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A CONCEPTUAL FRAMEWORK FOR ISLAMIC FINTECH SERVICES ADOPTION: EXTENDING THE UTAUT MODEL WITH TRUST

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ABSTRACT

The rapid growth of financial technology has revolutionized global financial services especially in developing country. However, the adoption of Islamic fintech remain comparatively limited despite its potential to offer Shariah-compliant financial solutions. This concept paper aims to propose a theoretical framework to better understand the factors influencing the adoption of Islamic fintech services among users. The grounded theory used in this study is Unified Theory of Acceptance and Use of Technology (UTAUT) which incorporated four core determinants which are Performance Expectancy, Effort Expectancy, Social Influence and Facilitating Conditions while extending the model to include Trust as mediating variable. This integration recognizes the unique role of ethical assurance, data protection and Shariah compliance in shaping user behavioural intention within Islamic financial ecosystems. The proposed framework contributes to theory development by adapting UTAUT to a faith-based digital finance context and offers practical implications for policymakers, financial institutions and fintech developers to design strategies that strengthen user trust, improve technological readiness and encourage sustainable adoption. This study hopefully can contribute to the literature by contextualizing UTAUT in an Islamic finance setting where trust and Shariah compliance are key *determinants of technology adoption. As conclusion, this study underscores the importance of aligning innovation with Islamic ethical values to enhance financial inclusion and resilience in the digital era.*

Keywords: *Islamic Fintech, Unified Theory of Acceptance and Use of Technology (UTAUT), Trust, Adoption*

1.0 INTRODUCTION

In the 21st century, financial technology (fintech) has fundamentally reshaped the landscape of financial services. Broadly defined, fintech refers to the integration of cutting-edge digital tools such as mobile platforms, blockchain, artificial intelligence and Internet of Things (IOT) into financial services to automate, streamline and enhance the accessibility, efficiency and user-experience of transactions. This integration has enabled consumers to carry out payments, investments, money transfer and other financial operations directly from their smartphones or internet-connected devices, reducing reliance on physical cash or traditional banking infrastructure.

One of the most salient accelerators of fintech adoption has been ubiquity of smartphones and mobile internet which allow for on0demand access to services ranging from grocery delivery and ride hailing to digital wallet payments and instant remittances. These shifts have promoted financial inclusion, enabling previously underserved or banked populations to participate in formal financial systems. The COVID-19 pandemic further accelerated these trends where many users and firms moved from cash and in-person transactions to digital and contactless method out of health, safety or regulatory necessity.

With this broader fintech evolution, Islamic fintech was developed where the digital financial technologies that adhere to Shariah principles such as (i.e.: avoidance of riba', gharar) and emphasis on justice, transparency and risk sharing has grown rapidly. Globally, estimated indicate that in 2022-2023, the Islamic fintech market was valued at approximately USD 138 billion and that it is projected to reach USD 306 billion by 2027-2028 (Global Islamic Fintech Report, 2024). The countries such as Saudia Arabia, Indonesia, UAE and Malaysia are among the top markets, together accounting for a large share of Islamic fintech firms and transactions volumes.

However, despite its growing prominence, several challenges persist that hinder widespread adoption and sustainable development within the Islamic fintech which aims to integrate Shariah principles with digital innovation, faces unique structural, regulatory and operational obstacles. One of major concern is the lack of standardized Shariah governance frameworks to guide fintech innovation, leading to ambiguity in compliance and inconsistency across jurisdictions (Razak et.al.,2024). This regulatory uncertainty creates hesitation among investors and consumers who seek assurance that fintech products are truly Shariah-compliant (Kamaruddin et.al., 2022). Furthermore, the shortage of professional possessing dual expertise in Islamic and emerging technologies such as blockchain, artificial intelligence and cybersecurity, weakens the capacity of firms to ensure both technological efficiency and religious conformity (Malaysian Institute of Accountants, 2023)

In addition, Islamic fintech starts-up frequently encounter financing difficulties due to limited venture capital interest and investors unfamiliarity with Shariah-compliant digital business model (MIA, 2023). On the demand side, user awareness and digital literacy remain major barriers to adoption, particularly among Muslim consumers who may not fully understand how Islamic fintech differs conventional financial systems (Islamic Development Bank, 2023). Cultural preferences for traditional transactions such as making zakat or waqf contributions in person further impede the digital transition (Islamic Development Bank, 2023). Technological and infrastructural limitations, including cybersecurity risks and high implementations costs, compound these challenges, especially for small-scale Islamic social finance institutions seeking to digitize operations (Nihayah, 2025).

Although the integration of financial technology (fintech) into the global financial system has received substantial scholarly and industry attention, the specific of Islamic fintech remain limited. Existing studies on fintech adoption primarily emphasize conventional financial system focusing on technology acceptance factors such as perceived usefulness, ease of use, trust and risk (Radianto & Suryanto, 2023; Setiawan et.al., 2025). However, the applicability of these models within an Islamic context, where financial decisions are also influenced by religious, ethical and Shariah considerations is not yet fully established (Razak et.al., 2024; Kamaruddin et.al., 2022).

Moreover, while Malaysia is globally recognized as a leader in Islamic finance and fintech innovation, there is scarcity of conceptual studies that synthesize the multidimensional challenges impeding Islamic fintech adoption such as regulatory ambiguity, Shariah governance issues, digital literacy gaps and lack of trust in online religiously compliant platforms (MIA, 2023; Nihayah, 2025). Thus, there is a critical need for a holistic conceptual understanding of Islamic fintech adoption that integrates technological, behavioural, regulatory, and religious perspectives within one framework.

In light of the identified knowledge gaps and the growing importance of Islamic fintech in the global financial landscape, this paper aims to propose a conceptual framework that advances theoretical understanding of technology acceptance in Islamic financial ecosystems by integrating trust into UTAUT Model and offers practical insights for policymakers, financial institutions and fintech developers to foster greater user adoption of Islamic fintech solutions.

2.0 LITERATURE REVIEW

The Unified Theory of Acceptance and Use of Technology (UTAUT) provide a robust baseline for examining technology adoption and is particularly useful when adapted to the Islamic fintech context (Venkantesh et.al, 2003).

Performance Expectancy

Performance expectancy (PE) (perceived usefulness, efficiency, time savings) referred as the extent to which users believe a system will help them attain gains which it is consistently identified as a principal driver of fintech adoption. Recent studies applying UTAUT/UTAUT2 to Islamic and Shariah oriented digital finance show that performance expectancy strongly predicts intention to adopt Islamic digital services such as mobile wallets, crowdfunding and zakat/waqf platforms (Hassa, 2023; Idrees, 2024). However, in Islamic fintech, performance expectancy is often intertwined with religious-value alignment. The users weigh not only efficiency but also whether the service preserves Shariah principles (Kamaruddin et.al., 2022). Thus, PE in this domain must be understood as a blended construct capturing both instrumental benefits and value congruence.

Effort Expectancy

Effort expectancy (EE) is the perceived ease of use also plays an important but contextually variable role. Empirical work shows that where digital literacy is moderate to high, especially among younger cohorts. For Islamic fintech, ease of use is compounded by the need for clear Shariah disclosure and culturally appropriate interfaces that simplify Shariah information and onboarding for example the clear zakat flow and transparent profit-sharing mechanics in order to increase adoption (Hassan, 2023; Alshater, 2022). Studies in Malaysia and Indonesia show that the simplified design and intuitive functionality of Islamic fintech platforms significantly influence users' intention to adopt them (Rahman et.al., 2023); Ariffin & Hashim. 2024). Users are more likely to engage when applications offer seamless registration, transparent transaction flows and automated features that explain compliance with Islamic principles (Nasir et.al., 2022).

This aligns with UTAUT's original assumption that the less effort required to use a system, the higher the likelihood of its adoption. However, the impact of effort expectancy can vary depending on users' digital literacy, age and religious knowledge. For example, younger users who are already comfortable with mobile banking and e-wallets may perceive Islamic fintech applications as only marginally different while older or less tech-savvy users may require additional guidance and education (Basri et.al., 2023). The absence of clear Shariah explanations or overly technical interfaces can reduce adoption rates, as users may fear engaging with platforms whose operations that cannot fully comprehend (Yunus & Yusof, 2024). Therefore, effort expectancy in Islamic fintech is not solely about technical usability but also about cognitive clarity, particularly regarding Islamic finance principles and the assurance that all transactions remain halal and transparent.

Social Influence

Meanwhile the Social Influence (SI) can be referred as the perceived pressure from important others to use a technology which appears especially salient in Islamic fintech ecosystems. Several studies reported that social influence play as significant predictor of adoption especially in collectivist and religiously oriented societies (Venkatest et.al, 2003). In Muslim majority environments, individuals' financial behaviour is often shaped not only by peers or family members but also by the opinions of religious leaders, Shariah scholars and community institutions (Mansyur & Ali, 2022). These social agents provide both normative and moral validation, reinforcing the perception that adopting Islamic fintech platforms align with Islamic ethical and financial values. For instance, when respected figures endorse platforms for their Shariah compliance and transparency, users tend to develop stringer trust and willingness to adopt such technologies (Kamaruddin et.al., 2022; Idress, 2024).

In Malaysia, the endorsement of platforms such as PayHalal, Ethis and microLeap by recognized Islamic financial institutions has created a perception of credibility and authenticity which in turn boosts adoption rates. Similarly, social media engagement and digital word-of-mouth now act as modern forms of social influence where online communities, influencers and peer networks share positive experiences that encourage others to engage with Islamic digital financial services (Sultana, 2023). Finally, while social influences adoption, it also interacts with other UTAUT constructs such as Performance Expectancy and Facilitating conditions. Strong social influence can amplify perceived usefulness by validating the legitimacy and safety of Islamic fintech solutions especially in societies with moderate technological literacy (Goswami, 2025).

Facilitating Conditions

Another factor is Facilitating Conditions (FC) represent the degree to which individuals believe that technical infrastructure, institutional support and regulatory frameworks exist to enable the effective use of a new technology (Venkatesh et.al., 2003). Within the Islamic fintech ecosystem, facilitating conditions encompass a broader dimension that includes not only technological readiness but also institutional mechanism that ensure shariah compliance, consumer protection and regulatory clarity (Rahman et.al., 2023). As highlighted by Kamaruddin et.al. (2022), the availability of secure and well-regulated platforms directly enhances users' confidence in adopting digital Islamic financial services. Empirical evidence indicates that strong facilitating conditions are among the most influential external enablers of fintech adoption in Islamic markets.

According to Basri et.al., (2023), the combination of digital literacy, reliable mobile payments systems and government-led digital transformation policies create a supportive environment for users to adopt Shariah-compliant fintech platforms. Similarly, Ariffin and Hashim (2024) found that consumers' perceptions of platform safety, accessibility and regulatory oversight significantly influence behavioural intention and actual usage. In Islamic context, facilitating conditions is not limited to technical infrastructure but extends to institutional trust, where users expect Islamic fintech providers to operate under legitimate Shariah supervision and ethical governance structures (Hamdan et.al., 2023). Thus, FC in Islamic fintech integrates both technological and ethical assurance framework, which together form the foundation for sustainable user adoption.

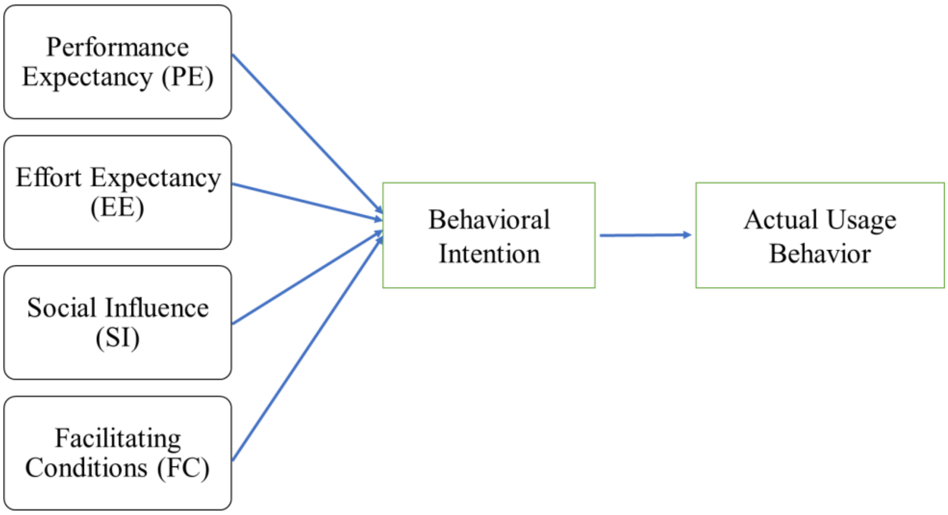

Figure 1: UTAUT Framework

3.0 PROPOSED CONCEPTUAL FRAMEWORK

This study adopts the Unified Theory of Acceptance and use of Technology (UTAUT) as the foundation for understanding the behavioural intention to adopt Islamic Fintech among users in Malaysia. The UTAUT model originally develop by Venkatesh et.al. (2003) integrates constructs from eight prior technology acceptance theories and identifies four main determinants that influence behavioural intention and usage behaviour which are Performance Expectancy (PE), Effort Expectancy (EE), Social Influence (SI) and Facilitating Conditions (FC). In the context of Islamic fintech, these determinants take on both technological and religious dimensions. Islamic fintech differs from conventional fintech due to its emphasis on Shariah compliance, ethical finance and avoidance of riba (interest), gharar (uncertainty) and maysir (gambling) (Hamdan et.al., 2023).

Therefore, the conceptual framework in this study extends the traditional UTAUT model by incorporating Trust as mediating variables that strengthen the relationship between UTAUT constructs and Behavioural Intention to use Islamic Fintech services. Trust serves as mediating constructs that explain how users' confidence in the safety, integrity and Shariah compliance of fintech services influences their behavioural intention (Tajuddin et.al., 2024; Shah & Ahmad, 2025). Since trust has been consistently recognized as a critical determinant of user acceptance and continued usage of financial technologies especially in context where transactions involve sensitive personal and financial data.

Trust plays pivotal role in users' acceptance of Islamic fintech because it mitigates perceived risks associated with digital transactions and reinforces confidence in Shariah compliance. In the context of fintech adoption, several studies have highlighted that users are more likely to engage with financial technologies when they trust the platform's integrity, data protection mechanism and ethical governance (Tajuddin, Kamarulzaman & Salleh, 2024); Hassan, 2023) and reliable and can acts in the users' best interest (Gefen, Karahanna & Straub, 2003; Venkatesh et.al., 2003). In digital finance, where physical interaction is absent, trust substitutes for face-to-face verification, thereby reducing uncertainty and perceived risks associated with online financial transactions (Radianto & Suryanto, 2023). Previous empirical research has found that users' trust in system integrity and data protection significantly

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influences their intention to use fintech platforms as it enhances perceived usefulness and satisfaction with the digital experience (Shah & Ahmad, 2025).

Within Islamic finance, trust assumes an even more critical dimension as users seek assurance that financial activities comply with Islamic principles. The absence of trust, particularly regarding Shariah authenticity and security can therefore dater adoption despite technological convenience or perceived usefulness (Nasir, Abdullah & Aziz, 2022). Prior research also shows that trust acts as a mediating variable linking performance expectancy, social influence and facilitating conditions to behavioural intention by transforming users' positive perceptions into actual willingness to use fintech services. Consequently, incorporating trust into the UTAUT framework provides a more comprehensive understanding of user behaviour in Islamic fintech adoption where both technological functionality and ethical confidence drive decision-making.

Then, the conceptual framework here assumes that when users perceive Islamic fintech as useful (PE), easy to use (EE), socially endorsed (SI) and supported by reliable infrastructure (FC), they are more likely to develop trust which in turn strengthen their intention to adopt Islamic fintech services. Thus, this model contributes both theoretically by extending UTAUT into Islamic financial ecosystem and practically by providing policymakers, regulators, and fintech developers with insights into the factor that foster user acceptance and sustained usage of Islamic fintech platforms.

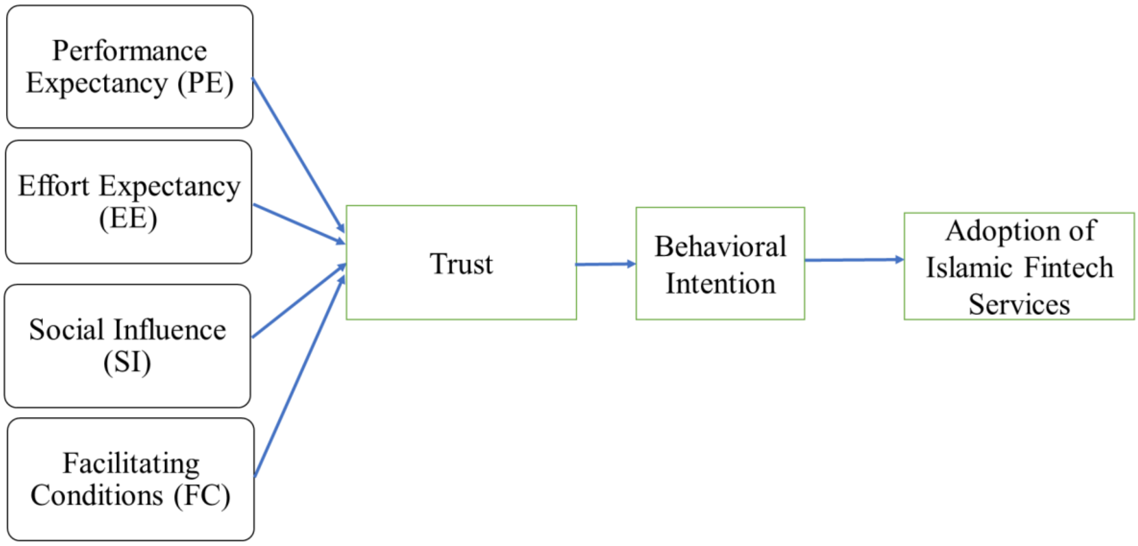

Figure 2: Proposed Conceptual Framework

4.0 FINDINGS

This concept paper highlights several significant theoretical findings regarding the adoption of Islamic fintech within Malaysia's financial ecosystem. Through an extensive of review of literature and the development of a UTAUT-based conceptual framework, the study identifies four core determinants which are Performance Expectancy, Effort Expectancy, Social Influence and Facilitating Conditions as pivotal factors shaping user intention to adopt Islamic fintech solutions. The findings suggest that these variables when interpreted through the lens of Shariah compliant financial behaviour provide more understanding of technology acceptance among Muslim and ethical minded consumers.

The literature indicates that Performance Expectancy remains the strongest predictor of Islamic fintech adoption as users primarily seek financial technologies that offer efficiency, value, convenience, and

Shariah alignment. This reflects the increasing demand for digital financial tools that not only simplify transactions but also guarantee compliance with Islamic principles.

The findings show that Effort Expectancy plays a substantial role with users demonstrating a higher likelihood of adoption when platforms are easy to understand, user-friendly and accessible across digital devices. This is particularly vital for Islamic fintech where clarity, transparency and reduced uncertainty are essential in fostering trust.

Meanwhile, the Social Influence emerges as a significant determinant especially in collectivist societies like Malaysia. The findings suggest that the recommendations of family members, peers, religious leaders, and financial advisors can substantially shape perceptions of the legitimacy, credibility and safety of Islamic fintech services. This reflects the socio-cultural context where decisions often consider community norms and religious endorsement.

Lastly, the study finds that Facilitating Conditions such as digital infrastructure, financial literacy programs, regulatory support and Shariah governance mechanism functions as important enabling factors that enhance adoption. Effective support system will increase user confidence in navigating Islamic fintech platforms, reduce perceived risks and strengthen ling-term usage intentions.

Overall, the findings reveal that integrating UTAUT with the unique requirements of Islamic financial behaviour provides a stronger basis for explaining adoption patterns in the Islamic fintech landscape. The proposed conceptual framework therefore contributes to the academic understanding of technology acceptance in Islamic finance while offering practical insights for policymakers, developers and financial institutions aiming to drive sustainable growth in the sector.

5.0 IMPLICATIONS

This study offers several significant implications for theory, practice and policy in the domain of Islamic financial technology (Islamic fintech). Theoretically, it contributes to the expansion of the Unified Theory of Acceptance and Use of Technology (UTAUT) within the context of Islamic finance by integrating Trust as mediating constructs. These additions acknowledge that user acceptance of financial technology in Islamic environments cannot be explained by traditional acceptance factors alone. Instead, adoption is also shaped by religious assurance, perceived integrity and compliance with Shariah principles which are central to Islamic financial behaviour. This conceptual extension provides a more comprehensive understanding of how behavioural intention toward Islamic fintech develops, thereby enriching the body of literature on both technology acceptance and Islamic finance.

From a practical standpoint, the findings of this study can guide Islamic fintech developers and financial institutions in designing platform that enhance users' trust through transparent Shariah governance, user-friendly interfaces and clear compliance verification mechanism. On top of that, fintech providers can tailor their products to meet both the technological convenience and religious expectations of Muslim consumers by understanding how that four variables affect user behaviour. Furthermore, incorporating user education modules that explain the halal aspects of transactions could reduce perceived complexity and increase effort expectancy, leading to higher adoption rates.

At the policy level, this study provides insights for regulators and policymakers particularly Central Bank and Security Commission to refine regulatory frameworks that support innovation while ensuring Shariah compliance and consumer protection. Moreover, by highlighting factors such as social influence and facilitating conditions, the study underlines the importance of public awareness campaigns, financial literacy initiatives and inter-agency collaborations to promote inclusive participation in Islamic fintech. Finally, this study advances the understanding by aligning digital innovation with Islamic values, Malaysia and other Muslim majority nations can position themselves as global leaders in ethical digital finance and at the same time contributing to sustainable financial inclusion.

6.0 CONCLUSION

This concept paper has explored the determinants of Islamic fintech adoption through the lens of the Unified Theory of Acceptance and Use of Technology (UTAUT), incorporating trust as mediating variables. As a result, it provides a structured framework to explain how performance expectancy, effort expectancy, social influence and facilitating conditions shape user behavioural intention toward Islamic fintech services. The integration of trust within the UTAUT model highlights the importance of psychological and ethical considerations in technology acceptance particularly within an Islamic financial context where compliance with Shariah principles is paramount. Eventually, this proposed framework aims to foster greater acceptance, sustainability and innovation in the Islamic fintech landscape, supporting the broader goal of inclusive and ethical financial transformation in the digital era.

AUTHOR CONTRIBUTIONS

Hussin, N. L.: Conceptualization, Writing – Original Draft Preparation and Visualization; Muhamad, N. H. and Esa, M. M.: Review and Editing; Miskan, N.: Resources; Zainol, N.: Validation and Writing

CONFLICT OF INTEREST

The manuscript has not been published elsewhere and is not under consideration by other journals. All authors have approved the review, agree with its submission and declare no conflict of interest on the manuscript.

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