IJIBEC
Vol 9 No 2 2025

International Journal of Islamic Business and Economics
Available at https://e-journal.uingusdur.ac.id/Ijibec/index

ISSN
2599-3216
E-ISSN
2615-420X

Determinants of Islamic E-Wallet Adoption Among University Students: Evidence from Digital Islamic Literacy and Social Influence

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Article Info

Article History:

Received : 28 September 2025
Reviewed : 02 December 2025
Accepted : 10 December 2025
Published : 12 December 2025

Abstract

This study aims to analyze the relationship between Islamic digital literacy and social influence on the acceptance of Islamic digital wallets among students, as well as to examine the role of Islamic digital literacy as a factor that strengthens this relationship. The method used is quantitative with a survey approach of 54 Muhammadiyah University Mataram students selected at random. The instrument used was a five-point Likert questionnaire, with data analysis using descriptive tests, normality tests, multiple linear regression, and ANOVA through IBM SPSS. The results of the study indicate that Islamic digital literacy (X1) and social influence (X2) have a positive and significant effect on students' interest in using Islamic digital wallets (Y1), with an R^2 value of 0.651 and significance $p < 0.001$, and the largest contribution came from social influence (β = 0.443) compared to Islamic digital literacy (β = 0.434). These findings confirm that Islamic digital literacy and social influence simultaneously increase the acceptance of sharia-based financial services. Practically, the research results provide a basis for strengthening strategies for education and promotion of digital Islamic financial literacy, as well as the integration of a social influence-based approach to expand Islamic financial inclusion among the younger generation.

Keywords:

Islamic Digital Literacy, Social Influence, Acceptance of Islamic Digital Wallet.

DOI: 10.28918/ijibec.v9i2.12964
JEL: G23; D12; O33, Z12

1. Introduction

The development of sharia-based digital financial services provides significant opportunities for students as a group of users who are quick to adapt to technology. In this context, the acceptance of Islamic digital wallets is understood as the willingness of individuals to utilize electronic payment services based on the principles of halal transactions, cost transparency, and freedom from riba, gharar, and maisir (Jihad, 2024). However, the decision to use these services does not only depend on sharia compliance aspects, but is also influenced by perceptions of benefits, ease of use, security, and alignment with religious values. Empirical findings show that sharia-based digital literacy and perceptions of ease of use are significant factors in increasing Muslim students' intention to adopt electronic financial services (Rahman, 2022). However, student preference for sharia financial services, which is still in the range of 40–45%, indicates a gap between potential usage and actual adoption rates.

From the perspective of technology adoption theory, the Technology Acceptance Model (TAM) and the Unified Theory of Acceptance and Use of Technology (UTAUT) emphasize that perceived usefulness, perceived ease of use, and social influence are important determinants of technology acceptance (Alfarizi, 2022). However, these two models do not fully accommodate the dimensions of sharia values that are relevant to Muslim users. Therefore, the concept of Islamic digital literacy, namely the ability to use technology critically, ethically, and in accordance with sharia principles, becomes an important variable in understanding the adoption behavior of Islamic digital wallets (Akbar, 2024). Recent research shows that digital literacy can increase users' understanding of risks and trust, thereby positively influencing their intention to use Islamic-based digital financial services. However, studies that specifically operationalize digital literacy within a sharia framework are still limited and have not been systematically integrated into technology acceptance models.

In addition to literacy aspects, social influence also plays an important role in encouraging technology adoption among young people. Peer norms, family encouragement, and academic culture have been shown to influence students' tendency to use digital platforms (Putri, 2024). Although social factors have been widely discussed in research on e-wallet adoption in general, studies examining the relationship between social influence and religious values in the context of Islamic digital wallet use are still minimal. The limited integration between technological determinants, sharia values, and social dynamics has resulted in an incomplete understanding of the acceptance of Islamic digital wallets in higher education environments (Mustika et al., 2025).

A literature review shows several research gaps, namely: the absence of studies that place Islamic digital literacy as a specific determinant of the acceptance of Islamic digital wallets; the lack of research on social influence in the context of sharia-based financial services; the limited number of studies analyzing the simultaneous interaction between Islamic digital literacy and social influence on students; the dominance of descriptive and single-institution-based research that has not adequately considered the context of religious values; and the absence of an integrative model that combines aspects of technology, sharia, and campus social dynamics (Martapura, 2023). Based on these gaps, the research problem statement can be formulated as follows: what factors influence students' interest in accepting Islamic digital wallets, and how do Islamic digital literacy and social influence interact in shaping that interest?

This study offers a novel contribution by integrating Islamic digital literacy, social influence, and technology adoption determinants into a single empirical model specifically designed to understand the acceptance of Islamic digital wallets among students. This approach expands the scope of TAM and UTAUT by incorporating Sharia variables that have been underrepresented in Islamic fintech studies. In line with this, the objectives of this study include analyzing the influence of Islamic digital literacy on students' interest in using

Islamic digital wallets, testing the influence of social influence on that interest, and evaluating the extent to which Islamic digital literacy can strengthen the role of social influence in the adoption process of sharia digital financial services.

2. Method

This study uses quantitative research with an explanatory approach and cross-sectional research to examine the causal relationship between digital Islamic financial literacy and social influence on students' interest in using Islamic digital wallets. The research population included all students at Muhammadiyah University Mataram who had knowledge or experience in recognizing or using Islamic digital wallet services. The sample was selected randomly by setting inclusion criteria in the form of students who had at least some knowledge of or experience in using Islamic digital wallets. Based on considerations of population accessibility and statistical analysis requirements, the sample size was set at 54 respondents. The research instrument was compiled in the form of a closed questionnaire based on a five-point Likert scale developed from theoretical constructs and previous scale references, covering three main variables: Islamic digital literacy (10 items), social influence (10 items), and acceptance of Islamic digital wallets (10 items). Validity testing was conducted through item-total correlation with the requirement that the calculated r exceed the table r and supported by exploratory factor analysis to ensure the suitability of the indicators. Furthermore, the reliability of the instrument was tested using Cronbach's Alpha, with a value of ≥ 0.70 as the minimum threshold for internal consistency.

Data analysis was conducted through a series of statistical tests, including normality tests to ensure the fulfillment of parametric assumptions, multicollinearity tests with a Variance Inflation Factor (VIF) value < 10 to assess the existence of high correlations between predictors, and heteroscedasticity tests to ensure the sameness of residual variances. After all assumptions were met, multiple linear regression analysis was used to test the effect of each research variable. Data collection was conducted online through the distribution of WhatsApp-based questionnaires using the snowball technique, thereby enabling the involvement of respondents from various study programs. The entire research process was carried out in accordance with ethical principles, including respondent confidentiality, voluntary participation, and informed consent after obtaining an explanation of the research objectives. The operational definitions of each variable were arranged in a table containing constructs, indicators, and theoretical foundations as a reference for instrument development. With this methodological procedure, the study was expected to produce valid, reliable, and scientifically accountable findings.The procedures and stages of data collection are systematically visualized in Figure 1.

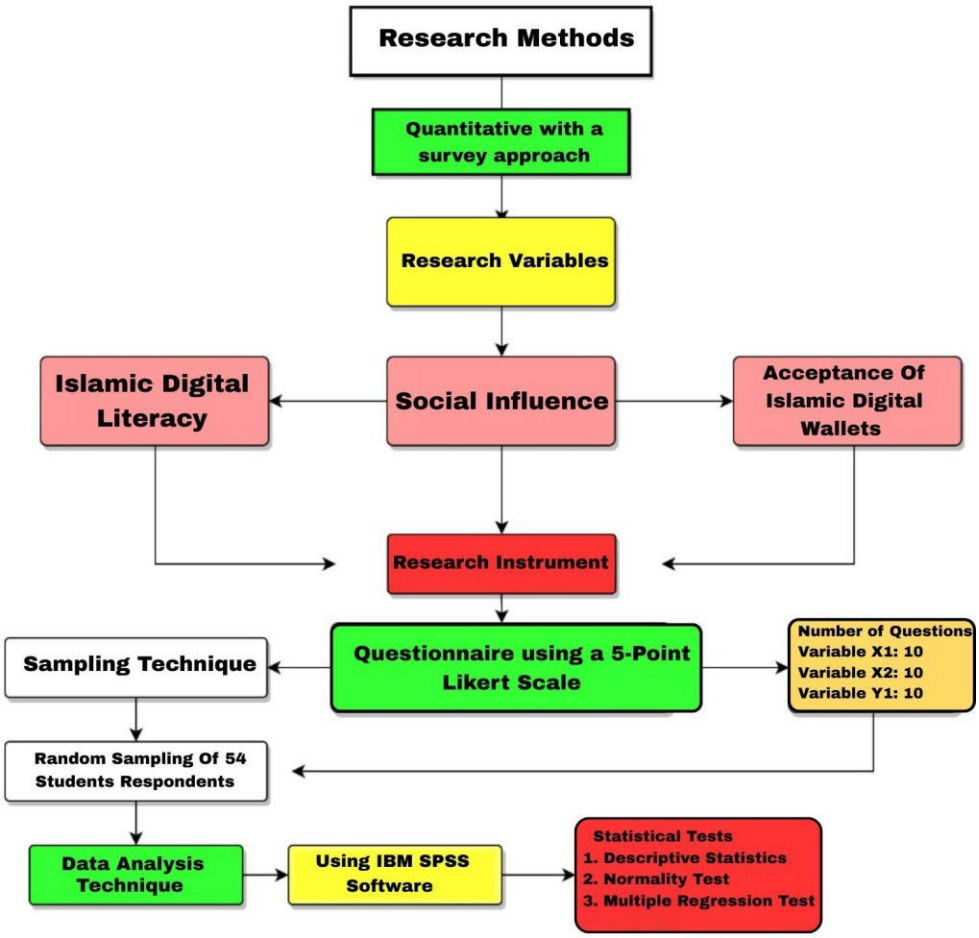

Figure 1. Data Collection Process

Figure 1 shows that this study applies a quantitative approach using a survey method to examine the influence of Islamic digital literacy and social influence on the acceptance of Islamic digital wallets. The research variables consist of three main components, namely Islamic digital literacy (X1), social influence (X2), and acceptance of Islamic digital wallets (Y1). Data collection was conducted using a five-point Likert scale questionnaire, with each variable measured using 10 questions. The research sample was randomly selected from 54 students as respondents. Data analysis was performed using IBM SPSS software with statistical test procedures that included descriptive analysis, normality tests, and multiple linear regression. The flowchart presented illustrates the relationship between variables, from the data collection stage to analysis, and confirms the role of Islamic digital literacy and social influence as determining factors that affect students' level of acceptance of Sharia-based digital wallets.

3. Result and Discussion

Respondent Characteristics

The demographic characteristics of respondents are presented in Table 1.

Table 1. Demographic Characteristics of Respondents (N = 54)

Variable	Category	N	%
Gender	Male	23	42,6
	Famale	31	57,4
Fakulty	FKIP	24	44,4

	FAI	8	14,8
	FISIPOL	5	9,3
	LAW	4	7,4
	Engineering	7	13
	Health	6	11,1
Vacation	3	12	22,2
	5	26	48,1
	7	16	29,7

Table 1 shows that there is variation in the academic backgrounds of the respondents, with the largest proportion coming from FKIP students and most of them being in the middle semesters. The following is the result of Descriptive Statistical Test of Research Variables as can be seen in Table 2.

Table 2. Descriptive Statistical Test of Research Variables

Variable	Mean	SD	Min	Max
Islamic Digital Literacy (X1)	78,89	11,46	58	100
Social Influence (X2)	74,59	13,23	50	100
Acceptance of Islamic Digital Wallets (Y)	77,3	12,31	53	100

Table 2 shows that the average values for the three variables are in the high category, indicating the level of readiness and interest of students in utilizing sharia-based digital financial services. The following is the result of Normality Test as can be seen in Table 3.

Table 3. Normality Test Results (Shapiro–Wilk)

Variabel	Statistik Shapiro–Wilk	p-value	Description
Islamic Digital Literacy (X1)	—	> 0,05	Normally distributed data
Social Influence (X2)	—	> 0,05	Normally distributed data
Acceptance of Islamic Digital Wallets (Y)	—	> 0,05	Normally distributed data

Table 3 shows that all variables obtained a p-value > 0.05 in the Shapiro–Wilk test, so it can be concluded that the data is normally distributed. The following are the results of the multicollinearity test as shown in Table 4.

Table 4. Multicollinearity Test

Variable	Tolerance	VIF
X1	0,712	1,405
X2	0,708	1,412

Table 4 shows that VIF values below 10 confirm that the regression model does not face multicollinearity issues. The following are the results of the Heteroscedasticity Test as shown in Table 5.

Table 5. Heteroscedasticity Test Results (Glejser Method)

Variable	Sig. (p-value)	Explanation
X1	> 0,05	No heteroscedasticity occurred
X2	> 0,05	No heteroscedasticity occurred
Y	> 0,05	No heteroscedasticity occurred

Table 5 shows that the Glejser test results indicate that all predictor variables have significance values exceeding 0.05. Thus, it can be stated that the regression model used is free from indications of heteroscedasticity. The following are the results of the autocorrelation test as shown in Table 6.

Table 6. Autocorrelation Test Results (Durbin–Watson)

Statistics	Value	Criteria	Conclusion
Durbin–Watson	1,89	Range 1,5–2,5	No autocorrelation

Table 6 shows that the Durbin–Watson value of 1.89 is within the acceptable range of 1.5 to 2.5, indicating that the regression model does not contain autocorrelation. The following are the results of the Multiple Linear Regression Test as shown in Table 7.

Table 7. Summary of Regression Model Test

R	R^2	Adjusted R^2	SE
0,807	0,651	0,638	7,41

Table 7 shows that 65.1% of the variation in the Islamic digital wallet acceptance variable can be explained by the contribution of variables X1 and X2. . The following is the result of Anova Test as can be seen in Table 8.

Table 8. ANOVA (Analysis of Variance) Test Results

Source of Variance	Sum of Squares	df	Mean Square	F	Sig. (p)	Description
Regression	—	2	—	47,615	< 0,001	Model Significant
Residual	—	51	—			
Total	—	53				

Table 8 shows that the regression model is significant (F = 47.615; p < 0.001), which means that X1 and X2 together have a significant effect on variable Y. The following is the result of Regression Coefficient Test, Partial Effect, and Confidence Interval as can be seen in Table 9.

Table 9. Regression Coefficient Test and Effect Size

Variable	B	SE	β	t	p	CI 95%
Constant	9,749	7,188	–	1,356	0,181	[-4,66; 24,15]
Islamic Digital Literacy (X1)	0,467	0,123	0,434	3,779	<0,001	[0,22; 0,71]
Social Influence (X2)	0,412	0,107	0,443	3,855	<0,001	[0,20; 0,61]

Table 9 shows that the partial effect size (Semi-partial R^2) for variable X1 is 0.188 and for variable X2 is 0.194. These findings indicate that social influence has a slightly more

dominant contribution than Islamic digital financial literacy in explaining the dependent variable.

The positive and significant regression coefficient (β = 0.434; p < 0.001) indicates that an increase in Islamic digital literacy substantially encourages students' acceptance of the use of Islamic digital wallets. This finding is in line with the Technology Acceptance Model (TAM) framework, which confirms that users' digital knowledge and capabilities contribute to their perception of usefulness and ease of use. The results are also consistent with international studies, such as Al-Khasawneh (Q1, 2023), which emphasizes the role of Islamic financial literacy in shaping attitudes toward sharia mobile banking, and the findings of Shaikh dan Karjaluoton (Q1, 2020), which state that digital literacy can increase trust and reduce the perception of risk toward digital financial services. In the context of students, Islamic digital literacy serves as an evaluative basis for aspects of sharia compliance, system security, and clarity of contracts, thereby strengthening the belief that the use of Islamic digital wallets does not conflict with sharia principles.

Furthermore, the social influence variable also showed a significant effect on the acceptance of Islamic digital wallets (β = 0.443; p < 0.001). These results are consistent with the UTAUT framework, which views social influence as an important factor in the formation of behavioral intentions to use technology, as well as the Diffusion of Innovations (DOI) theory, which asserts that the adoption of innovations is largely determined by norms and social pressure within a group. In the context of students who have a high intensity of interaction, social encouragement from peers, campus organizations, and family environments plays a role in accelerating the acceptance of Islamic financial technology. In a relatively religiously homogeneous environment, social influence not only facilitates the spread of technology but also reinforces the perception that the use of Islamic digital wallets has moral and spiritual values in addition to their functional benefits.

Simultaneously, Islamic digital literacy and social influence can explain 65.1% of the variance in the acceptance of Islamic digital wallets, indicating a complementary contribution between internal beliefs and external social reinforcement. Conceptually, Islamic digital literacy shapes internal beliefs regarding sharia compliance, security, and service credibility, while social influence provides external support in the form of expectations and legitimacy from the user environment. The combination of these two variables supports the development of extended-TAM, which integrates elements of trust, religious values, and social norms in understanding the adoption behavior of sharia financial technology. These findings confirm that the acceptance of Islamic digital wallets is not only influenced by technical factors, but also by religious constructs and social dynamics surrounding young users.

Comparison with Global Literature (Q1/Q2)

Table 10. Comparison with Previous Studies

Researcher	Key Findings	Consistency
Al-Khasawneh (2023, Q1)	Islamic financial literacy influences the adoption of mobile banking	Consistent
Shaikh (2020, Q1)	Digital trust is determined by the level of digital literacy	Agreed

Yaseen (2022, Q2)	Social norms are very strong in Muslim-majority societies	Agreed
Khalil (2021, Q1)	Sharia compliance is a key factor in the intention to use Islamic financial services	Supported

Table 10 indicates that, in general, the results of this study are consistent with the findings of reputable international studies, thereby strengthening the external validity and increasing the empirical relevance of the overall research findings.

Theoretically, this study makes an important contribution by expanding the application of the Technology Acceptance Model (TAM) and the Unified Theory of Acceptance and Use of Technology (UTAUT) through the integration of Islamic digital literacy variables based on the principles of sharia compliance. These findings also confirm that social norms have a significant influence as predictors of behavior in religious societies, especially among students. In addition, incorporating a Sharia perspective into the technology adoption framework offers a more comprehensive theoretical approach to understanding user behavior patterns toward Sharia-based fintech services.

From a practical standpoint, the results of this study suggest that higher education institutions should improve students' digital literacy and Islamic financial literacy by developing relevant curricula and conducting training activities. For developers of Islamic digital wallets, it is important to strengthen security, transparency of contracts, and Sharia certification in order to build user trust. This study also shows that promotional approaches involving the campus community are highly effective because social influence has been proven to be a major factor in encouraging technology adoption. The limitations of this study include the scope of the sample, which only involved one institution, so future studies need to expand the scope of the location. The addition of variables such as risk perception, religiosity, and trust, as well as the use of longitudinal methods, are also recommended to gain a deeper understanding of changes in the intention to use Islamic digital wallet services over time.

5. Conclusion

It can be concluded that Islamic digital literacy (X1) and social influence (X2) have a positive and significant effect on the acceptance of Islamic digital wallets (Y1) among students at Muhammadiyah University Mataram, with a coefficient of determination of 65.1%, indicating that these two variables are able to explain most of the variation in interest in using the service. From a theoretical perspective, this study makes an important contribution by integrating the aspect of Islamic digital literacy into the technology acceptance framework, thereby expanding the scope of the TAM and UTAUT models by emphasizing the dimension of sharia compliance as a determining factor for adoption. The uniqueness of this study lies in the simultaneous analysis of Islamic digital literacy and social influence in the student environment, which shows that Sharia-based digital capabilities play a role in strengthening the impact of social norms on decisions to use Islamic financial services. These results confirm the need for Sharia fintech development strategies that not only focus on technological innovation but also pay attention to religious values and the dynamics of social interaction among the younger generation.

This study has a number of limitations that need to be considered. First, the sample, which focused on only one university, limits the generalization of the findings to the wider

student population. Second, the use of a quantitative approach alone does not allow for an in-depth exploration of psychological factors, individual religious values, and risk perceptions that may influence the acceptance of Islamic digital wallets. Therefore, future research is recommended to involve samples from various educational institutions, combine quantitative and qualitative approaches through interviews or focus group discussions, and add variables such as trust, risk perception, religiosity, and level of Sharia compliance in order to develop a more comprehensive and representative model of Islamic fintech adoption.

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