QUALITATIVE STUDY EXPLORING THE ADOPTION OF SHARIA E-WALLETS BY INDONESIA'S DIGITAL GENERATION (CASE STUDY : LINKAJA SYARIAH)

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Abstract**:** *This study investigates the usage behavior of Sharia e-wallets among Indonesia's digital generation—Gen Y and Gen Z. Despite Indonesia's position as the world's largest Muslim-majority nation, the adoption of Sharia-compliant digital wallets remains limited. This research explores how performance expectancy, effort expectancy, social influence, government support, price value, hedonic motivation, Islamic Financial Literacy and habit influence use behavior, and how this behavior subsequently impacts user satisfaction and loyalty. The respondents interviewed were 9 people from various age groups and were classified as digital generations, namely generation Y and generation Z. The respondents were LinkAja Syariah users. LinkAja Syariah is a sharia e-wallet issued by a government company in Indonesia. The study highlights the critical roles of Islamic financial literacy and generational factors in shaping adoption patterns. Findings are expected to contribute to theory by extending UTAUT2 in the context of Islamic fintech and to practice by offering strategic insights for financial institutions, regulators, and policymakers aiming to strengthen Sharia-compliant digital ecosystems and promote sustainable, ethical finance in Indonesia.*

Keywords: Digital Generation, Green Finance, Sharia E-wallet, UTAUT2

1. Introduction

In alignment with the ten Principles of the UN Global Compact, all countries agreed to establish a platform for environmental sustainability through financial track, highlighting green finance and FinTech. These principles are designed to encourage every company to adopt sustainable and responsible policies. So that business activities can run with universal values which include human rights, labor standards, environmental protection and eradicating corruption (UN Global Compact, 2000). Green finance refers to finance that supports projects, technology and policies that promote sustainable development and climate change mitigation, such as: Syndicated loans for cross-border green projects, green bonds, cashless (e-wallet) and paperless financial products such as e-deposits, e-statement, mobile banking, etc. E-wallets are part of the green finance ecosystem in several ways and replacing cash transactions with digital ones, reducing the need for paper money and coins.

Among ASEAN countries, Indonesia tends to lead in the number of active e-wallet users, due to its larger market size and rapid technology adoption. This means millions of

Indonesians use e-wallets for various transactions, both online and offline. The most popular e-wallets in Indonesia include GoPay, OVO, DANA, LinkAja, and ShopeePay, which The variant innovations have been released by banking and/or non-banking entities to assist the general public in managing their finances more effectively. LinkAja was first launched in 2019 as a result of collaboration between several State-Owned Enterprises in Indonesia, including Telkomsel, Bank Negara Indonesia (BNI), Bank Rakyat Indonesia (BRI), and Mandiri Bank. LinkAja functions as a digital wallet service that offers various features such as money transfers, bill payments, online shopping, and credit top-ups. Along with the increasing use of digital financial platforms, LinkAja is also growing rapidly.

Following the conventional e-wallet industry's explosive growth and in line with the high demand for sharia-based financial products and services in Indonesia, where the majority of the population is Muslim, LinkAja launched the LinkAja Syariah feature in 2020. This service adopts sharia principles in every transaction carried out, thus providing a sense of security and comfort for users who wish to transact in a manner that complies with Islamic law. This product has received approval and supervision from the Financial Services Authority (OJK) and Bank of Indonesia (BI), and ensures that all transactions carried out through LinkAja Syariah are free from elements that are not in accordance with sharia principles, such as usury, gharar (uncertainty), and maysir (gambling). In the fact, until in 2024, there is just two sharia electronic wallet accessible in Indonesia. Of the 79 million LinkAja e-wallet customers, just 5.8 million (7%) have activated the sharia e-wallet, making the percentage of users who do so still quite modest when compared to those who do not (Andriyaningtyas et al., 2022).The lower use of sharia e-wallets in Indonesia compared to conventional e-wallets can be explained by several factors that influence the adoption of financial technology in the context of the sharia economy. Based on the phenomenon that occurs in the low interest in using Sharia ewallet in the country with the largest Muslim population in the world, Indonesia, researchers made a preliminary study through interviews with LinkAja Syariah users. Interviews were conducted with users from the millennial generation or Y Generation and Z Generation.

Research result from Statista disclosed that the largest e-wallet users, approaching 60%, are dominated by Generation Z (borned around 1997–2012) and the Millennial Generation or Generation Y (borned around 1981–1996) in Indonesia. The youth generation, especially gen Y and Z, is a generation that were borned and raised in the period of internet technology and social media, or digital generation (Bakri et al., 2023) These two generations are more open to new technology and more accustomed to using smartphones and digital payments comparing Generation X and Baby Boomers. They are quicker to adopt digital payment technology because of the comfort, convenience and digital transaction habits they have developed from a young age. These factors have also led to a decline in the use of cash post-pandemic, while digital payments have increased rapidly. This study addresses this gap by examining how influence adoption of sharia e-wallet usage in digital generation. The findings will have implications not only for enhancing service delivery but also for reinforcing user trust and long-term value creation in Sharia-based digital finance.

2. Literature Review

Before the existence of Sharia E-wallet, Indonesian people generally used conventional e-wallet services which were based on electronic payment systems without paying attention to sharia principles. Initially, the development of sharia E-wallet in Indonesia followed the

general e-wallet development trend, but with an emphasis on compliance with sharia principles. E-wallet have at least six primary benefit for consumer (Bakar & Uzaki, 2020): Initial, E-wallet is digital payments for more secure, cashless, and useful transaction. The next, simplify of transaction tracking to observe user expenses because it provides a record for every single transaction. And third, E-wallet provides ease of use cash reload system using cash, debit/credit card, and bank transfer. The fourth, E-wallet is backed by a money-back warrant system by a provider. Therefore, users can perform a payment process confidently with enhanced security features. The Fifth, E-wallet give a money transfer process that wrapper a broad range of products and services. The vast network of e-wallet payments improves the user experience for payment transactions. So, the E-wallet payment method also bolster peer fund transfer. One of the biggest challenges for Sharia E-wallet is the public's lack of understanding about the importance of financial products that comply with sharia principles. Therefore, e-wallet companies need to provide more intensive education to the public so that they are aware of the benefits of using Sharia E-wallet. Besides that, Sharia e-wallet in Indonesia also have to face challenges related to regulation and standardization from financial authorities. Even though Indonesia has the National Sharia Council of the Indonesian Ulema Council (DSN MUI) to supervise sharia products, the certification and monitoring process for sharia products still requires more time and attention.

Because digital payments have few Shari'a restrictions, are simple to implement for users, and can be integrated with current payment gateways, they are one of the most popular entrance points into Islamic finance. The product cannot be used to pay for goods or services that Islam deems haram, nor should it include the receipt or payment of interest (Irimia(Irimia-Diéguez et al., 2023). As a result, consumers of Islamic digital payment solutions will additionally take into account the products' risk, Shari'a compliance, usability, and other TAM factors. The entire Muslim population, wherever they may be, would be able to access banking services thanks to these digital payment options. (Islamic and non-Islamic nations). Since the majority of young Muslims nowadays are "digital natives" prepared for digital Islamic financial solutions, they will also target the next generation of Muslims (The Economist Intelligence Unit Limited, 2020). Agree to (Dalal & Thaker, 2019), The use of Islamic digital payments began to grow in a few Muslim nations because of "the combination of highly educated people, high levels of income, and uptake of digital equipment, which is a fertile ground for mobile banking." In this regard, we provide evidence for our study on Indonesian Gen Y and Gen Z digital consumers' intention to utilize Sharia E-Wallets. Islamic Fintech recognizes the realities of digital payments (Abdelhalim et al., 2020), even though the population's acceptance and intention to use (IU) influence their development.

The first-time electronic money or e-money was issued in Indonesia was in 2009 by Bank Mandiri, a government-stated-owned bank. Initially the use of e-money was only for toll payments, then it expanded to other types and functions. There are two types of e-money recognized by Bank of Indonesia. The first type is card-based using chips such as E-money from Bank Mandiri, Flazz from Bank BCA and others. Then, the second is the server-based in the form of applications, foremost as an electronic wallet such as OVO, Go-Pay, LinkAja Syariah and others. The first instance of application/server based electronic money appeared in 2017 with Telkomsel's Tcash product, which was renamed LinkAja in 2019 (Putra et al., 2021). The flagship product of PT Fintek Karya Nusantara (Finarya) is LinkAja, a server-based payment service provider that is registered with Bank Indonesia. Finarya has been authorized

by Bank Indonesia to operate as an Electronic Money Issuing Company and Legal Entity Digital Financial Services Provider with an Information Security System and has had this license or permit since February 21, 2019.Finarya is an amalgam of ten BUMN (State-Owned Enterprises) connected entities. Finarya is now willing to collaborate with private groups who share its goals and vision. Grab LA Pte. Ltd. will formally join Finarya as a shareholder in October 2020. PT Dompet Karya Anak Bangsa was subsequently formally registered as a Finarya stakeholder in March 2021. Owner of the LinkAja and LinkAja Syariah trademarks, Finarya has offices in Jakarta and facilitates easy money transfers between e-wallet customers.

According to data from Kumparan.com, LinkAja Syariah is the only sharia-based digital wallet in Indonesia that enables a variety of payments in accordance with sharia regulations. Since its launch in 2020, it is reputed to be the first sharia electronic money. It has expanded quickly. Sharia Services via LinkAja The features of LinkAja Syariah are identical to those of LinkAja Conventional. The ZISWAF Ecosystem (Zakat, Infaq, Alms, and Waqf), mosque-based economic empowerment, and digitalization of Islamic boarding schools and MSMEs are the three primary service product categories that LinkAja Sharia promotes. Digital zakat, digital donations or infaq, digital waqf, top-up balances from and to all sharia banks, digital qurban, digital payment of school and Islamic boarding school fees, cash waqf for shares, payments at several e-commerce partners, distribution of ZIS (Zakat, Infaq, Alms) funds, and various other transactions in accordance with Islamic law are among the payment features of LinkAja Syariah services. These various features and advantages make the LinkAja Syariah service very suitable as an option to complement a sharia lifestyle. Apart from being calmer in transactions, users can also share with others through zakat, infaq or donations. Users also help grow the sharia economic ecosystem in Indonesia.

LinkAja Syariah is an expansion of the services available in the LinkAja application for people who want to make transactions in accordance with sharia principles. In other words, to be able to access The LinkAja Syariah application, users must install the LinkAja application (conventional) from Bank Mandiri. The difference between Sharia and Regular Services is: Transactions and promotions are adjusted to sharia principles, with no usury, maysir or gharar. Management of funds from LinkAja Syariah Service users is collected at Sharia Bank.

At the end of 2024 has been launched another Sharia E-wallet is BYOND. BYOND by BSI is an electronic banking service from Bank Syariah Indonesia (BSI) which was launched on November 9 2024. BYOND by BSI is a super application that allows BSI customers to access their accounts via cell phone or tablet computer (BSI, 2024). Bank Syariah Indonesia (BSI) is the result of a combination or merger of three banks owned by the Indonesian government, including Bank Mandiri Syariah, Bank BNI Syariah, and Bank BRI Syariah.

The UTAUT model was introduced and developed two decades ago by Venkatesh and Davis (Venkatesh et al., 2008)based on eight competing technology acceptance models. The models and theories are TRA, TAM, the motivational model, the TPB, a cumulative model, the TAM and the TPB model, the PC utilization model, the innovation diffusion theory and the social cognitive theory model (Nistor et al., 2019) explain that UTAUT is divided into two categories including TAM and TPB.

UTAUT brings together important factors related to consideration of the importance of using technology and the technology used primarily in organizational contexts. UTAUT has four main contributions [i.e. performance expectancy (PE), effort expectancy (EE), social influence (SI) and facilitating conditions (FC)] that affect intentions to use technology (Venkatesh et al., 2012). Performance expectancy is the level at which the individual believes using the system will help him or she attain gains in job performance. The second contribution is effort expectancy. This is the level of convenience associated with using the system. Social influence is the level where he or she believes they must use a new system.

Finally, facilitating conditions is the level to which an individual believes the existing organizational and technical infrastructure supports the use of the system. The development of UTAUT was into UTAUT2, which has seven constructs : PE, SI, EE, FC, price value (PV), hedonic motivation (HM) and habit (H) (Venkatesh & et aVenkatesh, 2003; Venkatesh et al., 2012) find that older men with extensive user experience tend to rely more on habit to encourage technology use both in the stored intention pathway and the instant activation pathway thereby expanding the network associated with the use of technology to include a series of new constructs and theoretical mechanisms related to behavioral intentions in the use of technology (Venkatesh et al., 2008) adapted this construction and definition from UTAUT to the context of the acceptance and use of consumer technology. UTAUT2 can be adapted using technology (Rabbani et al., 2020). The reason why UTAUT-2 is the theory to be tested is that this theory is considered capable of analyzing the factors that influence a person to act or behave, in this case, the relation to using new technology. This theory is considered more comprehensive than the last theory of UTAUT which was also developed by Venkatesh in 2003. UTAUT-2 is a theory that combines eight theories of technology acceptance models such as Theory of Reasoned Action (TRA), Technology Acceptance Model (TAM), Motivational Model (MM), Theory of Planned Behavior (TPB), A Model Combining The Technology Acceptance Model and The Theory of Planned Behavior (C-TAM-TPB), The Model of PC Utilization (MPCU), The Innovation Diffusion Theory (IDT), and The Social Cognitive Theory (SCT) (Venkatesh & et aVenkatesh, 2003). According to (M. I. Hamzah et al., 2023), numerous researchers use several theories to develop their study framework related to e-wallet, and UTAUT is among the most often used by previous studies. This model has been employed as the basis of research on the adoption of several technologies such as e-wallet (Intarot, 2018; Megadewandanu et al., 2017; S. Mukherjee et al., 2023).

From the above phenomenon, the use of digital payment is very necessary for bank's performance, the approach to getting customer satisfaction is to improve service quality. so the question arises whether the needs of customers in the modern era have been met through the use of e-wallet, and whether Islamic banks are able to compete in enhancing the standard of e-wallet services by taking into account various factors that provide satisfaction in the use of LinkAja Syariah. In this study, the behavioral intention variable was not used because the object of study was sharia e-wallet users who had adopted the application. Facilitating condition has represented by Government Support. The variable has specific and relate based on preliminary study findings.

3. Methodology

This research uses a qualitative approach with a single case study to explore how Indonesia's digital generation—including Generations Y and Z—adopt LinkAja Syariah through in-depth interviews with nine respondents. Data collection through semi-structured interviews allows researchers to gain a nuanced understanding of users' experiences, perceptions, and motivations related to sharia aspects, convenience, and social support. Respondents were selected using purposive sampling, with criteria including active user experience, basic understanding of sharia finance, and representation of the urban digital generation.

Data analysis was conducted using thematic analysis following the six steps of (Braun & Clarke, 2006): (1) familiarization with interview data, (2) initial coding, (3) identification of themes, (4) reviewing themes, (5) defining and naming themes, and (6) writing the final report. The first stage began with data familiarization, which involved reading and reviewing the transcripts, noting initial impressions and potential patterns. Next, the data was openly coded by identifying important features—semantic and latent—in respondents' narratives. The researcher then developed thematic themes from a collection of meaningful codes. Reviewing the themes helped ensure that they consistently reflected the data, and then created clear definitions and labels for each verified theme. Finally, the report writing step is carried out by presenting an in-depth and illustrative description of each theme, accompanied by selected respondent quotes. The validity of the analysis is maintained through researcher triangulation and reflexivity journaling, which involves recording the researcher's reflections on how their position and interpretations shape the analysis—a practice recommended in reflexive thematic analysis.

4. Finding & Conclusion

Respondents were selected randomly with diverse educational and work backgrounds. The age of the interviewed users ranged from 20 to 42 years. These ages were grouped into Generation Z and Generation Y. There is 9 LinkAja Syariah users were interviewed. The interview results categorized users into two categories. First, active : use a digital wallet for daily needs. Second, passive : just installed the digital wallet application and haven't used it for daily needs. Following are the results of the respondent's background:

Table 1 The Respondent's Background

No	Name	Background Profile					Active Users on The Another E-wallets			
		Gender	Age	Domicile	Profession	User category	Gopay	Ovo	Dana	Shopeepay
1	Fahri	Male	41	Tangerang	Banker	Active	V	V	V	
2	Lucky	Male	41	Jakarta	Researcher	Active	V	V		
3	Rahmi Utami	Female	40	Jakarta	Lecturer	Active	V	V		
4	Wiharjanti	Female	41	Tangerang	Banker	Active	V	V	V	V
5	Dede Yanti	Female	21	Jakarta	Student	Active	V	V		
6	Dinda	Female	21	Jakarta	Student	Passive	V	V	V	V
7	Rina Karmila	Female	39	Bogor	Enterpreneur	Active	V	V	V	V
8	Lala	Female	20	Jakarta	Student	Passive	V	V	V	V
9	Raihan	Male	21	Jakarta	Student	Passive	V	V	V	V

Table 1 shows that all LinkAja Syariah users still use conventional e-wallets like Gopay, OVO, Dana, and Shopeepay. Three out of four students are passive users. They only installed the LinkAja Syariah app because their university major is Islamic finance and banking. This prompted them to install it, but they haven't yet become interested in using it. Active users are dominated by bankers, researchers, lecturers, entrepreneurs, and only one student. It can be concluded that active users from the interviewed respondents have a steady income from their salaries or businesses. Respondents' locations also varied, from Jakarta to Bogor to Tangerang, all of which are densely populated areas and major cities in Indonesia.

Familiarization with interview data is the initial step in the thematic analysis process, which aims to build a deep understanding of the overall content of qualitative data, such as interview transcripts. In this stage, the researcher actively rereads the data thoroughly, noting initial ideas, narrative patterns, and important impressions that emerge from respondents' statements. Interview transcripts based on previous research examining e-wallet usage behavior. Questions were derived from UTAUT 2 variables: performance expectancy, effort expectancy, social influence, government support, price value, hedonic motivation, and habit influence use behavior, and also Islamic Financial Literacy. Ten open-ended questions were asked, and interviews were conducted both offline and online via Zoom/Google Meet. Each respondent was given approximately 15-20 minutes. Following are the list of interview questions:

Tabel 2 The List Of Interview Questions

1	Could you start by telling me a little about yourself and your experience with digital payments in the context of Islamic finance?
2	What motivated you to opt for a Sharia-compliant digital payment method?
3	In what ways do you think Islamic eWallets have influenced your financial transactions, especially considering Islamic finance principles?
4	Could you describe a typical transaction you make using an Islamic eWallet? What aspects do you find most convenient or challenging, particularly in adhering to Sharia principles?
5	Have you had any concerns regarding the compliance of Islamic eWallets with Sharia law, especially concerning interest (Riba) and ethical investment? How do you address these concerns
6	How does the use of Islamic eWallets compare to traditional Islamic financial methods, like cash transactions or Islamic banking services?
7	Do social and religious factors influence your use of Islamic eWallets? For instance, recommendations from your community or religious leaders?
8	Are there any specific features or improvements you would like to see in future versions of Islamic eWallet applications to make them more in line with Islamic finance principles?
9	Finally, how do you envision the role of Islamic eWallets evolving in the future, both in your personal use and within the broader Muslim community?
10	Thank you for sharing your valuable insights. Your input is crucial to understanding the user perspective on Islamic eWallets. If you have any additional comments or thoughts, please feel free to share them now

After the familiarization phase is complete, researchers enter the open coding phase, a systematic process of identifying important features in the data. Codes can be semantic (explicit, based on respondents' words) or latent (implicit, relating to implied meanings or underlying ideas). These codes are not simply labels, but analytical representations of data segments relevant to the research question. Once all data has been coded, researchers begin grouping interrelated codes into initial themes—conceptual structures that capture important patterns of meaning. The next step is to review the themes by examining the fit between them and the supporting code sets, as well as between the themes and the overall data corpus. The goal is to ensure that the themes developed are internally coherent and externally distinct. If themes are too broad or inconsistent, they need to be broken down, combined, or abandoned. Once the themes are stable, the next step is to define and name the themes by clearly describing the essence of each theme and assigning thematic labels that reflect its content and boundaries. This step is crucial for constructing a credible and reflective analytical narrative of the empirical data. The interview results were grouped into variables for further research: performance expectancy, effort expectancy, social influence, government support, price value, hedonic motivation, Islamic Financial Literacy and habit.

Table 3 Interview Findings

Dimension	Interview Findings
Government Support	"…I want in the future the benefits of sharia ewallets will be increased and there will be more providers, not just linkaja sharia. So we as users have another option" "…In my opinion, there must be support from the government as a regulator, providing regulations that encourage increasing users of Islamic ewallet applications. and also not only issuers from government-owned conventional banks but also issued by non-banks from private parties."
Hedonic Motivation	"…I used Linkaja recently, I downloaded the application and then I use the application for my daily needs but not often.." "…Actually, this is influenced by two sides, there is encouragement from myself and information from social media".
Habit	"…So I take the bus every day so I use QR for payment, then I buy petrol at Pertamina, that's routine as well as other bills such as health bills. "…every time I make a transaction, I feel calm because my transaction is protected from things that are not in accordance with Islamic principles…" "…Linkaja is the first Islamic ewallet in Indonesia and is sharia certified, so it is interesting because it differentiates it from conventional ewallets…" "…"…For matters related to saving balances in ewallet, in the past I didn't care how they were managed. Now this is a concern, because the management of savings is managed according to sharia principles, So I feel safe…" "…I look for sharia principles and be calmer in transactions…" "…feel calm about carrying out financial transactions according to Islamic principles…" "…The most important thing is to stay away from usury interest, that's why I felt safe and switched to Linkaja…"
Price Value	"…The challenging thing about using Linkaja Syariah is that you are charged two fees when topping up the application and a fee when making a transaction, for example buying electricity…" "…Linkaja can be used like a conventional e-wallet application to buy petrol at Pertamina too, However, in some conventional ewallets, administration fees are waived or free…" "…I still used ewallet conventions because in ewallet conventions several providers waive transfer fees…" "…many students do not use sharia-based applications even though we study in the sharia finance study program. Various considerations regarding this condition. These include: issues of comfort and ease in using the application, promotions, fees charged, features and merchants in the application,…"
Social Influence	"…this is influenced by two sides, there is encouragement from myself and information from social media…" "…several friends on campus recommended it…" "…from a community of friends on campus who happened to be studying in the sharia finance and banking study program.." "…I think it was influenced by the religious figure who recommended it.." "…wants to change financial transactions to be more Islamic based because I study in the sharia finance study program and from the community of friends on campus who happen to study in the sharia finance and banking study program.."
Effort Expectancy	"…the application is easy to use…"

	"…ewallets are the same as conventional and sharia. The point is to make it easier for users…" "…I often use it to take public transportation such as trains, buses. the application is easy to use…" "…It's quite easy to use QR to pay health bills, telephone and gas for cooking…" "…many students do not use sharia-based applications even though we study in the sharia finance study program. Various considerations regarding this condition. These include: issues of comfort and ease in using the application, promotions, fees charged, features and merchants in the application,.." "…because I am used to and comfortable making transactions on that application.." "…the promotions are attractively packaged.." "…What I often use to make payments, the aspect that makes it comfortable, is that the merchant selection is in accordance with Islamic principles…" "…Haven't used it actively because I'm too comfortable using other conventional ewallets, especially Dana providers. In Dana, there are many features that can be used for my activities…" "…because it is too comfortable to use other conventional ewallets…" "…I'm too comfortable using conventional ewallets, lots of features that can be used for my activities, there are interesting promotions, and many friends and family also use the same convention ewallet as me, making transactions such as transfers between the same ewallet easier…."
Performance Expectancy	''…there are many features that can be used for various daily financial transactions…" "…Actually, I still use both, conventional ewallet and Islamic ewallet. because use in Linkaja Syariah is limited…" "…several merchants who previously collaborated with Linkaja are no longer there. This will be a challenge for publishers in the future because it will be difficult for users to use transactions widely.." "…The challenge is that sometimes the features on Linkaja often have connection problems and are not as complete as conventional ones…" "…sometimes not attractive because promotions and merchants are limited…" "…the features are quite competitive compared to conventional ones…" "…Konven ewallet, there are many features that can be used for daily activities…" "…many students do not use sharia-based applications even though we study in the sharia finance study program. Various considerations regarding this condition. These include: issues …., promotions, fees charged, features and merchants in the application,…"
Islamic Financial Literacy	"…I previously worked in a sharia bank, I have quite good knowledge about the application of sharia principles…" "…From myself, there is no influence from anyone in using Linkaja, it all depends on each individual, whether that person wants to use Islamic products…" "…as my Islamic knowledge increases, I believe it because the application is in accordance with Islamic investment ethics…" "…My principle is that it is better to choose sharia than nothing at all…" "…As a student in the sharia banking finance study program, I want to try an Islamic-based application in Indonesia…" "…I think as a Muslim woman, you have to obey to stay away from ghoror and usury.."

	"…I think socialization about sharia-based applications is very minimal. For this reason, providers and the government should think about strategies for this…"

The interview findings that factors were formed that influence users in using Sharia e-wallet. Although many Muslims use e-wallets, they may be more inclined to choose conventional e-wallets that are not specifically Sharia-based due to their greater choice of features (effort excpetancy). Many users are used to conventional e-wallets and prefer to stick with applications they already know to minimize risk, user friendly and feel satisfied to make transactions repeatedly (loyalty).

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