El-Aswaq
Vol. 6, No.1, 2025
E-ISSN: 2745-4266

THE IMPACT OF ISLAMIC FINTECH ON FINANCIAL INCLUSION FOR SMALL MEDIUM ENTERPRISES (CASE STUDY OF ISLAMIC P2P FINANCING IN INDONESIA)

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ABSTRACT

This research aims to examine how Islamic fintech, particularly P2P financing, serves as a solution for financial inclusion for MSMEs by using the Technology Acceptance Model (TAM) to identify the factors influencing user acceptance in adopting Islamic fintech. Although the growth of Islamic fintech in Indonesia shows great potential, challenges remain, including limited research development, literacy, and human resources. This study employs a quantitative approach, using Partial Least Squares – Structural Equation Modeling (PLS-SEM) analysis on a sample of 203 respondents from the population of the Indonesian Islamic Fintech Association (AFSI). The findings indicate that perceived usefulness and perceived ease of use have a direct positive influence on enhancing financial inclusion for MSMEs. Additionally, perceived usefulness and perceived ease of use positively and significantly affect the adoption of Islamic fintech. The indirect hypothesis test also reveals that perceived usefulness and perceived ease of use significantly influence the improvement of financial inclusion for MSMEs, with Islamic fintech adoption serving as a mediating variable. Overall, TAM can be used as a framework to understand user perceptions in adopting Islamic fintech through Sharia P2P financing services as an alternative means of accessing funding and investment, thereby enhancing financial inclusion for MSMEs in Indonesia.

Keywords: Islamic Fintech, TAM, P2P Financing, Financial Inclusion.

INTRODUCTION

Digital transformation has brought significant changes worldwide, including in Indonesia, where people are rapidly adapting to technological convenience in various activities such as communication, information, education, and transactions (Danuri, 2019). A 2021 survey by APJII revealed that 79% of respondents used the internet for online transactions, while 72% accessed financial services (Pratama, 2022). From 2022 to 2023, APJII reported that the number of internet users in Indonesia reached 215,626,156 people out of a total population of 275,773,901 (Sadya, 2023). This demonstrates that digital service access plays a crucial role in all aspects of life, particularly in financial services.

Financial inclusion, which encompasses the availability of beneficial and affordable financial products and services, has become a critical focus. The World Bank (2022) defines financial inclusion as the effort to provide responsive and sustainable financial solutions for individuals and businesses, including transactions, payments, savings, credit, and insurance. Technological advancements, particularly in the financial sector, are expected to drive economic growth and financial inclusion (Ovami et al., 2022).

Indonesia's Financial Literacy and Inclusion Index has shown consistent growth from 2013 to 2022, reflecting increased financial literacy and inclusion among the population. In 2022, the financial literacy index reached 49.68%, up from 38.03% in 2019, while the financial inclusion index rose to 85.10%, compared to 76.19% in 2019 (OJK, 2022).

Government initiatives to build infrastructure facilitating nationwide financial access have also spurred the adoption of digital innovations, such as Financial Technology (fintech), including Islamic fintech (Mufaidah, 2022). In Indonesia, fintech inclusion has increased from 0.11% in 2019 to 2.56% in 2022, though this figure remains relatively low (OJK, 2022). Islamic financial literacy and fintech usage have been proven to have a positive and significant impact on financial inclusion for Micro, Small, and Medium Enterprises (MSMEs) (Anah & Ningsih, 2020). However, Islamic financial literacy stands at only 9.14%, and Islamic financial inclusion at 12.12% (OJK, 2022)—a concerning statistic, given that Indonesia has the world's largest Muslim population (Santika, 2023).

Fintech, particularly Islamic fintech, offers accessible, fast, and flexible digital financial services, especially for the unbanked and underbanked (Putri & Friantin, 2021). Assessing Technology Acceptance Model (TAM) factors—such as perceived usefulness and ease of use—can help determine user adoption intentions and the extent of Islamic fintech's role in enhancing financial inclusion (Baba et al., 2023; Hanif & Santosa, 2023; Maharseni et al., 2022; Purwantini et al., 2020). One alternative financing model for productive sectors, particularly for MSMEs—the backbone of Indonesia's economic growth—is peer-to-peer (P2P) lending (AFPI, 2023). In this regard, Indonesia has demonstrated positive growth in Islamic fintech, ranking third globally after Saudi Arabia and Malaysia in the 2022 Global Islamic Fintech Report (Dinar Standard, 2022).

Despite its vast potential, challenges remain in developing Islamic fintech in Indonesia, including limited in-depth research and a shortage of skilled professionals (Darma, 2023). Given these opportunities and challenges, this study aims to explore the role of Islamic fintech in improving financial inclusion for MSMEs in Indonesia, with a focus on Sharia P2P Financing and the application of TAM to assess user technology acceptance.

BASIC THEORETICAL AND HYPOTHESIS DEVELOPMENT

Technology Acceptance Model (TAM)

The Technology Acceptance Model (TAM) is a theoretical framework developed to understand individual acceptance and usage of information technology. In technology-based systems, adoption is influenced by perceived ease of use (PEOU) and perceived usefulness (PU), which are key determinants of technology and information system acceptance, including internet services, mobile applications, and online transactions (Baba et al., 2023; Davis, 1989; Setyawari, 2020). Thus, this study employs Perceived Usefulness and Perceived Ease of Use as factors to measure the adoption of Islamic fintech services in enhancing financial inclusion for MSMEs (Adamek & Solarz, 2023; Mulasiwi & Julialevi, 2020).

Adoption of Islamic Fintech

Fintech represents an innovative financial sector that leverages technology to improve efficiency and service quality (Bank Indonesia, 2018; Schueffel, 2017). It encompasses technological innovations in financial services that can influence monetary stability and create new business models, transforming traditional practices to meet modern societal demands for convenience and speed (AFTECH, 2023; FSB, 2023; Syauqi et al., 2023). In summary, financial technology (fintech) integrates financial services with technological advancements through applications, processes, or products to enhance efficiency and quality in financial activities.

Islamic fintech merges financial services with technology while adhering to Islamic principles, offering ethical and Sharia-compliant solutions for financing and investment. Beyond efficiency, Islamic fintech emphasizes transparency and flexibility in alignment with Maqasid al-Shariah. Its implementation must avoid riba (usury), maysir (gambling), gharar (excessive uncertainty), tadlis (fraud), dharar (harm), and zhulm (injustice), while upholding ethical financing standards (Rabbani et al., 2020; Rahim et al., 2023; Rahmawati et al., 2020).

In Indonesia, the fintech sector operates under a dual regulatory framework consisting of Bank Indonesia Regulations (PBI) governing payment systems and Financial Services Authority Regulations (POJK) overseeing non-payment fintech activities such as P2P lending, crowdfunding, and Digital Financial Innovation (IKD). Islamic fintech institutions face additional compliance requirements, being subject to fatwas issued by the National Sharia

Council (DSN-MUI) (Muryanto et al., 2022). The Indonesian Sharia Fintech Association (AFSI) has classified Islamic fintech into four distinct business models: (1) Payment, Clearing, and Settlement; (2) Sharia P2P Financing; (3) Securities Crowdfunding; and (4) Digital Financial Innovation. This ecosystem is further supported by several Self-Regulatory Organizations (SROs) that oversee specific domains: AFPI regulates P2P lending, ALUDI supervises securities crowdfunding, ASPI governs payments, AFSI oversees Islamic fintech, and AFTECH serves as the national fintech association (Dinar Standard, 2022).

Sharia Peer-to-Peer (P2P) Financing, known in Indonesia as Layanan Pendanaan Bersama Berbasis Teknologi Informasi (LPBBTI), operates as a digital platform connecting funders and borrowers while adhering to Islamic principles. Significantly, the terminology "P2P Financing" is institutionally preferred over "P2P Lending" in accordance with DSN-MUI fatwa, reflecting the Sharia-compliant conceptualization of these transactions as social contracts (akad sosial) rather than commercial agreements (akad komersial) (Alrasyid et al., 2023). The operational framework comprises three fundamental components: (1) borrowers initiating funding requests, (2) funders conducting risk assessments and selecting investment opportunities through digital interfaces, and (3) the provision of cost-effective, efficient financing solutions specifically designed for MSMEs (Aminah et al., 2020; Au et al., 2020; Galloway, 2009). Beyond its structural mechanisms, Islamic fintech adoption serves as a critical lens for examining cross-regional consumer behavior, where cultural and demographic variables produce divergent adoption patterns (Rahim et al., 2023), while simultaneously functioning as a strategic tool for industry optimization and the advancement of equitable financial inclusion (Aloulou et al., 2023).

Islamic Financial Inclusion

Financial inclusion refers to accessible and affordable financial services (e.g., transactions, payments, savings, credit, and insurance) for individuals and businesses (World Bank, 2022). Islamic financial inclusion extends this by offering Sharia-compliant products to eliminate barriers and promote sustainable economic welfare, social justice, and equitable income distribution (IMF, 2018).

The Relationship Between Perceived Usefulness and Financial Inclusion

Perceived usefulness, defined as an individual's perception of how beneficial a technology or service is, significantly influences financial inclusion. According to Sheda (2023), strong financial literacy and high access to financial services can enhance perceived usefulness in optimizing Generation Z's financial behavior. This can increase participation in financial systems, expand access to financial services, and improve individual financial understanding and skills. Consistent use of fintech in mobile payments can enhance business performance and broader financial inclusion for entrepreneurs, particularly in the MSME sector (Dharmastuti et al., 2022; Marini & Putra, 2020; Tan et al., 2021).

H1: Perceived usefulness has a positive effect on improving financial inclusion for MSMEs.

The Relationship Between Perceived Ease of Use and Financial Inclusion

Perceived ease of use significantly impacts financial inclusion. The higher the perceived ease of using fintech lending services, the greater the direct usage of these services. This study demonstrates that the perceived ease of using financial technology can contribute to enhanced financial inclusion (Maharseni et al., 2022). Other research also indicates that perceived ease of use, along with perceived usefulness, trust, and financial literacy, influences the adoption of Islamic fintech by MSMEs (Hasyim et al., 2023).

H2: Perceived ease of use has a positive effect on improving financial inclusion for MSMEs.

The Relationship Between Perceived Usefulness and Islamic Fintech Adoption

Several studies have found a positive and significant relationship between perceived usefulness and Islamic fintech adoption (Hamzah et al., 2023; Nurfadilah & Samidi, 2021; Purwantini et al., 2020). Pardiansyah et al. (2022) state that the intention to use Islamic fintech is positively and significantly influenced by perceived usefulness (PU) and attitude. The perception of benefits also has a positive and significant effect on the use of P2P lending services (Hanif & Santosa, 2023; Lim et al., 2023).

H3: Perceived usefulness has a positive and significant effect on Islamic fintech adoption.

The Relationship Between Perceived Ease of Use and Islamic Fintech Adoption

The ease of using a service is measured by the level of effort required to control its use (Setyawati, 2020). Perceived ease of use positively influences fintech adoption among SMEs (Sukandar & Hermawan, 2022). Additionally, research by Hanif & Santosa (2023), Lim et al. (2023), and Maharseni et al. (2022) shows that perceived ease of use has a positive and significant effect on the use of P2P lending fintech.

H4: Perceived ease of use has a positive and significant effect on Islamic fintech adoption.

The Relationship Between Islamic Fintech Adoption and Financial Inclusion

Islamic fintech adoption plays a crucial role in expanding access to financial services. Anah & Ningsih (2020) found that fintech usage has a positive and significant impact on financial inclusion for MSMEs. According to Aloulou et al. (2023), fintech adoption is also realized through banking service collaborations in the United Arab Emirates and significantly influences financial inclusion.

H5: Islamic fintech adoption has a positive and significant effect on improving financial inclusion for MSMEs.

The Relationship Between Perceived Usefulness and Financial Inclusion Through Islamic

Fintech Adoption as a Mediating Variable Putri & Friantin (2021) state that the utilization of Islamic fintech greatly impacts financial inclusion for MSMEs. Perceived usefulness is a factor that influences the improvement of financial inclusion for MSMEs through the benefits of Islamic fintech adoption, using Sharia P2P financing services as a modern financial system for MSME empowerment.

H6: Perceived usefulness has a significant effect on improving financial inclusion for MSMEs, with Islamic fintech adoption as a mediating variable.

The Relationship Between Perceived Ease of Use and Financial Inclusion Through Islamic Fintech Adoption as a Mediating Variable

The perceived ease of use (PEOU) factor has the potential to influence the improvement of financial inclusion through Islamic fintech adoption by using Sharia P2P financing services. Perceived ease of use positively affects behavioral intention through perceived usefulness on the OVO e-wallet platform. This result indicates that perceived ease of use contributes to user behavioral intention through the perceived usefulness of fintech platforms (Muliadi & Japarianto, 2021).

H7: Perceived ease of use has a significant effect on improving financial inclusion for MSMEs, with Islamic fintech adoption as a mediating variable.

METHODS

This research utilizes a quantitative approach, which is a systematic investigation that emphasizes numerical data collection and analysis. The population for this study comprises members of the Indonesian Sharia Fintech Association (AFSI), a representative group involved in the sharia fintech industry in Indonesia. To determine the sample size for this study, the Malhotra formula was applied, a widely recognized method for calculating the appropriate number of samples based on statistical confidence levels and the characteristics of the population. Based on this formula, a sample of 90 respondents was selected to ensure that the results would be both reliable and valid for making generalizations about the larger population. This method helps to ensure the accuracy and robustness of the findings in understanding the adoption of sharia fintech, particularly in the context of P2P financing services.

Data collection in this research was conducted through the distribution of questionnaires via Google Forms, an efficient and widely accessible tool for gathering responses from a large group of participants. The questionnaire was designed with a Likert scale, where respondents rated their agreement with various statements or questions. The scale ranged from "Strongly Disagree" (1) to "Strongly Agree" (5), allowing the researchers to measure the strength of participants' attitudes and perceptions toward the adoption of sharia fintech. The data gathered from these responses were then analyzed using the Partial Least Squares, Structural Equation Modeling (PLS-SEM) method. This advanced statistical technique enables the testing of complex relationships between variables, making it ideal for understanding the factors influencing financial inclusion and the adoption of sharia fintech among small and medium-sized enterprises (SMEs) in Indonesia.

RESULT AND DISCUSSION

The total number of questionnaires distributed was 238. However, 35 questionnaires were incomplete or did not meet the sample criteria and could not proceed to the item question section. Therefore, the number of valid questionnaires that could be processed was 203. Based on the data, it was found that the group with the highest awareness or experience using Sharia P2P Financing, comprising 79%, consists of individuals born between 1996 and 2010, also known as Generation Z, with the majority being female at 64%. In terms of the highest education level, the respondents most familiar with or who have used Sharia P2P Financing are those with a high school or equivalent education, comprising 57%. Regarding employment characteristics, undergraduate students represent the largest group, accounting for 46%, with an average monthly income ranging between IDR 1,000,000 and IDR 3,000,000.

Analysis of Model Measurement (Outer Model)

In convergent validity, the parameter used is the loading factor value for each construct indicator, which should be greater than 0.70. This threshold indicates that the indicators of a construct are highly correlated with each other, suggesting that they measure the same underlying concept. A loading factor above 0.70 implies that the indicator explains a significant portion of the variance in the construct it represents, ensuring the validity and reliability of the measurement model.

The analysis shows that all variables passed the convergent validity test, as the loading factor values for each indicator exceed 0.70. This demonstrates that the relationship between each indicator and its respective latent variable is considered valid. Additionally, the cross-loading values for each indicator were found to be higher than the cross-loading values for other constructs. This indicates that all constructs or latent variables exhibit good discriminant validity.Furthermore, the processed data reveals that the composite reliability value for all variables is greater than 0.6, confirming that the variables are reliable.

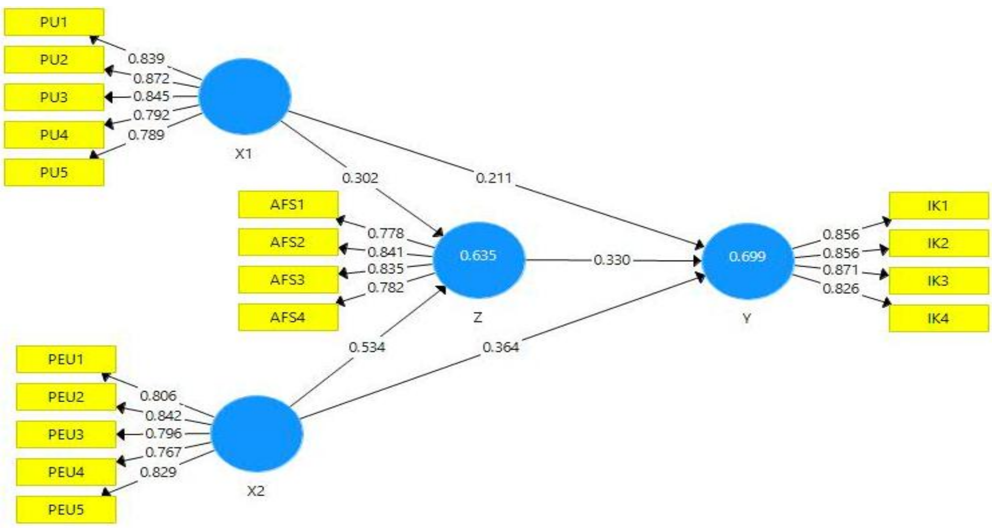

Figure 2
Outer Model

Analysis of Structural Model (Inner Model)

The parameter used in this determination test is that a higher R^2 value indicates a better predictive model for the proposed research. An R^2 value of 0.67, 0.33, and 0.19 corresponds to a "strong," "moderate," and "weak" model, respectively.

For the Sharia Fintech Adoption variable, the R-square value is 63.5%, meaning that the Perceived Usefulness and Perceived Ease of Use variables explain 63.5% of the variance in Sharia Fintech Adoption. The remaining 36.5% is explained by other variables. The R-square value for the Financial Inclusion variable is 69.9%, indicating that Perceived Usefulness and Perceived Ease of Use account for 69.9% of the variance in Financial Inclusion, with the remaining 30.1% explained by other variables not included in this study.

This test evaluates how well the observed values (path model) predict the actual data values, known as Predictive Relevance (Q^2). If $Q^2 > 0$, it indicates that the model has predictive relevance. Q^2 values of 0.02, 0.15, and 0.35 represent "weak," "moderate," and "strong" predictive relevance, respectively.

The analysis reveals that the Financial Inclusion variable (Y) has a Q-square value of 0.499, which is greater than 0.35, indicating strong predictive relevance for this variable. Similarly, the Sharia Fintech Adoption variable (Z) has a Q-square value of 0.406, also greater than 0.35, showing strong predictive relevance for this variable as well.

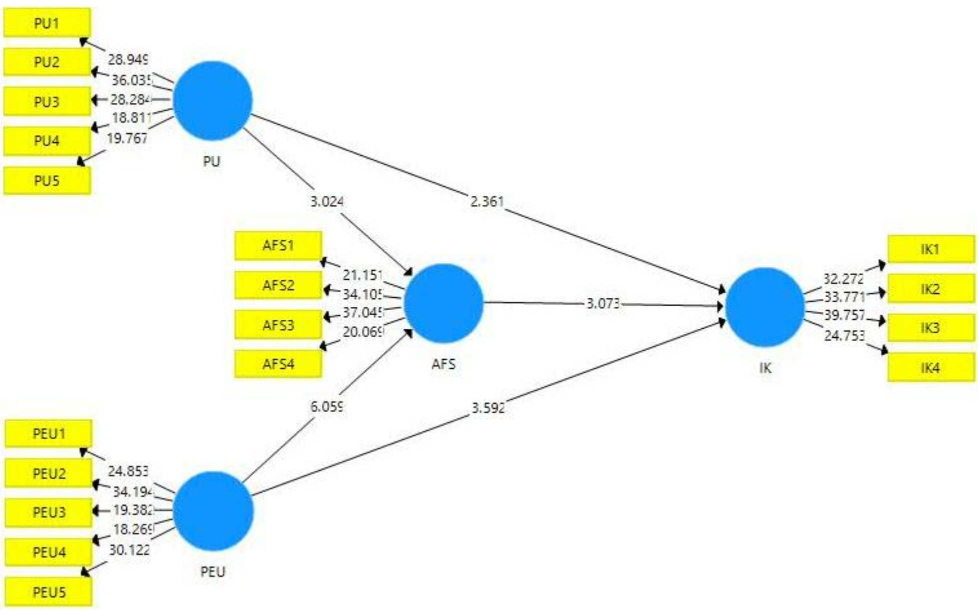

Figure 2
Output PLS Bootstrapping

The Impact of Perceived Usefulness on Financial Inclusion for MSME Actors

The hypothesis test results indicate a significant impact of Perceived Usefulness on the improvement of financial inclusion for MSME actors, with a p-value of $0.019 < 0.05$ and a T-value of $2.361 > 1.96$. The PLS Bootstrapping test shows a path coefficient of 0.211, indicating a positive relationship between Perceived Usefulness and Financial Inclusion. Therefore, H1 is accepted. The dominant perception of usefulness is recognized by 79% of Generation Z, aligned with their rapid technological adaptation and comprehensive financial literacy (Sheda, 2023). Additionally, consistent use of fintech services, particularly in the payment sector, plays a significant role in improving financial inclusion and the performance and sustainability of Micro, Small, and Medium Enterprises (MSMEs), consistent with the findings of previous studies (Dharmastuti et al., 2022; Marini & Putra, 2020; Tan et al., 2021).

The Impact of Perceived Ease of Use on Financial Inclusion for MSME Actors

The hypothesis test results show that Perceived Ease of Use (X2) significantly impacts Financial Inclusion (Y) for MSME actors, with a p-value of 0.000 < 0.05 and a T-value of 3.592 > 1.96. The PLS Bootstrapping test confirms the positive relationship between Perceived Ease of Use (X2) and Financial Inclusion (Y), with a path coefficient of 0.364. An increase in Perceived Ease of Use in Sharia P2P Financing services is followed by an improvement in financial inclusion for MSME actors. Thus, H2 is accepted. This factor significantly contributes to improving financial inclusion for individuals and communities using Sharia P2P Financing services. The ease of using the services, control over financing, and clear information about the products open access, particularly for MSME actors, aligning with previous research findings, affirms that perceptions of ease of use in financial technology play a role in enhancing financial inclusion (Maharseni et al., 2022).

The Impact of Perceived Usefulness on Sharia Fintech Adoption

The hypothesis test results indicate that Perceived Usefulness (X1) significantly influences Sharia Fintech Adoption (Z), with a p-value of 0.003 < 0.05 and a T-value of 3.024 > 1.96. The PLS Bootstrapping test shows a positive relationship between Perceived Usefulness (X1) and Sharia Fintech Adoption (Z), with a path coefficient of 0.302. An increase in Perceived Usefulness contributes to the adoption of Sharia Fintech, particularly in the use of Sharia P2P Financing services. Therefore, H3 is accepted. Perceived Usefulness plays a critical role in enhancing Sharia fintech adoption by influencing users' perceptions of how Sharia P2P Financing services can improve their performance or productivity. This finding is supported by the "Increased Productivity" (PU2) indicator in the Perceived Usefulness variable, which had the highest value in the convergent validity test. Statements such as "Using Sharia P2P Financing increases my productivity" support this finding. Previous studies also reinforce the significant positive relationship between Perceived Usefulness and the use of P2P Fintech Lending, as well as Sharia Fintech Adoption (Hanif & Santosa, 2023; Lim et al., 2023). Other studies also state that Perceived Usefulness positively and significantly affects Sharia Fintech Adoption (Hamzah et al., 2023; Nurfadilah & Samidi, 2021; Pardiansyah et al., 2022; Purwantini et al., 2020).

The Impact of Perceived Ease of Use on Sharia Fintech Adoption

The hypothesis test results show that Perceived Ease of Use (X2) significantly impacts Sharia Fintech Adoption (Z), with a p-value of 0.000 < 0.05 and a T-value of 6.059 > 1.96. The PLS Bootstrapping test shows a positive relationship between Perceived Ease of Use (X2) and Sharia Fintech Adoption (Z), with a path coefficient of 0.534. This means that an increase in Perceived Ease of Use will be followed by an increase in Sharia Fintech Adoption, particularly in the use of Sharia P2P Financing services. Thus, H4 is accepted. Perceived Ease of Use measures the effort required to adopt Sharia Fintech, especially through the use of Sharia P2P Financing services. This finding is supported by the "Controllable" (PEU2) indicator in the Perceived Ease of Use variable, which had the highest value in the convergent validity test, with the statement, "I feel it is easy to control the use of Sharia P2P Financing." Previous studies also show that Perceived Ease of Use has a positive and significant effect on the use of P2P Fintech Lending (Hanif & Santosa, 2023; Lim et al., 2023; Maharseni et al., 2022). Sukandar & Hermawan (2022) also emphasize that the perception of ease of use positively impacts fintech adoption for SMEs.

The Impact of Sharia Fintech Adoption on Financial Inclusion for MSME Actors

The hypothesis test results indicate that Sharia Fintech Adoption (Z) has a significant impact on Financial Inclusion (Y), with a p-value of 0.002 < 0.05 and a T-value of 3.073 > 1.96. Thus, it can be concluded that Sharia Fintech Adoption contributes to improving Financial Inclusion for MSME actors. The PLS Bootstrapping test indicates a positive relationship between Sharia Fintech Adoption (Z) and Financial Inclusion (Y), with a path coefficient of 0.330. Therefore, H5 is accepted. The acceptance of Sharia P2P Financing services is considered an alternative for the public in meeting financing and investment needs because of its clear, accessible, and effective service. The ease of access to Sharia P2P Financing services is evidenced by the distribution of productive financing through 7 Sharia P2P Financing platforms since their inception. Through the development of financing distribution on P2P platforms, it is expected to enhance financial inclusion, particularly for MSME actors. This finding supports the research of Anah & Ningsih (2020) and Mulasiwi & Julialevi (2020), which states that fintech usage positively and significantly impacts MSME financial inclusion. Furthermore, research by Aloulou et al. (2023) indicates that the adoption of fintech in banking services in the UAE has a significant impact on financial inclusion by facilitating product information dissemination.

The Impact of Perceived Usefulness on Financial Inclusion for MSME Actors Through Sharia Fintech Adoption as a Mediating Variable

The results of the indirect hypothesis test show that the Perceived Usefulness (X1) variable significantly influences Financial Inclusion (Y) through the Sharia Fintech Adoption (Z) variable, with a p-value of 0.012 < 0.05 and a T-value of 2.535 > 1.96. This finding aligns with previous research by Putri & Friantin (2021), which shows that the use of Sharia fintech has a significant impact on improving financial inclusion for MSMEs. This study affirms that Perceived Usefulness has an indirect effect on improving financial inclusion for MSME actors, mediated by the adoption of Sharia fintech services. In this context, Perceived Usefulness becomes a key factor influencing the improvement of financial inclusion through the benefits of adopting Sharia fintech, especially through the use of Sharia P2P Financing services as a modern financial system supporting MSME empowerment.

The Impact of Perceived Ease of Use on Financial Inclusion for MSME Actors Through Sharia Fintech Adoption as a Mediating Variable

The results of the indirect hypothesis test show that the Perceived Ease of Use (X2) variable significantly influences Financial Inclusion (Y) through the Sharia Fintech Adoption (Z) variable, with a p-value of 0.011 < 0.05 and a T-value of 2.562 > 1.96. In the context of the relationship between Perceived Ease of Use and Financial Inclusion through Sharia Fintech Adoption as a mediating variable, the findings of Muliadi & Japarianto (2021) show that Perceived Ease of Use positively affects Behavioral Intention through Perceived Usefulness on the OVO E-Wallet platform. These results indicate that perceptions of ease of use contribute to users' behavioral intentions through the perceived usefulness of fintech platforms.

CONCLUSION

This study identifies several key findings, showing that both perceived usefulness and perceived ease of use have a positive impact on enhancing financial inclusion for MSME actors. Additionally, perceived usefulness and perceived ease of use have a positive and significant effect on the adoption of Islamic fintech. The results of the indirect hypothesis test also indicate that perceived usefulness and perceived ease of use significantly influence the improvement of financial inclusion for MSME actors, with Islamic fintech adoption serving as a mediating variable. The limitations of this study include the limited scope of questionnaire distribution across Indonesia, the less-than-optimal completion of questionnaires via Google Forms, and a lack of specific literature. Therefore, future research is recommended to expand the reach of questionnaire distribution, involve respondents from various regions, add open-ended questions to the questionnaire, and enrich the literature by adding or modifying variables, such as using the UTAUT model.

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