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Intention to Use E-wallet Among Muslim Community in Yogyakarta: Testing the Mediating Role of Trust

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Abstract

This study examines the factors influencing the intention to use e-wallets among the Muslim community in the Special Region of Yogyakarta, with a focus on perceived ease of use, perceived usefulness, and trust as mediator. Using a quantitative survey method, data were gathered from 219 respondents and analysed through Partial Least Squares-Structural Equation Modelling (PLS-SEM). The findings reveal that perceived usefulness significantly affects the intention to use e-wallets, while perceived ease of use influences intention indirectly, mediated by trust. The study supports the Technology Acceptance Model (TAM) by demonstrating the crucial role of trust in facilitating the adoption of new technology, especially when ease of use alone is insufficient to drive intention. These findings offer valuable theoretical contributions to the literature on technology acceptance in a religious context and practical insights for financial service providers. By understanding the specific needs and preferences of the Muslim community in Yogyakarta, companies can design more effective marketing strategies and develop products that align with the cultural and religious values of this growing market segment. The results suggest that building trust in e-wallet technology is key to fostering its wider adoption among this population.

Keywords: E-wallet, perceived ease of use, trust, intention to use, SEM-PLS

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1. Introduction

The COVID-19 pandemic has led to a significant shift in consumer behaviour, with individuals increasingly relying on digital payment methods such as e-wallets to avoid physical contact and minimize the risk of infection (Aji *et al.*, 2020). This trend is particularly evident in the Muslim community of Yogyakarta, where the adoption of e-wallet platforms has been gaining momentum. The ease and convenience provided by e-wallets, along with the growing preference for contactless payments during the pandemic, have contributed to the rapid uptake of these digital payment solutions within the Muslim population in Yogyakarta (Rohmah and Tristiarini, 2021).

Existing literature has explored the factors influencing the intention to use e-wallets, with perceived usefulness and perceived ease of use being identified as key determinants (Yang *et al.*, 2021). However, the role of trust as a mediating factor between these perceptions and usage intention remains largely unexplored, especially in the context of the Muslim community (Nawang and Moess, 2023). While prior studies have examined the direct effects of perceived usefulness and perceived ease of use on e-wallet usage intention, there is a need to further investigate the underlying mechanisms by which these perceptions influence consumer behavior (Wardana *et al.*, 2022). Specifically, the mediating role of trust, which can be a critical factor in shaping the intention to use digital payment platforms, particularly among Muslim consumers who may have unique cultural and religious considerations, requires more in-depth exploration.

The primary objective of this study is to examine the influence of perceived usefulness and perceived ease of use on the intention to use and utilize e-wallet technologies among Muslim consumers residing in Yogyakarta. Furthermore, this investigation aims to explore the mediating role of trust in shaping the relationship between these key perceptions and the intention to use e-wallet platforms within the Muslim community in Yogyakarta.

The study will employ a quantitative approach, utilizing a survey-based methodology to collect data from a sample of Muslim consumers in Yogyakarta. The data will be analysed using structural equation modelling to examine the hypothesized relationships. The findings of this study are expected to contribute to the existing body of knowledge by providing a deeper understanding of the mechanisms through which perceived usefulness and

perceived ease of use influence e-wallet usage intentions, with trust playing a crucial mediating role. These insights can assist financial service providers in designing more effective marketing strategies and product development initiatives to cater to the specific needs and preferences of the Muslim community in Yogyakarta (Aji *et al.*, 2020, Santy and Haninawati, 2020, Napis and Daud, 2023, Wijaya *et al.*, 2022).

2. Literature Review

2.1. Theoretical Framework

This study employs the Technology Acceptance Model (TAM) as the theoretical foundation for developing the research model (Davis, 1989). TAM identifies two primary variables—perceived ease of use and perceived usefulness—that significantly influence an individual's intention to use technology (Davis and Venkatesh, 1996, Davis, 1989, Davis, 1985). In the context of e-wallets, if the Muslim community perceives that the e-wallet interface is intuitive and that transactions are simple to perform, they are more likely to use and use the technology. Similarly, if e-wallets are seen as providing tangible benefits, such as transaction efficiency and support for Shariah principles, the perceived usefulness will enhance their intention to use the technology.

Trust plays a crucial role in linking perceived ease of use and perceived usefulness with the intention to use (Hansen *et al.*, 2018). When Muslim individuals experience ease of use and perceive the benefits of e-wallets, these positive experiences contribute to building trust in the technology (Yang *et al.*, 2021). This trust encompasses beliefs that e-wallets are secure, reliable, and aligned with their values. Without trust, even if individuals have positive perceptions of ease and usefulness, their intention to use the e-wallet may remain low (Haider *et al.*, 2024). This highlights trust as not only a connecting factor but also as a driver that strengthens the relationship between ease of use, perceived usefulness, and intention to use (Singh and Sinha, 2020).

Finally, the combination of these three elements—ease of use, usefulness, and trust—creates a positive feedback loop that influences technology adoption. When the Muslim community perceives ease of use and recognizes the benefits of using e-wallets, it fosters trust, which in turn reinforces their intention to use the technology. Thus, this research underscores the importance of perceived ease of use and usefulness, while also emphasizing the critical role of trust in the adoption process. The proposed theoretical framework illustrates the complex and interrelated relationships between these elements and how they contribute to the increased intention to use e-wallets among the Muslim community.

2.2. Hypotheses Development

The use of e-wallet has garnered increasing attention in recent years, particularly as digital payments become more prevalent in daily life. TAM has been extensively employed to understand the factors influencing intentions to adopt new technologies, including e-wallets (Ha and Stoel, 2009). A fundamental aspect of TAM is the concept of perceived ease of use, which refers to the degree to which an individual believes that utilizing a particular technology will be free of effort (Ha and Stoel, 2009). In the context of e-wallets, the perception of ease of use plays a critical role in alleviating psychological and technical barriers, thereby enhancing users' comfort and confidence in conducting transactions. Research has demonstrated that perceived ease of use is a significant predictor of individuals' intentions to engage with a technology (Chen and Aklikokou, 2020).

This hypothesis is substantiated by prior studies examining the relationship between perceived ease of use and the intention to utilize e-wallets. These studies consistently reveal that perceived ease of use is a strong determinant of consumers' intentions to use e-wallet technology, as it reduces the effort required to enhances the perceived ease of use of the technology (Effendy *et al.*, 2021, Chen and Aklikokou, 2020, Wardana *et al.*, 2022, Tahar *et al.*, 2020, Gefen and Straub, 2000, Daragmeh *et al.*, 2022).

For instance, a study Wardana *et al.* (2022) found that perceived ease of use has a significant positive effect on the intention to use electronic wallets, indicating that consumers are more inclined to use e-wallets when they perceive the technology as user-friendly and easy to navigate. Similarly, another study by Daragmeh *et al.* (2022) demonstrated that the expectation-confirmation model, which incorporates perceived ease of use as a key factor, is effective in explaining post-adoption behavior among e-wallet users. Overall, the existing literature underscores the importance of perceived ease of use in shaping consumers' intentions to use e-wallets. Consequently, the proposed hypothesis is as follows:

H1: Perceived ease of use positively influences the intention to utilize e-wallets.

TAM has been extensively employed to understand the factors influencing individuals' intentions to adopt new technologies (Awa *et al.*, 2015, Wardana *et al.*, 2022). A critical construct within this model is perceived

usefulness, which reflects an individual's belief that the use of a particular technology will enhance their performance or productivity (Caffaro *et al.*, 2020). Perceived usefulness refers to "the extent to which a person believes that using a particular system will improve his or her job performance." (Davis, 1989). In the context of electronic wallets, perceived usefulness can be understood as the extent to which individuals believe that using e-wallets will be beneficial for their personal, social, or professional needs (Yang *et al.*, 2021). Muslim communities that regard e-wallets as practical, secure solutions aligned with Sharia principles are likely to exhibit higher intentions to utilize this technology. For instance, the convenience of transactions and the security offered by e-wallets can bolster their confidence and willingness to transition from cash to digital payments.

Previous studies, such as Ayyub *et al.* (2020), and Beh *et al.* (2021) found that perceived usefulness positively influences intention to use new technology. According to Singh *et al.* (2021), once individuals feel that using a system is beneficial and provides fast, quicker, and convenient transactions, they intend to use the system. The availability of this service is one of the unique characteristics of e-wallets that allows individuals to make transactions anytime and anywhere (Sun *et al.*, 2021). Therefore, e-wallets allow individuals to make transactions at their own convenience. Individuals who have a better understanding of the usefulness of e-wallets tend to use them as their preferred transaction option. Thus, the proposed hypothesis is as follows:
H2: Perceived usefulness positively influences the intention to utilize e-wallets.

Based on the TAM, trust functions as a crucial psychological factor in the adoption of technology. Previous studies have identified trust as a construct that influences attitudes toward online transactions (Kınış and Tanova, 2022). In the context of this research, Muslim individuals who believe that e-wallets are safe and reliable are more likely to be willing to utilize this technology. This trust encompasses aspects such as transaction security, data privacy, and compliance with Sharia principles. When individuals perceive that e-wallets provide adequate protection against the risks of fraud and loss, they are more motivated to try and adopt these digital payment systems.
In the adaptation of electronic payment systems, such as e-wallets, where perceived risks are more pronounced, trust plays a vital role in maintaining customer relationships. According to Shin (2009) and Kınış and Tanova (2022), trust is an essential element in the acceptance of e-wallets, particularly as consumers express concerns about the potential for fraud (Chawla and Joshi, 2019). Therefore, trust is expected to have a positive relationship with attitudes toward using e-wallets, as well as the behavioural intention to use e-wallets through these attitudes. This assertion is supported by previous research indicating that higher levels of trust correlate with increased usage intentions. Thus, the proposed hypothesis is as follows:
H3: Trust positively influences the intention of Muslim individuals to utilize e-wallets.

Individuals perceive that e-wallets are easy to use, this can also contribute to increased trust (Kınış and Tanova, 2022). People who experience ease of use in e-wallets tend to have positive experiences, which strengthens their belief that the technology is reliable (Daragmeh *et al.*, 2022). For example, if they successfully make a transaction without difficulty, they will be more confident in the system. This trust is important, especially in the context of Muslim communities who may have concerns about the security and halalness of digital transactions (Dashti *et al.*, 2024). In other words, ease of use can increase trust, which in turn affects the intention to use e-wallets (Yang *et al.*, 2021). In addition to perceived ease of use, in TAM there is perceived usefulness which is a key factor in adopting technology (Davis, 1989). Muslim communities who see e-wallets as a tool that can increase transaction efficiency, provide convenience in payments, and offer features that suit their needs, such as sharia transactions, will be more likely to have the intention to use them (Shaikh and Amin, 2024). In this context, perceived usefulness does not only stand alone, but also serves as a driver that strengthens trust, thus creating a positive cycle in the adoption of digital technology (Mubarak and Petraite, 2020). Thus, your hypothesis shows a logical and interrelated relationship between the three elements. This is supported by the results of previous studies such as those conducted by Bhattacharya *et al.* (2023), Dawood *et al.* (2022), and Qalati *et al.* (2021). Based on the explanation, the proposed hypothesis is:
H4a: Perceived ease of use positively influences the intention to use e-wallets through trust
H4b: Perceived usefulness positively influences the intention to use e-wallets through trust

Based on the hypothesis development, Figure 1 presents the conceptual framework for this study.

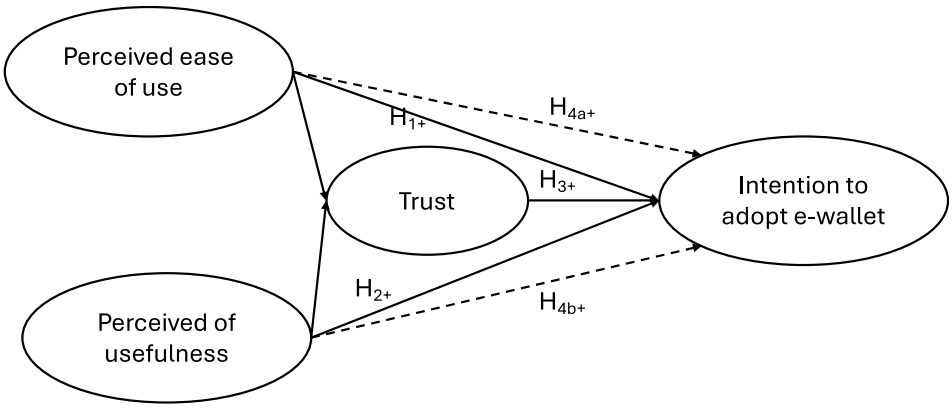

Figure 1. Conceptual framework

3. Methodology

This study employs a quantitative research approach using a survey method. The population of the study consists of all Muslim residents in the Special Region of Yogyakarta. Respondents were selected through non-probability sampling, specifically purposive sampling, based on certain criteria, namely individuals with sufficient understanding of e-wallet usage. The purpose of this criterion is to ensure that respondents are capable of answering all questions in the questionnaire related to e-wallet applications.

As suggested by Memon *et al.* (2020), studies using non-probability sampling methods should conduct a power analysis to determine the minimum required sample size. Based on the power analysis with a confidence level of 0.80 and two predictors for the dependent variable, the minimum required sample size is 92 individuals. The distribution of questionnaires resulted in a total of 219 responses, thus meeting the required minimum sample size. Table 1 presents the demographic analysis of the respondents. The majority of respondents are female, under the age of 20, and their highest level of education is senior high school, with most of them being students.

Table 1. Demographics Respondents

Information	**Description**	**Number**	**%**
Gender	Male	83	37.9
	Female	136	62.1
	Total	219	100
Age of Respondents	≤ 20 years	116	53.0
	21-25 years	83	37.9
	26-30 years	5	2.3
	>30 years	15	6.8
	Total	219	100
Last Education	Junior High School	2	0.9
	Senior High School	167	76.3
	Bachelor degree	42	19.2
	Master degree	7	3.2
	Doctoral degree	1	0.5
	Total	219	100
Jobs	Students	180	82.2

Information	Description	Number	%
	Private employees	12	5.5
	Self-employed	4	1.8
	Civil servants	3	1.4
	Others	20	9.1
	Total	219	100

The measurement of variables in this study was adopted from previous studies and modified to fit the research context without altering their meanings. The measurements for perceived ease of use and perceived usefulness were based on the study by Mukherjee *et al.* (2023), while the measurement for trust and intention to use followed the research conducted by Liu and Ye (2021).

In designing the research questionnaire, guidance from Blumberg *et al.* (2014) was followed closely. The dimensions (indicators) of each variable were defined to ensure the instrument effectively addressed the research objectives. A 5-point Likert scale was used to measure all variables, ranging from 1 (strongly disagree) to 5 (strongly agree), as this scale is widely applied in survey research in Indonesia. The decision to use a 5-point Likert scale was based on the insights from Revilla *et al.* (2014) and Hair Jr *et al.* (2021), who noted that this scale is easier to analyse statistically and interpret. Additionally, recommendations from other survey specialists, such as Lewis *et al.* (2005), were incorporated, particularly in the steps involved in developing the questionnaire, as shown in Table 2.

Table 2. Stages of Study Questionnaire Development

	Stage	Activities
1	Determining Variable Measurement Indicators	Justify why the instrument to be used is sourced from previous research.
2	Preparation for Questionnaire	• Adapt the question items to fit the research context. • Determine the number of question items. • Adjust the wording for clarity and ease of understanding.
3	Expert Consultation and Validation	• Contact the original authors for feedback on the prepared questionnaire. • Consult and validate with experts from relevant disciplines. • Revise the questionnaire based on expert suggestions.
4	Pilot Test	• Prepare a revised version of the questionnaire. • Ensure the questionnaire is clear and comprehensible. • Design an attractive format for online or printed questionnaires. • Distribute to pilot respondents, totalling 10% of the sample or according to PLS software requirements.
5	Instrument Quality Assessment	Conduct confirmatory factor analysis, including tests for validity and reliability.

Before the research was conducted, the proposal was submitted to the Research Ethics Committee at the Research and Innovation Center of Muhammadiyah University Yogyakarta, Indonesia. Following several revisions based on the committee's feedback, the proposal received approval for implementation. The committee emphasized several key ethical considerations, including the importance of offering incentives to respondents,

obtaining permissions, using consent forms, and safeguarding the confidentiality and security of participants against any potential risks associated with their involvement in the study.

Before hypothesis testing, demographic analysis and descriptive statistics were conducted on the respondents. Additionally, this study examined the potential for bias using Common Method Variance (CMV), following the suggestion from MacKenzie and Podsakoff (2012), indicating that data is free from bias if it produces a total variance of less than 50%. The CMV test result was 44.77%, allowing for the conclusion that the data is free from bias. Subsequently, hypothesis testing was performed using Partial Least Squares Structural Equation Modelling (PLS-SEM), which is variance-based. PLS can simultaneously measure the model (validity and reliability testing) and evaluate the structural model (hypothesis testing) (Hair *et al.*, 2019). This method is particularly suitable for this research due to the non-parametric nature of the Likert scale and the potential for multicollinearity among elements (Hair *et al.*, 2019). PLS offers advantages by requiring minimal data assumptions and being effective with relatively small sample sizes, especially for hypotheses based on weaker theoretical foundations (Sofyani and Darma, 2024). Furthermore, PLS is preferred over covariance-based SEM (CB-SEM) when the focus is on predicting the effects of exogenous variables on endogenous variables rather than on model goodness-of-fit (Sofyani and Darma, 2024, Hair Jr *et al.*, 2014). Experts have noted that PLS can more accurately depict the strength and direction of hypothesized relationships, even in complex models involving moderation or mediation variables, particularly when data do not meet multivariate normality assumptions. Therefore, PLS is considered a more appropriate analysis method compared to CB-SEM. To ensure comprehensive results, additional analyses were conducted, including assessments for common method variance (CMV), confirmatory tetrad analysis (CTA), PLS prediction, and non-linear testing. These additional analyses aimed to enhance the reliability and validity of the findings.

4. Results

4.1 Statistic Descriptive

The results of the descriptive analysis are presented in Table 3, illustrating the respondents' perceptions of all the studied variables. It was found that respondents' perceptions of each variable tended to be high, with mean values falling within the range of 4 to 5. This is further supported by the minimum value of 2 and a maximum value of 5. These findings indicate that respondents have a high perception regarding their intention to use e-wallets.

Table 3. Descriptive Statistics of Variables

Variables	Minimum	Maximum	Mean	Std. Deviation
Perceived Ease of Use	2	5	4.43	0.47
Perceived of Usefulness	2	5	4.23	0.57
Trust	2	5	4.29	0.58
Intention to use	2	5	4.25	0.59
N	219			

4.2 Outer Model

Before hypothesis testing, it was necessary to ensure that the measurements used were valid and reliable (Hair *et al.*, 2019). Table 4 presents the results of the convergent validity test and the reliability assessment. According to the guidelines provided by Hair *et al.* (2019), convergent validity can be evaluated through the outer loading results and the average variance extracted (AVE), both of which should exceed 0.5. Reliability can be assessed using Cronbach's alpha and composite reliability, with values needing to be greater than 0.6. Based on the recommended statistical criteria, it can be concluded that both convergent validity and reliability requirements have been met (Hair *et al.*, 2019).

Table 4. Convergent validity and reliability test results

Variable/ Item Code	Indicator	Loading
Perceived Ease of Use -PEU (AVE = 0.505: CR = 0.939: CA = 0.938)		
PEU1	Simple E-wallet account registration process	0.625
PEU2	Features/menus available on E-wallet can direct you to complete transactions	0.754
PEU3	E-wallet can be run on iOS and Android operating systems	0.741
PEU4	E-wallet can accept various Top Up methods	0.703
PEU5	E-wallet can make transactions quickly	0.735
PEU6	E-wallet services are integrated with various merchants (marketplaces, restaurants and other places)	0.677
PEU7	E-wallet provides transaction information features	0.745
PEU8	E-wallet provides payment history features	0.744
PEU9	E-wallet can be used anytime	0.669
PEU10	With E-wallet you can make payments via transfer or QR code	0.773
PEU11	E-wallet has services in both Indonesian and English	0.704
PEU12	E-wallet has an intuitive interface (easy to understand)	0.719
PEU13	On the E-wallet application you can easily get the features you need	0.799
PEU14	On the E-wallet application the remaining balance can be easily found out	0.747
PEU15	With E-wallet, you can share money with other users	0.729
PEU16	E-wallet provides specific promotions to users	0.579
PEU17	In the E-wallet application, users can participate in loyalty programs in the form of points acquisition.	0.602
Perceived of Usefulness-PU (AVE = 0.509: CR = 0.939: CA = 0.935)		
PU1	By using E-wallet reduces the time you need to make transactions	0.753
PU2	E-wallet speeds up the payment process that must be done	0.756
PU3	With E-wallet reduces the transaction costs that must be incurred	0.593
PU4	The E-wallet interface is easy to understand	0.722
PU5	E-wallet often offers discount programs for users	0.667
PU6	E-wallet provides responsive customer service	0.785
PU7	E-wallet can be operated not only on certain operating systems	0.754
PU8	Using E-wallet saves transaction fees that must be incurred	0.634
PU9	The payment process using E-wallet is efficient	0.788
PU10	E-wallet provides assistance services when experiencing problems with payments	0.736
PU11	Using E-wallet does not take much time to make payments	0.745
PU12	The payment process on E-wallet is done automatically	0.688
PU13	E-wallet services are integrated with banking applications	0.809
PU14	E-wallet application provides transaction history feature	0.715
PU15	E-wallet application helps in controlling spending	0.548
PU16	E-wallet can serve various financial transactions through one application	0.668
Trust-TR (AVE = 0.584: CR = 0.912: CA = 0.910)		

Variable/ Item Code	Indicator	Loading
TR1	E-wallet is widely used by friends	0.632
TR2	E-wallet provides protection for users because it is registered with the Financial Services Authority (OJK)	0.760
TR3	Many positive reviews from E-wallet users	0.805
TR4	E-wallet makes a refund if a transaction fails	0.735
TR5	E-wallet provides responsive service to user complaints	0.774
TR6	E-wallet provides fast transaction services	0.769
TR7	E-wallet has been transparent in explaining costs	0.822
TR8	E-wallet guarantees user data and transactions are safe from data theft	0.797
TR9	E-wallet provides protection against the risk of cybercrime	0.769
Intention to use-INT (AVE = 0.633: CR = 0.931: CA = 0.927)		
INT1	With a reliable system, it will continue to use E-wallet	0.837
INT2	With responsive technical support, it will continue to use E-wallet	0.842
INT3	E-wallet is protected from cybercrime	0.672
INT4	E-wallet feels more convenient to use than other payment methods	0.832
INT5	E-wallet provides greater benefits with discount or cashback programs	0.726
INT6	E-wallet is easier to access than other payment methods	0.815
INT7	Using E-wallet does not require a complicated process	0.802
INT8	E-wallet is always used considering that many merchants can accept payments via E-wallet	0.829
INT9	E-wallet is already integrated with other applications such as PPOB (Payment Point Online Bank) for paying various bills	0.791
Note: CR: Composite reliability CA: Cronbach's alpha		

Furthermore, in addition to assessing convergent validity, a discriminant validity test was conducted following the recommendations of Hair *et al.* (2019) to determine the extent to which items distinguish between constructs or measure different concepts. The Fornell-Larcker criterion and the Heterotrait-Monotrait (HTMT) ratio are two commonly used techniques for testing discriminant validity. The Fornell-Larcker criterion states that the square root of the AVE for each construct must be greater than its correlation with other latent constructs (Fornell and Larcker, 1981). Meanwhile, HTMT is used to measure the similarity between variables. Henseler *et al.* (2015) found that HTMT offers a higher level of specification and sensitivity compared to Fornell-Larcker, with the criterion that all constructs should be less than 0.85 (Hair *et al.*, 2019). The results of the discriminant validity assessment indicate that all criteria meet the general rules (see Tables 5).

Table 5. Discriminant Validity- the Heterotrait-Monotrait (HTMT)

	Heterotrait-monotrait ratio (HTMT)
Perceived Ease of Use <-> Intention	0.723
Perceived Usefulness <-> Intention	0.827
Perceived Usefulness <-> Perceived Ease of Use	0.829
Trust <-> Intention	0.808
Trust <-> Perceived Ease of Use	0.794
Trust <-> Perceived Usefulness	

4.3 Evaluating the Structural Model

According to Hair et al. (2019), to achieve a robust structural model evaluation, this research examine multicollinearity, statistical significance, the magnitude of regression coefficients for direct or indirect relationships, and predictive strength metrics such as R^2 and Q^2. First, this study employed the Variance Inflation Factor (VIF) to assess multicollinearity between constructs in the results of the internal model testing. Before evaluating the structural relationships, multicollinearity must be checked to ensure it does not distort the regression results. Hair *et al.* (2019) suggest that multicollinearity occurs when VIF values exceed 3, meaning that acceptable VIF values should be 3 or lower. Table 6 shows that the VIF values are below 3, indicating that multicollinearity is not present, and the constructs are considered independent. Second, the prediction results based on the coefficients of determination (R^2) and Q^2 indicate that the R^2 values for the variables of trust and intention to use e-wallet are 0.618 and 0.658, respectively (61.8% and 65.8%). This suggests that the exogenous variables exhibit a strong predictive power in relation to the endogenous variables. Additionally, the Q^2 value is employed to assess the predictive accuracy of the PLS path model (Hair *et al.*, 2019). According to statistical guidelines, the Q^2 value should be greater than zero for specific endogenous constructs, indicating the model's predictive relevance for those constructs. A model is considered more accurate when the Q^2 value approaches 1 (Chin *et al.*, 2003). As shown in Table 6, the Q^2 values meet the required threshold, indicating that the predictive accuracy of the PLS path model is moderate.

Table 6. Hypotheses testing

Hypotheses	**Endogenous Variable**		**f-square**
	Trust	**Intention to use e-wallet**	
Direct Effect			
Perceived Ease of Use	0.390***(NH)**	0.050 **n.s** (H_1+)	0.003
Perceived Usefulness	0.3443***(NH)**	0456* **(H_2+)**	0.191
Trust		0.369***(H_3+)**	0.152
Indirect Effect			
Perceived Ease of Use → Trust		0.144***(H_{4a}+)**	
Perceived Usefulness → Trust		0.163***(H_{4b}+)**	
Adjusted R^2	0.618	0.658	
Q^2	0.099-0.479		
VIF	1.642- 2.989		
SRMR	0.073		
Note: NH not Hypothesis; n.s Insignificant; * significant at alpha 5%			

Furthermore, the hypothesis testing results presented in Table 6 show that the variable perceived ease of use does not have a significant direct effect on intention to use e-wallet. However, a different outcome is observed for the indirect effect, where perceived ease of use can influence intention to use e-wallet when mediated by strong trust.

This is further supported by the weak effect size (f^2) of perceived ease of use on intention, which is 0.003, whereas a higher effect size is observed for perceived usefulness on intention, which is 0.191. The f^2 value is specifically used to assess the strength of the relationship between exogenous and endogenous variables in regression analysis. A weak effect size suggests that the exogenous variable has a relatively small impact on the endogenous variable in the context of this study (Hair *et al.*, 2019). Additionally, the research model is deemed fit as the standardized root mean square residual (SRMR) value is below 0.10 (Henseler *et al.*, 2015).

5. Discussions

This study provides valuable insights into the factors influencing the intention of the Muslim community in the Special Region of Yogyakarta to use e-wallets. Based on the results of the SEM-PLS analysis, it was found that perceived usefulness and trust have a significant impact on the intention to use e-wallets. However, different results for perceived ease of use on intention to use e-wallet showed unsupported results. These results contrast with the findings of previous studies (Effendy *et al.*, 2021, Chen and Aklikokou, 2020, Wardana *et al.*, 2022, Tahar *et al.*, 2020, Gefen and Straub, 2000, Daragmeh *et al.*, 2022). In the context of electronic wallets, perceived usefulness can be understood as the extent to which individuals believe that using e-wallets will be beneficial for their personal, social, or professional needs (Yang *et al.*, 2021). Furthermore, Ayyub *et al.* (2020), and Beh *et al.* (2021) found that perceived usefulness positively influences intention to use new technology. This study affirms the theory of TAM, which posits that perceptions of ease of use and perceived usefulness play crucial roles in technology adoption. The findings of this study indicate that perceived usefulness remains a significant predictor of behavioral intention in many instances (Davis, 1989); however, the relative importance and significance of perceived ease of use may be less concrete. This observation is consistent with the interpretation provided by Gefen and Straub (2000) and Davis (1989), which posits that perceived ease of use is a dynamic construct, with its influence highly contingent upon the characteristics of the problem being investigated, the technology in question, and the target survey population.

However, this research introduces new insights by positioning trust as a mediator that influences the relationship between perceived ease of use, perceived usefulness, and the intention to adopt e-wallets (Yang *et al.*, 2021). Trust, as measured through perceptions of security of e-wallet, demonstrates a critical role, particularly within the Muslim community context, where beliefs in the security of the platform and its alignment with religious principles significantly affect the decision to adopt digital financial technologies (Tlemsani *et al.*, 2023). These results further support the notion that Muslims are not directly influenced by perceived ease of use when utilizing e-wallets; instead, this relationship is mediated by trust. Although e-wallets may be user-friendly, factors such as trust in the security and privacy of data can play a more dominant role. If individuals feel insecure, they may avoid using e-wallets despite their simplicity (Harishanthan and Neruja, 2022). Therefore, trust fully mediates the relationship between perceived ease of use and the intention to use e-wallets.
In the context of Muslim users, several reasons may explain why perceived ease of use does not significantly impact the intention to use e-wallets. First, many Muslim users prioritize religious values and ethical considerations in their decision-making processes (Tlemsani *et al.*, 2023). If e-wallets are perceived as inconsistent with Sharia principles, they may be reluctant to adopt them, regardless of their user-friendliness. Additionally, aspects of security and trust in payment systems often take precedence; if users perceive an e-wallet as insecure, their intention to use it diminishes, irrespective of its ease of use (Tian *et al.*, 2024).

Furthermore, the availability of traditional payment methods, which may be more familiar and comfortable for users, can detract from the relevance of perceived ease of use. On the other hand, a lack of technological knowledge among some users may lead to difficulties, even if e-wallets are designed to be straightforward (Sait *et al.*, 2024). Finally, social and cultural influences cannot be overlooked; if an individual's social environment does not support the use of e-wallets, they may prefer to conform to prevailing norms. Collectively, these factors suggest that, within the Muslim context, perceived ease of use is not a primary indicator of the intention to use e-wallets.

These findings offer new implications for the TAM, particularly within the context of the Muslim community. While perceived ease of use and perceived usefulness are critical elements in technology adoption, trust emerges as a key factor in strengthening the intention to use e-wallets. Trust plays a vital role in maintaining customer relationships. According to Shin (2009) and Kınış and Tanova (2022), trust is an essential element in the acceptance of e-wallets, particularly as consumers express concerns about the potential for fraud (Chawla and

Joshi, 2019). Trust mediates the relationship between perceived ease of use, perceived usefulness, and the intention to use e-wallets, suggesting that without strong trust, even user-friendly technologies may not be widely accepted. This represents an important new insight, especially in an era where the use of financial technologies is on the rise, yet still faces trust-related challenges among communities that prioritize religious considerations.

6.0 Practical Implications

The findings of this research have several significant practical implications for e-wallet developers, marketers, and relevant stakeholders seeking to expand e-wallet adoption among Muslim communities, particularly in Indonesia. Firstly, it is essential for e-wallet developers to focus not only on enhancing usability but also on building user trust. Trust has been shown to mediate the influence of perceived ease of use and perceived usefulness on the intention to use e-wallets; therefore, strengthening trust is crucial. Developers should prioritize security features, protect user data, and ensure transparency in all transactions to enhance users' sense of safety.

Moreover, within the context of Muslim communities, elements of trust related to Sharia compliance must be emphasized. E-wallet developers can enhance their marketing strategies by highlighting features that align with Islamic principles, such as assurances of halal transactions, adherence to religious guidelines, and protection against usury. Clearly communicating that their e-wallet services are in accordance with Islamic values will bolster trust and encourage more Muslim users to transition to this digital financial technology.
Furthermore, educational programs should focus on increasing users' understanding of the security and benefits associated with e-wallets. Developers can collaborate with Islamic financial institutions or religious leaders to promote the safe and Sharia-compliant use of e-wallets, thereby boosting the community's confidence in digital transactions. Thus, product development centered on security, Sharia compliance, and effective education will facilitate the adoption of e-wallets among Muslim communities that place a high emphasis on trust in technology use.

7.0 Conclusion

This study identifies the factors influencing the intention of the Muslim community in the Special Region of Yogyakarta to adopt e-wallets, employing the Technology Acceptance Model (TAM) as the theoretical foundation. The results of the SEM-PLS analysis indicate that perceived ease of use and trust significantly affect the intention to use e-wallets. Furthermore, trust acts as a mediator between perceived ease of use and perceived usefulness in relation to the intention to adopt e-wallets. These findings confirm that, in addition to the factors of ease and usefulness proposed by TAM, trust plays a vital role in the context of the Muslim community.

This research enriches the literature on TAM by incorporating trust as a crucial mediating variable in the context of technology adoption among the Muslim community. While TAM typically focuses on perceived usefulness and ease of use, the findings suggest that in belief-based environments, such as the Muslim community, trust in technology also plays a significant role in shaping usage intentions. For e-wallet developers and marketers, the results of this study provide insight that emphasizes the importance of not only enhancing perceptions of usefulness and ease of use but also strengthening user trust. For instance, improving transaction security, ensuring the protection of personal data, and aligning e-wallet features with Islamic values can enhance trust and promote broader adoption. Additionally, implementing education regarding security features, the halal status of transactions, and operational transparency is essential to strengthen the relationship between users and technology.

This study has several limitations. First, the sample is confined to the Muslim community in the Special Region of Yogyakarta, thus necessitating caution when generalizing the findings to other regions in Indonesia. Second, the research employs a cross-sectional design, capturing phenomena at a single point in time, thereby limiting the analysis of changes in usage intentions over time. Third, other factors that may influence the intention to use e-wallets, such as social influence, cultural factors, or technological infrastructure, were not included in this research model.

Future studies are recommended to broaden the scope by involving samples from various regions in Indonesia to enhance the generalizability of the findings. Longitudinal designs should also be employed to analyse changes in intentions and behaviours regarding e-wallet usage over time, as consumer behaviour may evolve with technological advancements and increased adoption of e-wallets. Furthermore, it is important to consider other

relevant variables in the local context, such as social influence, government policies, or religious norms, that could affect the intention of the Muslim community to adopt technology. This approach will provide a more comprehensive understanding of the factors influencing e-wallet adoption. Future research could also explore additional aspects such as user satisfaction and loyalty to understand the long-term impacts of trust, ease of use, and usefulness on e-wallet utilization.

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