

Determinants of Acceptance of Sharia Mobile Fintech Services with Modified UTAUT 2 Approach: The Role of Experience as a Moderator

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ABSTRACT: This research aims to test empirical evidence of the positive influence of performance expectancy, effort expectancy, social influence, facilitating conditions, price value, and perceived credibility on Sharia mobile fintech service acceptance and to test the positive influence of performance expectancy, effort expectancy, social influence, facilitating conditions, price value, and perceived credibility towards sharia mobile fintech service acceptance moderated by experience. This research uses a modified Extended Unified Theory of Acceptance and Use of Technology (UTAUT2) theory which provides a good and detailed explanation for the acceptance and use of technology, namely sharia mobile fintech services. The sampling technique uses a purposive sampling method. The sample in this research is all customers of Bank Syariah who are active users of Sharia mobile fintech services in West Nusa Tenggara. Data collection uses a questionnaire. To test the hypothesis, the Partial Least Square (PLS) technique was used using the smart PLS 4.0 application. The results of his research show that facilitating conditions, perceived credibility and social influence have a positive effect on Sharia mobile fintech service acceptance. However effort expectancy, experience, performance expectancy, and price value have no impact on Sharia mobile fintech service acceptance and experience cannot mediate the influence of perceived, private value, facilitating conditions, social influence, effort expectancy, and performance expectancy on Sharia mobile fintech service acceptance.

KEYWORDS: determinant, Syariah Mobile Fintech Service Acceptance, UTAUT 2

1. INTRODUCTION

Growth financial technology (fintech) Sharia in Indonesia shows considerable potential, as evidenced by Indonesia's entry into the category of "leaders" of the ecosystem fintech global sharia. Based on Global Islamic Fintech (GIFT) Report 2022, Indonesia ranked third with an index score of 65, below Saudi Arabia with a score of 80 and Malaysia with a score of 81. Indonesia is also considered to have good prospects fintech the sharia economy is looking bright, with a predicted increase in transaction volume from \$4,239.4 million (2021) to \$11,263.6 million (2026), or a cumulative annual growth rate (CAGR) of 21.6 percent, higher than Saudi Arabia and Malaysia. Furthermore, Indonesia achieved a perfect score for eight key assessment indicators. market share, regulations and sharia compliance (sharia compliance) (Republika.co.id, 2022).

In line with its enormous potential for the economy, fintech sharia is a world-leading revolution to increase financial access (Hassan *et al.*, 2023). Fintech has now become an integral aspect of the banking industry. Fintech is a platform widely used by banks to improve bank efficiency and consumer experience (Hu *et al.*, 2019). Fintech describes the interaction between technologies such as cloud computing and mobile internet and financial services businesses, including payments, money transfers, and other banking services (Giglio, 2021).

One of the most widely used offered by banks and companies fintech is a service fintech mobile. Based on Hassan *et al.*, (2022), mobile services fintech mobile/mobile fintech service (Islamic financial services (MFS) refers to access to financial services for both transactional and nontransactional purposes via mobile phones. Customers with access to financial services can send and receive money anytime, anywhere, and from anyone by storing funds in their MFS. Islamic MFS provided by Islamic banks are less popular than those offered by conventional banks. The market share of Islamic bank customers in Indonesia was 7.03% as of August 2019. 2022 (investor.id, 2022). Despite having a sizable customer market share, Islamic banks are unable to influence their customers' intention to adopt the Islamic MFS they offer (Hassan *et al.*, 2023). One of the main reasons is the perceived credibility of the service (Ehsan *et al.*, 2021).

There are differences (inconsistencies) in the results

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Research states that perceived credibility has a significant positive effect on the acceptance of Sharia MFS (Hassan et al., 2023), fintech services affect the performance of users such as MSEs and individuals (Lontchi et al., 2023), usability and satisfaction show a significant relationship to MFS acceptance (Jangir et al., 2023), user attitudes influence fintech adoption (Setiawan et al., 2021), technological innovation influences MFS adoption (Irimia-Diéguez et al., 2023), however, performance expectations do not show a relationship to the acceptance of Sharia MFS Hassan et al., (2023), risk factors do not affect the acceptance of MFS Jangir et al., (2023), financial literacy is the least important variable to predict Fintech adoption (Setiawan et al., 2021). Therefore, to bridge the differences in previous research results, researchers initiated adding a moderating variable, namely experience. This is also based on the suggestion from research by Hassan et al., (2023) which states that for further research, new endogenous moderating variables can be used and existing contextual factors such as experience can be used as moderating variables.

Some prominent models and theories are TAM by Davis et al., (1989), VAM oleh Kim et al., (2007), EVF oleh Kim et al., (2008), and UTAUT 2 by Venkatesh et al., (2012). There are several studies conducted on customer service.FinTech Mobile banking in Bangladesh (Akhtaruzzaman et al., 2017; Kabir et al., 2020; Yan et al., 2021) using the UTAUT model, and the results showed a significant influence on the behavior of adopting Islamic financial technology, meaning that people are ready to use Islamic financial technology when conducting online transactions (Khan et al., 2022). However, no previous research has been conducted on the acceptance of Islamic banking services by Islamic bank customers.Mobile FinTech in Indonesia with using UTAUT 2. To achieve the research objectives, the UTAUT2 model is used as the underlying theory because UTAUT 2 shows the clearest strength among all theories and models in the field of technology acceptance (Venkatesh et al. 2012). In addition, this study uses a modified UTAUT 2 research framework based on practical problems and theoretical research gaps. In addition, several studies also explain that the quality of information technology implementation, such as e-money, m-banking will always related to voluntary user acceptance Nasir (2013;), Mahande & Jasruddin (2016), Kurniawan & Endahjati (2020) dan Nurabiah et al., (2023) one of the widely used technology acceptance models is Unified Theory Of Acceptance And Use Of Technology (UTAUT).

This research contributes, among other things: 1) It is hoped that it will increase knowledge and information regarding the application of modifications. Unified Theory of Acceptance and Use of Technology (UTAUT 2) where this theory will be able to explain the acceptance and use of technology in a consumer context, especially evaluating the acceptance of sharia mobile fintech service in West Nusa Tenggara, including Indonesia. This study will use the UTAUT 2 model approach as an appropriate approach in evaluating user acceptance of sharia mobile fintech service which was launched by BI at the present time and added a moderating variable of experience using MFS Syariah 2) By utilizing financial technology (fintech) like Mobile Fintech Service (MFS) Sharia can encourage the development of digital finance, especially by encouraging increased electrification of payment transactions, thereby encouraging the digital economy to become a source of new economic growth.

2. LITERATURE REVIEW

Extended Unified Theory Of Acceptance And Use Of Technology (UTAUT2)

The UTAUT theory provides a good and detailed explanation for the acceptance and use of technology but this model has some limitations (Negahban & Chung, 2014). The model UTAUT previously had four key constructs, namely: performance expectancy, effort expectancy, social influence, and facilitating conditions to behavioral intention for technology acceptance (use technology). Currently, UTAUT2 adds three new constructs added to the old UTAUT, namely: hedonic motivation, price value, and habit (Venkatesh et al., 2012). However, in this study only 1 additional variable was used, namely price value. Price value because price is a factor important in the consumer context and for use of services, while habit cannot be used to evaluate the latest innovations in the technology market (Tamilmani et al., 2021).

Syariah Mobile Fintech Service Acceptance

Technology acceptance refers to the intention to accept or the actual acceptance of a technology (Peek et al., 2014). The utilization of new information resources can be predicted more accurately if MFS providers can understand the factors that influence user acceptance of emerging technologies. Previous studies have used behavioral intentions to investigate the acceptance of new or existing technologies. Shaikh et al., (2020) utilized acceptance Technology FinTech sharia as a variable dependent variable in research conducted on Islamic bank users. Moreover, Jin et al., (2019) utilized behavioral intentions to identify customer acceptance of products and services. FinTech in Malaysia. In addition, studies related to adoption FinTech Islam uses behavioral intention to measure consumer technology acceptance behavior (Gumilang, 2021; Rahim et al., 2022; Usman et al., 2022).

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Hypothesis Development

Influence Performance Expectancy to Sharia Mobile Fintech Service Acceptance

Performance expectancy is the extent to which an individual believes that using a system will help him or her to achieve benefits in a particular job or activity (Venkatesh et al., 2012). Alkhawaldi et al., (2022) studied adoption intention FinTech during COVID-19 in developing countries and found that performance expectations were positively related to behavioral intentions to accept FinTech. Similar results were found in a study of port users in Ghana on the adoption of financial technology (Antwi-Boampong et al., 2022).

H1: Performance expectancy has a positive impact on Sharia Mobile Fintech Service Acceptance

Influence Effort Expectancy to Sharia Mobile Fintech Service Acceptance

Effort expectancy as level ease of use of a system (Venkatesh et al., 2003), and has been recognized as a crucial predictor in shaping behavioral intention (Wong et al., 2015). Determining financial inclusion through FinTech innovation and research results state that business expectations are positively related to behavioral intentions to use FinTech services *mobile money* (Senyo & Osabutey, 2020). In addition, Raba'i (2021) concluded that for FinTech in Kuwait, effort expectations are positively related to the acceptance of mobile wallet services.

H2: Effort expectancy has a positive impact on Sharia Mobile Fintech Service Acceptance

Influence Social Influence to Syariah Mobile Fintech Service Acceptance

Social influence as the influence of environmental factors such as the opinions of relatives, friends, and superiors on user behavior with subjective norms (Venkatesh et al., 2003). Social influence refers to the way individuals change their views and behavior to conform to the expectations of social groups including friends and family (Venkatesh et al., 2012). In adoption studies FinTech based on the case of open banking, social influence has a positive relationship with open banking adoption (Chan et al., 2022). Furthermore, Xie et al., (2021) found similar results for the adoption of FinTech platforms.

H3: Social influence has a positive impact on Sharia Mobile Fintech Service Acceptance

Influence Facilitating Conditions to Sharia Mobile Fintech Service Acceptance

Facilitating conditions namely "the extent to which a person believes that there is organizational and technical infrastructure to support the use of the system" including consumer knowledge, abilities, and resources as well as behavioral intention reflects the extent to which customers are inclined to use technology (Venkatesh et al., 2012). Sobti (2019) examined the adoption of mobile payment systems in India and concluded that facilitating conditions had a positive and significant impact on the adoption of mobile payment systems. Similarly, Chawla dan Joshi (2019) studied consumers' intentions and attitudes towards mobile wallets and found a positive relationship between facilitating conditions and the intention to adopt mobile wallets

H4: Facilitating conditions has a positive impact on Sharia Mobile Fintech Service Acceptance

Influence Price Value to Syariah Mobile Fintech Service Acceptance

Price value is a reward that is felt for the price that consumers pay when consuming a product services, and habits a behavior or habit that is carried out routinely (Venkatesh et al., 2012). When the perceived benefits of using technology exceed the monetary costs, the price value is positive, which has a beneficial effect on the adoption rate (Venkatesh et al., 2012). In the case of online food delivery services, price plays a positive role in behavioral intentions to adopt online applications (Yeo et al., 2017).

H5: Price Value has a positive impact on Sharia Mobile Fintech Service Acceptance

Influence Perceived Credibility to Syariah Mobile Fintech Service Acceptance

Perceived credibility can be defined as the extent to which potential users believe that a service will be secure, private, and free from threats (Wang et al. 2003). Gupta et al., (2019) found that perceived credibility significantly influences the adoption of payment banking in India. In addition, previous literature shows that perceived credibility positively influences the adoption of online banking by consumers (Tarhini et al., 2016; Yuen et al., 2010).

H6: Perceived credibility has a positive impact on Sharia Mobile Fintech Service Acceptance

Influence Performance Expectancy, Effort Expectancy, Social Influence, Facilitating Conditions, Price Value, dan Perceived Credibility to Sharia Mobile Fintech Service Acceptance Moderated Experience in using Sharia Mobile Fintech Service

Based on the research results of Hassan et al., (2023) suggested that future studies could include new variables such as perceived value, perceived sacrifice, and perceived risk can increase sample size and consistency of results. Furthermore, it can introduce new endogenous moderating variables and use existing contextual factors such as experience as moderating variables.

H7: performance expectancy, effort expectancy, social influence, facilitating conditions, price value, dan perceived credibility has a positive impact on Sharia mobile fintech service acceptance moderated experience in using sharia mobile fintech service.

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3. RESEARCH METHODS

This type of research is explanatory. Explanatory research (explanatory research) is to test the hypothesis between hypothesized variables. The hypothesis itself describes the relationship between two variables, to determine whether a variable is associated with another variable or not, or whether a variable is caused or influenced by another variable (Sugiyono, 2011:11). This research was conducted on Islamic bank customers throughout West Nusa Tenggara. The population of this study was all individual Islamic bank customers in West Nusa Tenggara who use Mobile Financial Services in West Nusa Tenggara. The sampling technique used was purposive sampling where sampling is done with certain considerations or certain conditions (Sugiyono, 2011: 85). The criteria are as follows: 1) customers of NTB Syariah Bank and Bank Syariah Indonesia, 2) active users Mobile Financial Service in West Nusa Tenggara. Distribution of questionnaires translated use purposive convenience sampling to select samples. Convenience sampling is based on the availability of elements and ease of obtaining them. Samples are taken/selected because they are available at the right place and time. This method is generally unreliable, but it is the cheapest and quickest to implement because researchers have the freedom to choose who they meet. The type of data used in this study is quantitative data. The data source for this study is primary data. This primary data is data obtained directly through the results of interviews. Questionnaire conducted with respondents directly or via social media. In this study, the measurement of each variable used Likert scale. Statistical analysis explanatory aimed at assessing the relationship between variables. To test the hypothesis, the technique used is Partial Least Square (PLS) using the smart PLS 4.0 application.

Table 1. Building a Theoretical Research Model and Its Indicators

Construct	Indicator	Reference
<i>Performance Expectancy (PE)</i>	1. MFS Sharia helps me to do faster transaction (PE1) 2. MFS Sharia increase my efficiency (PE2) 3. MFS Sharia make it easier for me to do transaction (PE3) 4. MFS Sharia improve performance my transaction overall (PE4)	(Venkatesh et al., 2012), (Piarna et al., 2020), (Rahim et al., 2022)
<i>Effort Expectancy (EE)</i>	1. The MFS Sharia platform is easy to (EE1) 2. My communication it the MFS Sharia platform is clear (EE2) 3. It is comfortable for me to be an expert in using the platform MFS Sharia (EE3) 4. In my opinion, the MFS Sharia application can rapidly adapted (EE4)	(Venkatesh et al., 2012), (Piarna et al., 2020), (Rahim et al., 2022)
<i>Social Influence (SI)</i>	1. People who valuable to me I hope I using MFS Sharia (SI1) 2. People who influence behavior I think that I should using MFS sharia (SI2) 3. I hope using MFS Sharia becomes a trend (SI3) 4. In my opinion using MFS Sharia will make I look religious (SI4)	(Venkatesh et al., 2012), (Piarna et al., 2020), (Rahim et al., 2022)
<i>Facilitating Conditions (FC)</i>	1. I have knowledge and adequate capacity to use MFS Sharia (FC1) 2. I can get help from call center bank for assistance MFS Sharia (FC2) 3. I have enough experience to using the platform MFS Sharia with happy (FC3)	(Venkatesh et al., 2012), (Piarna et al., 2020), (Rahim et al., 2022)
<i>Price Value (PV)</i>	1. I think the MFS Sharia fees are reasonable (PV1) 2. MFS Sharia has better value than money (PV2) 3. The cost of using Sharia MFS is comparable (PV3)	(Venkatesh et al., 2012), (Piarna et al., 2020), (Lin et al., 2020)
<i>Perceived Credibility (PC)</i>	1. MFS Sharia is reliable (PC1) 2. Trusted sharia MFS provider (PC2) 3. MFS Sharia is safe to use (PC3) 4. MFS Sharia is reliable (PC4)	Gupta et al., (2019)

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Construct	Indicator	Reference
<i>Syariah</i> MFS Acceptance (SA)	1. If I have used MFS Islamic, I am willing to continue use it. (SA1) 2. I want to use MFS immediately sharia (SA2) 3. I will recommend MFS Sharia to my friends (SA3)	Rahim et al., (2022)
<i>Pengalaman (P)</i>	Experience in using MFS sharia: < 1 year 1-5 years 6-10 years 11-15 years >16 years	Resita & Baridwan, (2015)

Source: Primary data processed 2024

Based on the respondent data in Table 2, it is known that there are more female respondents than male respondents. Meanwhile, the respondents' ages are predominantly under 20 and 20 to 30 years old. The respondents are more numerous and predominantly undergraduate students. MFS usage is still rare, with most being for transfers, payments, and purchasing credit/packages. The duration of use is only 0.1 sd, meaning it hasn't been very long.

4. RESULTS AND DISCUSSION

Research Sample Description

The respondents who were sampled in this study were all users. Mobile Fintech Service Sharia. The questionnaire was distributed using Google Forms and social media. Primary data was collected through the questionnaire, which was distributed from August 15 to September 8, 2024. A total of 142 questionnaires were returned, and all were processed.

Table 2. Respondent Overview

Keterangan	Presentase
gender :	
Man	25,4%
Woman	74,6%
Age :	
< 20 years	52,1%
21-30 years	40,8%
31-40 years	2.1%
41-50 years	3.5%
> 50 years	1.4%
Curent Education:	
High School	0%
Diploma	7%
Bachelor	89.5%
Postgraduate	3.5%
Frequency of use of sharia Mobile Fintech:	
Seldom	47.2%
Sometimes	26.1%
Often	16.2%
Very often	10.6%

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Keterangan	Presentase
Types of transactions carried out via Sharia Mobile Fintech:	
Transfer	76.8%
Bill payment (electricity, water, tlp, etc)	33.3%
Purchase of credit/data packages	34.8%
donations/charity	15.9%
Sharia Investment	5.1%
How long to use <i>MFS</i> :	
< 1 year	61.3%
1 – 5 years	33.1%
6 – 10 years	4.2%
11 – 15 years	0%
> 16 years	1.4%

Source: Primary data processed 2024

Based on the respondent data in Table 2, it is known that there are more female respondents than male respondents. Meanwhile, the respondents' ages are predominantly under 20 and 20 to 30 years old. The respondents are more numerous and predominantly undergraduate students. MFS usage is still rare, with most being for transfers, payments, and purchasing credit/packages. The duration of use is only 0.1 sd, meaning it hasn't been very long.

Data analysis

Validity Test

This study uses a loading factor >0.7 . The questions in these variables have a value loading below 0.7 need to be eliminated, namely RP4 (DPM reveals payment habits), RK4 (DPM is not safe), RI1 (Long waiting/queue time in DPM services), RI2 (Private customer service is more pleasant than public services) and RKP3 (DPM works as it should) loading factor which have been eliminated and declared valid in this study are shown in Figure 1 as follows:

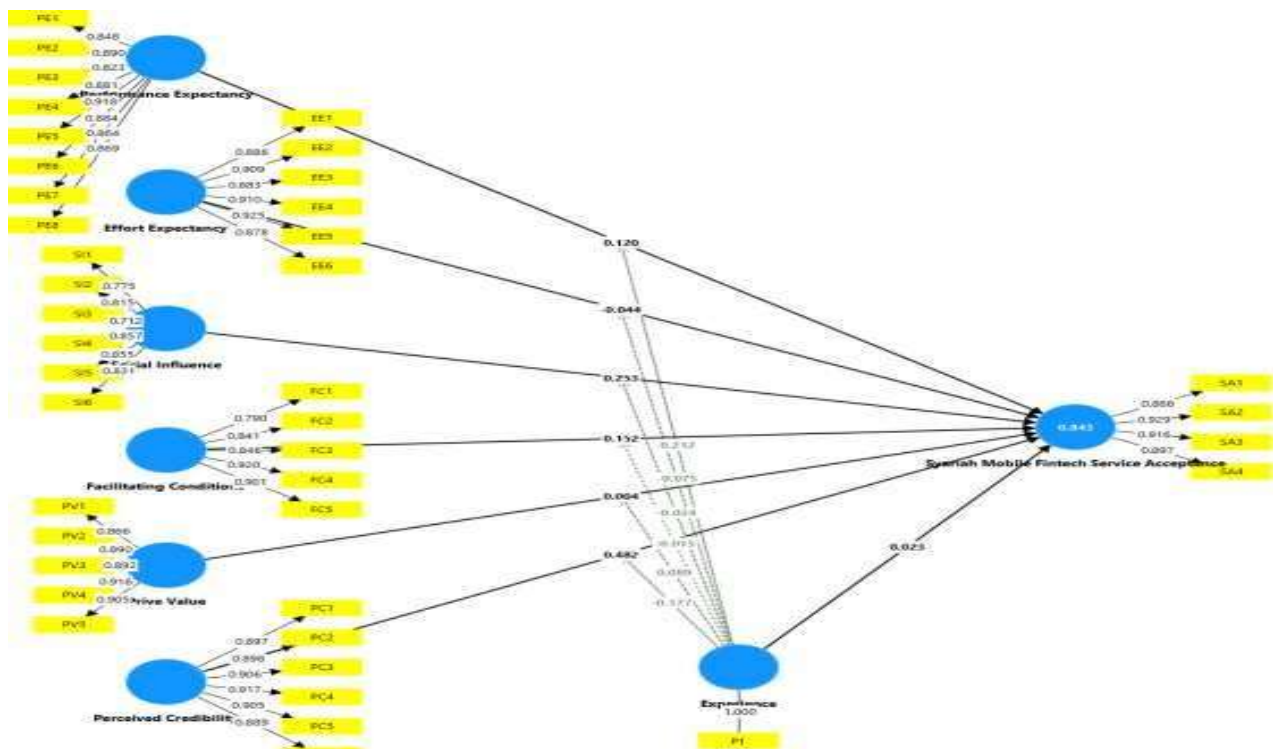


Figure 1. Structural Model

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Reliability Test

Reliability testing can be seen from the value composite reliability and Cronbach's alpha. To be able to say that a construct is reliable, the value Cronbach's alpha must be > 0.7 and the value composite reliability must be > 0.7 . The following are the test results for composite reliability and Cronbach's alpha.

Table 3. Reliability Test

	Cronbach's alpha	Composite reliability	Average variance extracted (AVE)
Effort Expectancy	0.952	0.954	0.807
Facilitating Conditions	0.912	0.922	0.741
Perceived Credibility	0.954	0.954	0.814
Performance Expectancy	0.955	0.957	0.762
Prive Value	0.937	0.939	0.799
Social Influence	0.894	0.902	0.654
Sharia Mobile Fintech Service Acceptance	0.923	0.925	0.814

Source: Primary Data processed 2024

Based on table 5, it can be seen that the value Cronbach's alpha for all constructs is above 0.7. Thus, it can be said that the constructs in this study have good reliability.

Hypothesis Testing

Hypothesis testing is carried out to answer research problems that have been formulated previously using Smart PLS software. The next step after conducting the test convergent validity and discriminant validity, namely conducting structural model testing (inner model). Mark structural can be seen through the results of the path parameter coefficient estimates and their significance level.

Table 4. Hypothesis Testing

Hypothesis	Original sample (O)	P values	Decision
H1	0.120	0.321	rejected
H2	-0.044	0.717	rejected
H3.	0.253	0.008	accepted
H4.	0.152	0.097	accepted
H5.	0.004	0.967	rejected
H6.	0.482	0.000	accepted
H7.	0.212	0.214	rejected
H8	-0.075	0.634	rejected

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H9.	-0.024	0.761	rejected
H10.	-0.015	0.896	rejected
H11.	0.089	0.490	rejected
H12.	-0.177	0.273	rejected

Source: Primary Data processed 2024

Based on Table 7 above, we can see that variables with a t-statistic value above 1.65 or a P-value <0.10, namely social influence, facilitating conditions, and perceived credibility, have a significant positive effect on Sharia Mobile Fintech Service Acceptance. Meanwhile, performance expectancy, effort expectancy, and private value have no effect on Sharia Mobile Fintech Service Acceptance. Likewise, experience weakens the influence of performance expectancy, effort expectancy, private value, social influence, facilitating conditions, and perceived credibility on Sharia Mobile Fintech Service Acceptance.

DISCUSSION

Influence Performance Expectancy to Sharia Mobile Fintech Service Acceptance

Based on the results of the hypothesis, there is no influence Performance Expectancy against Sharia Mobile Fintech Service Acceptance, meaning that users do not see the performance improvements or practical benefits of the service as the main reason for them to use it. Service acceptance mobile sharia fintech are more influenced by other factors, such as ease of use, social influence, or the credibility of the service, than by their perceived performance expectations. Users do not perceive significant improvements in performance or practical benefits from these Sharia-compliant services compared to non-Sharia-compliant services or other transaction methods they are already familiar with. Even though the service sharia mobile fintech Although it is considered capable of improving performance or efficiency in conducting transactions, this factor is not strong enough to encourage users to be more accepting or willing to use the service. Other factors such as ease of use (effort expectancy), social influences, beliefs, or supporting conditions may play a greater role in determining service acceptance sharia mobile fintech.

Influence Effort Expectancy to Sharia Mobile Fintech Service Acceptance

Based on the results of the hypothesis, it shows that there is no influence Effort Expectancy to Sharia Mobile Fintech Service Acceptance, meaning that users' perceptions of the service's ease of use are insignificant in influencing their decision to accept or use it. In other words, the ease of understanding and using Sharia fintech services is not a primary reason for users to choose or accept these services. Sharia fintech users may be more interested in the service's compliance with Sharia principles, so ease of use is not a primary factor. They are more concerned with religious values and service security than operational ease. If users are already familiar with other digital technologies and services, they may not consider this as pec effort expectancy as a major challenge. This means they can use the service without any difficulty, so ease of use is no longer a significant consideration. Thus, these results indicate that the development of mobile fintech sharia services needs to consider that the convenience aspect may not be as important as other factors, such as security, trust, and religious values, in attracting user acceptance.

Influence Social influence to Sharia Mobile Fintech Service Acceptance

Based on the results of the hypothesis, it shows that there is an influence between social influence to Sharia mobile fintech service acceptance. This means that this research proves that a person's decision to accept or use a service is significantly influenced by the views and opinions of those around them. In other words, social factors, such as support from friends, family, or the community, as well as developing social trends, play a significant role in encouraging service acceptance sharia mobile fintech Many individuals feel more comfortable using services recommended or recognized by their community or social circle, particularly in the context of Sharia law, which often has a strong community presence and specific social norms. Users who perceive that those around them support the use of Sharia law services may be more inclined to accept them. Overall, strong social influence suggests that marketing and education strategies for services sharia mobile fintech can be optimized by involving communities, religious figures, and influential groups in disseminating information and growing user trust in the service.

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Influence Facilitating conditions to Sharia Mobile Fintech Service Acceptance

Based on the results of the hypothesis, it shows that there is an influence between facilitating conditions to Sharia mobile fintech service acceptance. This means that the availability of adequate resources and support, such as access to appropriate devices, technical assistance, and supporting information, plays a crucial role in encouraging users to accept and use the service. In other words, when users perceive that they have adequate resources and support, they are more likely to use the service sharia mobile fintech. Users who feel they can easily access support, such as assistance from a call center or clear instructions, will be more comfortable using the service. This is important because Sharia-compliant mobile fintech services may have different features or rules than conventional fintech services. Overall, the influence facilitating conditions shows that the service sharia mobile fintech need to ensure adequate technical support, accessibility, and infrastructure for users, so that they feel supported and comfortable in using the service.

Influence Price Value to Sharia Mobile Fintech Service Acceptance

Based on the results of the hypothesis, it shows that there is no influence between price value to Sharia mobile fintech service acceptance. This means that users' perceptions of the price or cost of a service are not significant in influencing their decision to accept or use the service. In other words, the perceived value of the cost relative to the benefits of the service is not a primary factor in users' choice or acceptance of the service sharia mobile fintech. Users may prioritize a service's compliance with Sharia principles over its cost. The religiosity of Sharia fintech services may be a much more influential factor, making price less of a primary consideration in service acceptance. Thus, these findings indicate that, although price value While trustworthiness is important in some digital services, in the context of sharia mobile fintech, users tend to consider other factors, such as trust, compliance with sharia principles, and security, in deciding to use the service.

Influence Perceived credibility to Sharia Mobile Fintech Service Acceptance

Based on the results of the hypothesis, it shows that there is an influence between perceived credibility to Sharia mobile fintech service acceptance. This means that this study demonstrates that users' perceptions of the service's credibility, such as trustworthiness, security, and reliability, play a significant role in encouraging them to accept and use it. In other words, users are more likely to accept a service if they believe it is trustworthy, secure, and compliant with Sharia principles. Users who feel confident that Sharia-compliant fintech services securely protect their data and funds are more likely to use them. Transaction security is a primary concern in digital financial services, so service credibility is crucial for fostering trust.

Experience moderating influence Performance Expectancy, Effort Expectancy, Social influence, Facilitating Conditions, Price Value, and Perceived credibility to Sharia Mobile Fintech Service Acceptance

Based on the results of the hypothesis, it shows that audit experience weakens the influence of auditor specialization on audit quality. This means that this study proves that experience weakens the existing variables. Several reasons why experience is not a moderator.

1. Experience does not strengthen/moderate influence performance expectancy, effort expectancy, social influence, facilitating conditions, price value, and perceived credibility to Sharia mobile fintech service acceptance, meaning that the user's level of experience in using similar services or financial technology in general does not affect the strength of the relationship between these factors and service acceptance sharia mobile fintech. In this context, both experienced and less experienced users did not experience any differences in how these factors (expected benefits, ease of use, social influence, supporting conditions, price value, and credibility) influenced their decision to accept the service fintech Sharia. User experience does not change the effect of these factors, so they will affect the acceptance of the service fintech Sharia consistently regardless of how experienced the user is in financial technology.
2. Experience does not strengthen/moderate" means that user experience does not have a significant effect in increasing or decreasing the relationship between certain variables (performance expectancy, effort expectancy, social influence, facilitating conditions, price value, and perceived credibility) on the acceptance of Islamic fintech services via mobile. In other words, user experience does not influence the extent to which the above factors contribute to the acceptance of Sharia-compliant fintech services. User experience does not function as a variable that strengthens or reduces the influence of these variables. The meaning of this statement indicates that user experience does not have a significant impact in strengthening or moderating the influence of several factors on the acceptance of mobile-based Sharia-compliant fintech services. In this context, this statement means that while user experience may play a role in acceptance in general, in terms of the above factors, it does not strengthen or change the relationship between these factors and the acceptance of Sharia-compliant fintech services. This suggests that other variables may be more dominant in influencing the acceptance of these services.

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5. CONCLUSION

Based on the previous data analysis, the following conclusions can be drawn:

1. There is no influence of Performance Expectancy on Sharia Mobile Fintech Service Acceptance, meaning that users do not view the improved performance or practical benefits of the service as the primary reason for their use. mobile sharia fintech more influenced by other factors, such as ease of use, social influence, or credibility of the service, than by their perceived performance expectations of the service.
2. There is no influence of Effort Expectancy on Sharia Mobile Fintech Service Acceptance, meaning that users' expectations or perceptions regarding the ease of use of the service do not significantly influence their decision to accept or use the service sharia mobile fintech. Users do not really consider whether the service is easy to use or not when deciding whether to use it.
3. There is an influence of Social Influence on Sharia Mobile Fintech Service Acceptance, meaning acceptance or use of services sharia mobile fintech influenced by the views or encouragement of people around the user, such as family, friends, or influential figures. In other words, when people who are important to the user support or encourage the use of the service, the user is more likely to accept and use the service sharia mobile fintech.
4. There are Facilitating Conditions for Sharia Mobile Fintech Service Acceptance, meaning that adequate external conditions or support, such as user knowledge, technical assistance, and available resources, can encourage acceptance and use of the service sharia mobile fintech. In this context, users will be more likely to accept the service if they feel they have adequate skills, access to technical support such as call center, as well as devices or infrastructure that support access to services fintech Sharia. The existence of these supporting conditions makes users more confident and ready to use the service smoothly.
5. There is no influence of Private Value on Sharia Mobile Fintech Service Acceptance, meaning user perception of the value of the cost or price of the service sharia mobile fintech is not significant in influencing their decision to accept or use the service. In other words, whether the service is perceived as affordable or worth the cost is not a major factor in driving the acceptance of this service.
6. There is an influence of Perceived Credibility on Sharia Mobile Fintech Service Acceptance, meaning the user's perception of credibility or trust in the service sharia mobile fintech plays a significant role in encouraging them to accept or use the service. In other words, the higher the user's trust in the security, reliability, and integrity of the service provider fintech sharia, the more likely they are to accept and use these services.
7. Experience does not strengthen/moderate influence performance expectancy, effort expectancy, social influence, facilitating conditions, price value, and perceived credibility to Sharia mobile fintech service acceptance, meaning that the user's level of experience in using similar services or financial technology in general does not affect the strength of the relationship between these factors and service acceptance sharia mobile fintech. In this context, both experienced and less experienced users did not experience any differences in how these factors (expected benefits, ease of use, social influence, supporting conditions, price value, and credibility) influenced their decision to accept the service fintech Sharia. User experience does not change the effect of these factors, so they will affect the acceptance of the service fintech Sharia consistently regardless of how experienced the user is in financial technology.

In this study, there are several limitations that can be used as references or innovations in future research that will raise the same theme, some of which are: 1) Consider adding other moderator variables beyond experience, such as trust or user beliefs, economic conditions, or cultural factors, which may influence acceptance mobile sharia fintech. These additional variables can provide deeper insight into the factors that influence the acceptance of this service 2) Conducting interviews or focus group discussion (Focus group discussions (FGDs) with users can provide insights into motivations, perceptions, and barriers that may not be identified through quantitative approaches. Qualitative approaches can enrich data on factors influencing service acceptance mobile sharia fintech.

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