design, feature transparency, and overall user experience represent strategic factors in enhancing students' interest in Islamic digital banking. Ensuring that digital platforms are intuitive and accessible is essential for strengthening adoption intention among university students.

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The Effect of Halal Perceptions on Students' Interest in Using Sharia Digital Banks

Halal perception significantly influences behavioral intention because it functions as a value-based trust mechanism. In Islamic banking, compliance with Sharia principles serves not merely as a formal institutional attribute but also as a source of moral and psychological legitimacy. Students who perceive that digital banking services adhere to Islamic principles are more likely to develop trust and a favorable intention to use such services.

This finding is consistent with Rosli et al. (2023) and Harahap et al. (2023), who reported that halal perception positively affects the intention to use Islamic banking services. Furthermore, Aziz et al. (2022) demonstrated that the implementation of Sharia principles in BSI mobile banking strengthens user trust and preference. These findings suggest that adherence to Islamic principles enhances perceived credibility and reinforces adoption intention.

Therefore, the adoption of Islamic digital banking cannot be explained solely through functional or technical considerations. Instead, it also reflects value-based adoption behavior, where religious alignment plays a central role in shaping students' intention to use Sharia-compliant digital financial services.

The Effect of Privacy Concerns Regarding Students' Interest in Using Sharia Digital Banks

Unlike the other variables examined in this study, Privacy Concern does not have a significant influence on students' intention to use Islamic digital banking. This result may be explained by the relatively strong level of digital financial literacy among the respondents, which enables them to perceive privacy-related risks as manageable rather than threatening. Students who are familiar with digital financial platforms tend to understand data protection mechanisms and security features, thereby reducing anxiety related to personal information misuse.

In addition, frequent exposure to various digital applications may lower students' sensitivity toward data security concerns. For digitally experienced users, privacy risks may be perceived as a normal aspect of online transactions rather than a critical barrier to adoption.

This finding support Irawan et al. (2020), who argued that perceived risk does not necessarily reduce usage intention when users have sufficient confidence in system security. In this context, digital literacy and trust appear to mitigate the potential negative impact of privacy concerns. Therefore, although privacy concern is theoretically categorized as a risk-based determinant, its influence may weaken in populations characterized by high technological familiarity and financial literacy.

Digital Financial Literacy, Perceived Ease of Use, and Perceived Halal on Student Interest Simultaneously

Simultaneous effects refer to the combined influence of all independent variables on the dependent variable. The results of this study indicate that Digital Financial Literacy, Perceived Ease of Use, and Halal Perception simultaneously have a positive and significant effect on students'

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interest in using Islamic digital banking. In contrast, Privacy Concern does not significantly affect the research model.

Based on the statistical test results, the significance value was below 0.05, indicating that the research model is valid and statistically supported. Therefore, it can be concluded that Digital Financial Literacy, Perceived Ease of Use, and Halal Perception collectively influence students' intention to use Islamic digital banks.

These findings suggest that the higher the level of digital financial literacy among students, the easier it is for them to engage with Islamic digital banking services. Additionally, when students perceive digital banking platforms as user-friendly and believe that the services comply with Sharia principles, their interest in using such services increases significantly.

The results are consistent with previous studies. Iskandar & Windayani (2025) found that Islamic financial literacy significantly influences interest in using Islamic banking services. Furthermore, Multi et al. (2024) demonstrated that perceived ease of use has a positive and significant effect on the intention to use Sharia digital financial services. In addition, Aziz et al. (2022) reported that halal perception positively and significantly affects users' attitudes and intention toward Islamic digital banking.

Based on the consistency between this study's findings and prior research, it can be concluded that there is both a partial and simultaneous influence of Digital Financial Literacy, Perceived Ease of Use, and Halal Perception on students' interest in using Islamic digital banks. Thus, digital financial literacy, system usability, and compliance with Sharia principles collectively represent key factors in encouraging students to adopt Islamic digital banking services.

CONCLUSION

This study concludes that students' intention in Greater Solo to use Islamic digital banking is significantly influenced by Digital Financial Literacy, Perceived Ease of Use, and Halal Perception, while Privacy Concern does not have a significant effect. Students with higher levels of digital financial literacy demonstrate stronger confidence and readiness in evaluating and using digital banking services. Perceived ease of use reduces cognitive barriers and enhances user comfort, whereas halal perception strengthens moral assurance and alignment with Islamic values. Collectively, these factors explain a substantial portion of students' behavioral intention to adopt Islamic digital banking.

These findings support the extension of the Technology Acceptance Model (TAM) by integrating individual capability and value-based determinants into the framework. The study highlights that Islamic digital banking adoption is driven not only by system usability but also by religious value alignment and cognitive readiness. Practically, Islamic banking institutions should prioritize enhancing digital financial literacy, improving system usability, and clearly communicating Sharia compliance to increase adoption among young users. Future research is recommended to involve broader populations and incorporate additional determinants such as institutional trust and service quality to enrich the understanding of Islamic fintech adoption.

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