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Antecedents of Behavioral Intention to Adopt Sharia Digital Services in ZISWAF Distribution

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Abstract

Research Originality: This paper contributes to the existing behavioral intention literature by focusing on the integration of Acceptance and Use of Technology 2 (UTAUT2), Diffusion of Innovation (DOI) theory, and Perceived Security (PS) theory towards sharia digital services.

Research Objectives: This research examines the antecedents of behavioral intention to adopt sharia digital services in ZISWAF distribution among the millennial Muslim generation in Indonesia.

Research Methods: This study used a quantitative approach with the Structural Equation Modelling (SEM) analysis method and involved 350 respondents in Indonesia

Empirical Results: The study results show that performance expectancy, habit, price value, and compatibility have a positive and significant effect on behavioral intention to adopt sharia digital services in ZISWAF distribution. Furthermore, the price value variable is the strongest predictor of behavioral intention to adopt sharia digital services in ZISWAF distribution.

Implications: This research has important meaning for the Indonesian government, ZISWAF institutions, and application providers. This research provides valuable insight into considering accelerating ZISWAF distribution among the millennial Muslim generation.

Keywords:
intention; millennial muslim generation; sharia digital services; UTAUT2; ZISWAF

How to Cite:

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INTRODUCTION

Indonesia is the fourth most populous country in the world, with Islam as the majority (Ratnasari et al., 2019). The number of Muslims in Indonesia is estimated to reach 231 million, and it is projected that in 2030, it is estimated to reach 2.2 billion, or 23 percent; Indonesia contributes around 13.1 percent. This data shows Indonesia has a high potential for Zakat, Infaq, Sadaqah, and Waqf (ZISWAF). PUSKAS BAZNAS research states that the total ZIS potential 2020 will reach IDR 327.6 trillion. Meanwhile, the realization has only reached IDR 12.7 trillion, or 3.9 percent of its potential. The potential for waqf, according to data from the Indonesian Waqf Agency (BWI), in 2020 will reach IDR 180 trillion. Meanwhile, the collection only reached IDR 850 billion. Based on these data, the achievement of collecting zakat, infaq, sadaqah, and waqf still needs to be improved.

Various causes for the lack of optimal collection of ZISWAF in Indonesia include inadequate regulation and government support, inadequate management of zakat and inadequate human resources within the Zakat Management Organization (OPZ), low zakat literacy and much zakat distributed outside zakat institutions, a lack of digital technology used in collecting zakat in Indonesia (Hudaefi et al., 2020; Kailani & Slama, 2019), limited human resources and a lack of nadzir's knowledge about cash waqf (Rusydiana & Devi, 2018), a lack of awareness of waqf, and the failure of cash waqf models to attract more waqif (Pitchay et al., 2015, 2018).

Technological growth changes how we make donations and how ZISWAF institutions collect donations (Kasri & Yuniar, 2021; Al Arif et al., 2023). Apart from that, the COVID-19 pandemic has also succeeded in changing how people distribute zakat, infaq, sadaqah, and other general donations simultaneously (Puskas BAZNAS, 2022). Digitalization in various financial sectors, including digitization in the ZISWAF sector, is considered very effective. In recent years, many innovations in the application of technology have been carried out by the Zakat Management Organization (OPZ). The digitalization transformation is carried out to optimize ZISWAF fundraising.

Indonesia has a high number of technology users, including those on the Internet and mobile devices (Malaquias & Hwang, 2016). The internet penetration rate in Indonesia grew by 77.02 percent, of which 210.02 million out of a total of 272.68 million Indonesians connected to the Internet in 2021; the 13-18-year-old is the most passionate about surfing in cyberspace. Then, the age group of 19-34 years, where the difference is relatively slight, was followed by the age group of 35-54 years. In addition, the number of e-commerce, e-wallet, and m-banking users is increasing yearly. M-banking users are 39.2 percent or 107.7 million people, and e-commerce users are 78.2 percent or 213.8 million. Meanwhile, based on data from the Mobile Wallets Report, there are 63.6 million e-wallet users. This amount has a huge opportunity to attract public interest in disbursing zakat maal or profession, infaq, sadaqah, and cash waqf through Sharia digital services on Sharia e-commerce platforms, Sharia e-wallets, and Sharia m-banking.

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The millennial generation is the most significant contributor to the use of technology in daily activities (Niswah et al., 2019). The government is targeting the millennial generation to increase the realization of ZISWAF fundraising. The millennial generation provides its opportunities for ZISWAF institutions to realize their potential for raising ZISWAF. The millennial generation is the second generation that dominates the population composition in Indonesia after Generation Z, which is around 69,900 million people, or 25.87 percent of the total population of 270.20 million people. Millennial Muslim generations are around 59.415 million people, or 85 percent of the total millennial generation group. In addition, according to the National Labor Force Survey (Sakernas), as many as 94 percent of millennials are already working.

The millennial generation is considered to have very high social solidarity and concern (Kasri & Chaerunnisa, 2020), and the millennial generation is the generation that donates more often than other generations during the COVID-19 pandemic. This condition is also supported by the high participation of the millennial generation, who pay ZIS through digital channels. In 2021, around 70 percent of BAZNAS donors are millennials aged 25 to 44 years who utilize digital platforms and BAZNAS services to pay zakat and give sadaqah. With the rapid development of technology, researchers must conduct further research related to the behavior of the millennial Muslim generation in distributing zakat maal, or professional, infaq, sadaqah, and cash waqf through digital sharia services. The ZISWAF institution has an excellent opportunity to offer Sharia-based digital services to facilitate Muslims' distribution of zakat maal, or professional, infaq, sadaqah, and cash waqf. Therefore, a complete understanding of zakat maal or profession, infaq, sadaqah, and cash waqf is needed from the perspective of the millennial Muslim generation so that the ZISWAF institution can put in place appropriate procedures to increase the participation of the millennial Muslim generation in distributing zakat maal or professional, infaq, sadaqah, and cash waqf that can encourage economic development.

Changes in people's behavior have been seen, especially in the millennial Muslim generation, regarding the use of new technology as a means of payment or the distribution of ZISWAF. One of the many technologies used to distribute ZISWAF is digital Sharia services, namely digital services based on Sharia principles such as Sharia e-commerce, Sharia e-wallets, and Sharia m-banking. According to Bank Indonesia (BI), the COVID-19 pandemic is driving digitization in Indonesia, especially digital payments in every transaction. This data shows a change in people's behavior towards transaction patterns caused by social influence and habits for digital payments. This condition causes people to become accustomed to using non-cash transactions.

Currently, the distribution of zakat, infaq, sadaqah, and cash waqf can be done by accessing various types of digital services, one of which is sharia digital services, including sharia e-commerce (Shopee Barokah and Tokopedia Salam), sharia e-wallets (LinkAja Syariah), and sharia m-banking (Bank of Sharia Indonesia, Bank of Muamalat, Bank of Mega Sharia, Bank of Aladin Sharia, Bank of BJB Sharia, Bank of Panin Dubai Sharia, Bank of Bukopin Sharia, Bank of BCA Sharia, Bank of Aceh Sharia, and Bank of NTB Sharia).

Several studies discuss millennial behavioral intention, especially in terms of distributing zakat, infaq, sadaqah, and waqf through digital services. (Usman et al., 2020; Muflih, 2023; Amin, 2022; Oktavendi & Mu'ammal, 2022; Kasri & Yuniar, 2021; Aji et al., 2021; Yusof et al., 2019; Bin_Nashwan, 2021; Syafira et al., 2020; Niswah et al., 2019; Al Athaf & Al Arif, 2021; Al Arif et al., 2023). While much study has explored behavioral intention to distribute ZISWAF, Oktavendi & Mu'ammal (2022) have focused on behavioral intentions to distribute zakat, infaq, and sadaqah through digital payments by integrating the technology acceptance model, UTAUT, and innovation diffusion theory, finding that an individual's innovativeness impacts behavioral intention and adoption readiness. Furthermore, trust also impacts behavioral intention; if risk can be reduced, trust will rise. This study could not demonstrate the impact of risk on Generation Z's behavioral intention to distribute zakat, infaq, and sadaqah (ZIS) through digital payments. Usman et al. (2020) have focused on the intention to use fintech in Islamic philanthropy by integrating trust, religiosity, and image into the technology acceptance model, finding that attitudes and subjective norms influence the intention to pay for Islamic philanthropy using fintech. Perceived usefulness and perceived ease of use influence attitudes towards using fintech for Islamic philanthropy. Trust and religiosity influence the attitude toward using fintech for Islamic philanthropy. In contrast, the website's appearance does not influence the attitude toward using fintech for Islamic philanthropy. This research has focused on using Sharia-based digital services in ZISWAF distribution by integrating UTAUT2 theory, diffusion of innovation, and perceived security.

Although many researchers have conducted studies, the scientific understanding of Millennials' behavior is still developing. The novelty of this research lies in the expansion of variables by integrating the unified theory of acceptance and use of technology 2, diffusion of innovation, and perceived security in analyzing Millennial behavior, which influences their perceptions and decisions to re-donate to ZISWAF using sharia digital services, which has never been done before.

Indonesia, the fourth-most populous country after India, China, and the USA, has the largest Muslim population in the world, with a population of 231 million Muslims, or almost 13% worldwide. Millennial Muslim generations are around 59.415 million, or 85 percent of the total number of millennials, making it a potential market. This research examines the antecedents of behavioral intention to adopt sharia digital services in ZISWAF distribution among the millennial Muslim generation in Indonesia by the integration of Acceptance and Use of Technology 2 (UTAUT2), Diffusion of Innovation (DOI) theory, and Perceived Security (PS) theory.

METHODS

This study uses a quantitative research design. This study uses seven attributes of UTAUT2 as exogenous variables that are measured based on four measurement items developed from research by Venkatesh et al. (2012), Çera., et al. (2020), Patil et al.

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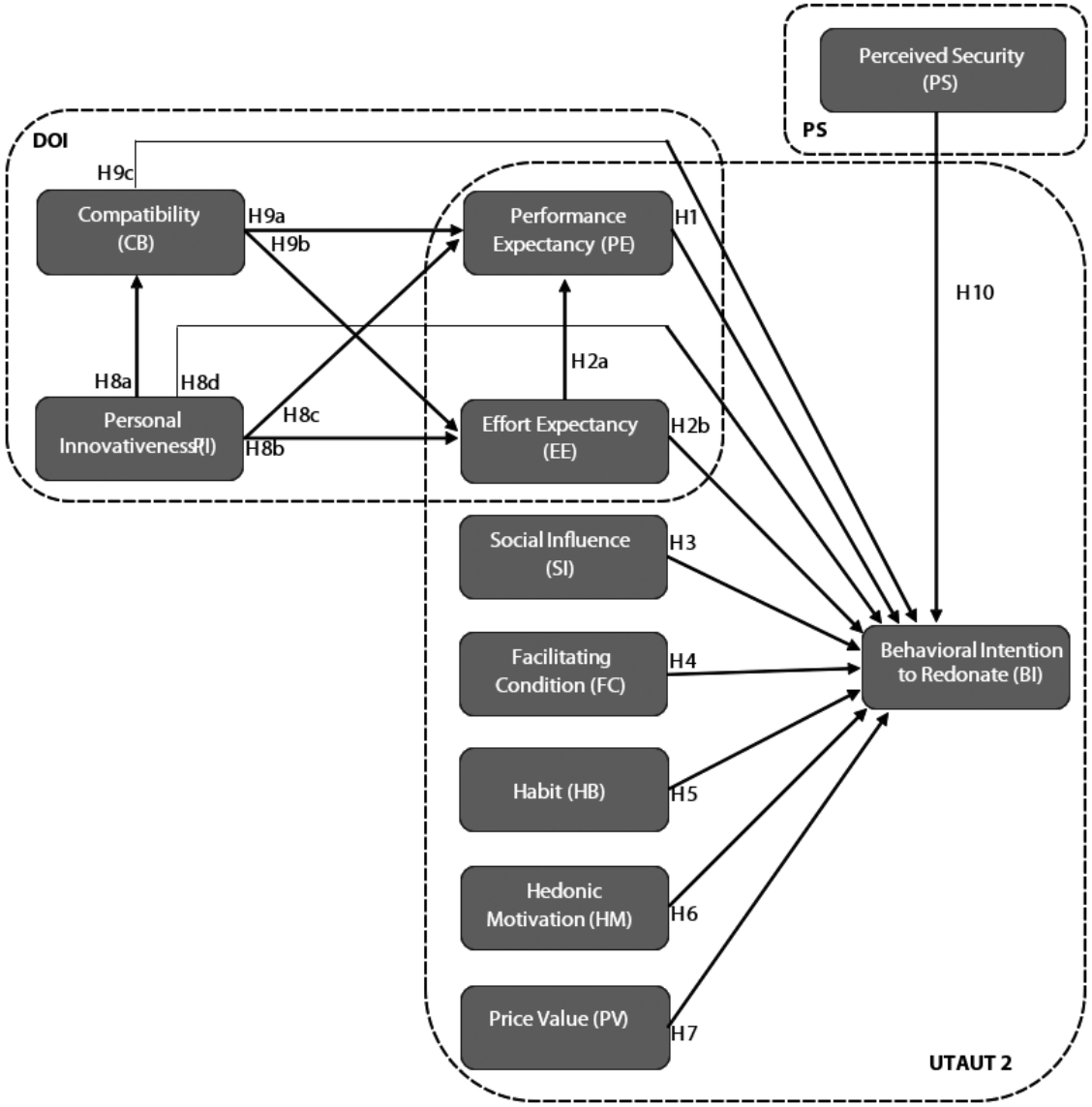
(2020), Farzin et al. (2021), Bin-Nashwan (2021), Oliveira et al., (2016), Morosan & DeFranco (2016), Karjaluoto et al., (2020), Mikalef, et al., (2012), Kalinić, et al., (2020). Researchers also added two Diffusion of Innovation (DOI) attributes and one attribute of perceived security as exogenous variables measured based on three measurement items developed from research by Venkatesh et al. (2012), Vijayasarathy, L.R. (2004), Miltgen et al., (2013), Oliveira et al., (2016), Koenig-Lewis et al., (2010), Patil et al., (2020), Cheng et al., (2006), Kuo & Yen (2009), and Salisbury et al., (2001). Meanwhile, the four items measuring the intention to waqf variable as endogenous variables were developed from research by Venkatesh et al. (2012), Oliveira et al. (2016), Çera, G. et al. (2020), and Farzin et al. (2021). The instrument in this study was developed using a Likert scale from 1 (strongly disagree) to 5 (strongly agree). The hypothesis testing tool used is SEM-PLS, using the SmartPLS 3.0 program.

Figure 1. Conceptual framework



Respondent criteria used in this study are men and women aged 22 to 40 who live in Indonesia, are daily internet users, and have distributed zakat maal or profession/ infaq/sadaqah/cash waqf through digital sharia services: sharia e-commerce, sharia e-wallets, and sharia m-banking. The total sample obtained in this study was 350 respondents. According to Hair et al. (2017), the minimum sample size is five multiplied by the number of research indicators (5 x 39 (the number of indicators in this study) = 195 respondents). Additionally, this sample size meets the minimal requirement set by Loehlin (1998), which states that 200 respondents is the minimum sample size required to minimize bias in all forms of SEM estimation.

RESULT AND DISCUSSION

This study obtained demographic data from the questionnaires given to 350 respondents. The first is based on gender, where male respondents dominate with a total of 178 (51%), while female respondents are 172 (49%). This figure indicates no significant gap between male and female respondents in this study. Most of the respondents are aged 26–30 (50%). The majority of education levels are bachelor's degrees (58%). At the same time, the most significant total monthly income is Rp. 4 million–Rp. 10 million, namely 98 people, or 28%, as shown in Table 1.

Table 1. Characteristics of Respondents

Profile	Frequency	Percentage (%)
Gender		
Male	178	51
Female	172	49
Age (in years)		
22-25	79	24
26-30	179	50
31-35	51	14
36-40	41	12
Last Education		
Senior High School	18	5
Bachelor	203	58
Masters	122	35
Doktor	7	2
Income (in months)		
<Rp. 1 million	69	20
Rp. 1 million - Rp. 2,5 million	67	19
Rp. 2,5 million - Rp. 4 million	85	24
Rp. 4 million - Rp. 10 million	98	28
Rp. 10 million - Rp. 20 million	23	6
Rp. 20 million - Rp. 30 million	2	1
>Rp. 30 million	6	2

Source: Data Processed

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Table 2. Reliability and Validity

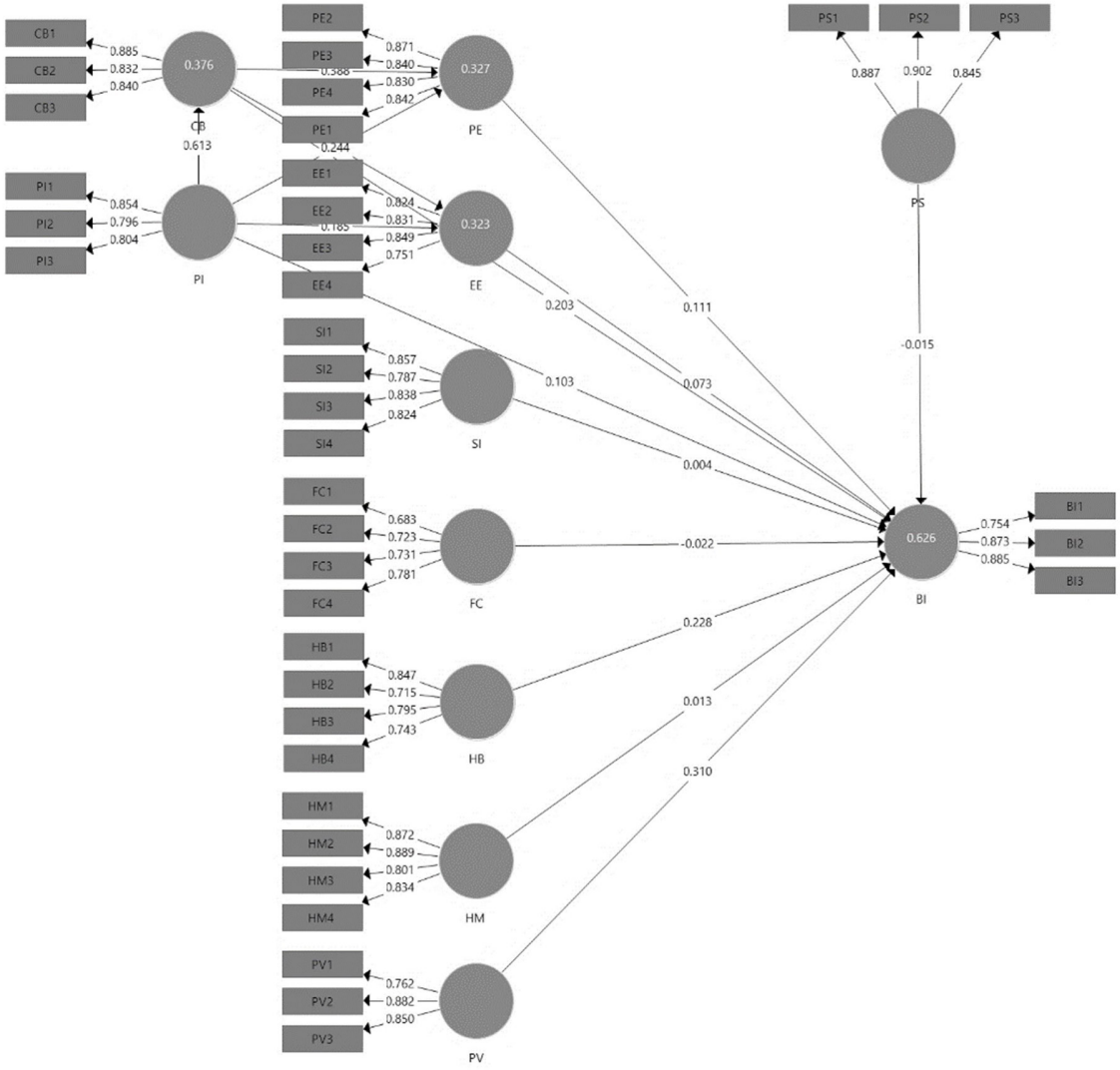
Variables	Outer Loading	Cronbach's Alpha	Composite Reliability	AVE
Performance Expectancy		0,867	0,910	0,716
PE1	0,842			
PE2	0,871			
PE3	0,840			
PE4	0,830			
Effort Expectancy		0,830	0,887	0,664
EE1	0,824			
EE2	0,831			
EE3	0,849			
EE4	0,751			
Social Influence		0,849	0,896	0,684
SI1	0,857			
SI2	0,787			
SI3	0,838			
SI4	0,824			
Facilitating Condition		0,709	0,820	0,533
FC1	0,683			
FC2	0,723			
FC3	0,731			
FC4	0,781			
Habit		0,780	0,858	0,603
HB1	0,847			
HB2	0,715			
HB3	0,795			
HB4	0,743			
Hedonic Motivation		0,871	0,912	0,722
HM1	0,872			
HM2	0,889			
HM3	0,801			
HM4	0,834			
Price Value		0,782	0,871	0,694
PV1	0,762			
PV2	0,882			
PV3	0,850			
Compatibility		0,813	0,889	0,727
CB1	0,885			
CB2	0,832			
CB3	0,840			
Personal Innovativeness		0,754	0,859	0,670
PI1	0,854			
PI2	0,796			
PI3	0,804			
Perceived Security		0,852	0,910	0,772
PS1	0,887			
PS2	0,902			
PS3	0,845			
Behavioral Intention		0,789	0,877	0,705
BI1	0,754			
BI2	0,873			
BI3	0,885			

Source: Data processed by SMARTPLS 3.0

Outer loading values greater than 0.7 are maintained for the next test or are said to be valid and reliable, and outer loading values less than 0.7 are suggested to be removed or eliminated (Hair et al., 2017). Based on the results of the outer model test in Table 2, all outer model values in the data used have a value of >0.7. All indicators are valid and reliable except for the outer model value FC1, so FC1 is removed from the next test.

To evaluate construct reliability, it can be seen from the values of composite reliability and Cronbach's alpha. Composite reliability and Cronbach's alpha values for all constructs must be more than 0.7 (> 0.7) (Hair et al., 2017). The results of composite reliability and Cronbach's alpha testing show in Table 2. The test results in Table 2 show that all constructs used in this study have composite reliability and Cronbach's alpha values of more than 0.7. Thus, it can be concluded that all indicators in this study are consistent in measuring their constructs.

Figure 2. Evaluation of the Measurement Model (Outer Model)



Source: SmartPLS Output (2023)

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In addition to outer loading, convergent validity testing can be seen from the Average Variance Extracted (AVE) value, which shows the magnitude of the indicator variance that is owned by the construct. The AVE value must be greater than 0.5. Table 2 shows the AVE value of each construct or variable used in this study. The test results in Table 2 show that all the variables used in this study have an AVE value of more than 0.5. This result indicates that all latent variables in this study are considered good at explaining each indicator.

Fornell-Larcker Criterion (FLC) values and cross-loadings are commonly used approaches in discriminant validity tests. The value of FLC and cross-loading of an indicator on its latent construct is expected to be greater than the value of cross-loading on other latent constructs. Based on the test results in Table 3, the variables used in this study passed the discriminant validity test via the Fornell-Lacker criterion, where the square root of the AVE of each construct is higher than the other squared correlations in the model. This result shows that all the constructs used in this study are different from one another. Thus, the measurement model used in this study can be considered valid. The results of discriminant validity testing show in Table 3.

Table 3. Discriminant Validity (Fornell-Lacker Criterion)

Item	BI	CB	EE	FC	HB	HM	PE	PI	PS	PV	SI
BI	0,839										
CB	0,658	0,853									
EE	0,534	0,549	0,815								
FC	0,506	0,486	0,566	0,730							
HB	0,645	0,563	0,575	0,592	0,777						
HM	0,500	0,559	0,437	0,437	0,530	0,850					
PE	0,501	0,538	0,611	0,449	0,498	0,461	0,846				
PI	0,599	0,613	0,453	0,396	0,552	0,475	0,482	0,818			
PS	0,433	0,379	0,544	0,403	0,557	0,419	0,328	0,404	0,879		
PV	0,642	0,552	0,380	0,520	0,518	0,435	0,259	0,534	0,413	0,833	
SI	0,428	0,291	0,351	0,467	0,569	0,332	0,247	0,437	0,474	0,485	0,827

Source: Data processed by SMARTPLS 3.0

The value of R square (R^2) is used to measure the magnitude of the variation in the endogenous (dependent) variables that can be explained by all exogenous (independent) variables. The higher the value of R^2, the more accurate the proposed prediction model. According to Ghozali (2015), an R^2 value of 0.67 indicates a prediction from the model that is considered strong or good, 0.33 is categorized as moderate, and 0.19 is categorized as weak. Based on the test results in Table 5, the R^2 value of the BI variable or the behavioral intention of adopting sharia digital services to distribute ZISWAF is 0.627 which indicates that the behavioral intention

variable of adopting sharia digital services to distribute ZISWAF can be explained by performance expectancy, effort expectancy, social influence, facility conditions, habits, hedonic motivation, price value, compatibility, innovation and perceptions of technology security by 62.7%, while the rest is explained by other variables outside the proposed model. Furthermore, the R^2 value of the CB or compatibility variable is 0.376, which indicates that 37.6% of the compatibility variable can be explained by innovation. While the rest is explained by other variables outside the proposed model. The EE variable or effort expectancy has an R^2 value of 0.324, which indicates that 32.4% of the effort expectancy variable can be explained by innovation and compatibility. While the rest is explained by other variables not tested in this study. The R^2 value of the PE variable or performance expectancy is 0.452 which indicates that 45.2% of the performance expectancy variable can be explained by the innovation and compatibility variables. While the rest is explained by other variables outside the proposed model.

Table 4. Model Goodness Test (Model Fit)

Variable	R Square	Q Square
Behavioral Intention	0,626	0,424
Compatibility	0,376	0,270
Effort Expectancy	0,323	0,210
Performance Expectancy	0,327	0,318

Source: Data processed by SMARTPLS 3.0

Furthermore, the Q2 predictive relevance test results, which can be seen in Table 5, serve to validate the model. Q2 predictive relevance results are good if the value is > 0.00. The results of the Q square test in Table 4.23 show that all endogenous variables in this study have a value of more than 0.00, which indicates that the prediction model proposed in this study can be said to be good to meet the requirements for model fit.

This study will determine the relationship between variables and test the proposed hypothesis. It can be known through the path coefficient, which is tested using the bootstrapping procedure. Furthermore, the t-statistic and p-value are used to determine the significance of the relationship between variables, namely, the t-statistic value is more significant than 1.96 or the p-value is less than 0.05. The results of testing the relationship between variables using the path coefficient are shown in Table 5.

The performance expectancy variable has a significant effect on behavioral intention. The easier the operation of Sharia digital services used to distribute ZISWAF, the perception of the Indonesian millennial Muslim community to adopt Sharia digital services will be better. This study's results align with the UTAUT2 theory (Venkatesh et al., 2012), where to promote technology to users, potential users must be sure that

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the technology is easy to use. These results are also in line with the results of research by Migliore et al. (2022), Al-Saedi et al. (2020), Farzin et al. (2020), Karjaluoto et al. (2020), Dwivedi et al. (2019), Hussain et al., (2019), Alalwan et al., (2018), and Slade et al., (2015).

Table 5. Path coefficient and hypotheses testing

Hypothesis	Variables Relationship	Original Sample (O)	T Statistics (|O/STDEV|)	P Values	Result
H1	PE -> BI	0,115	2,127	0,034	Supported
H2a	EE -> PE	0,431	8,352	0,000	Supported
H2b	EE -> BI	0,079	1,283	0,200	Not Supported
H3	SI -> BI	0,009	0,172	0,863	Not Supported
H4	FC -> BI	-0,053	1,034	0,302	Not Supported
H5	HB -> BI	0,233	3,907	0,000	Supported
H6	HM -> BI	0,016	0,274	0,784	Not Supported
H7	PV -> BI	0,318	5,181	0,000	Supported
H8a	PI -> CB	0,613	14,238	0,000	Supported
H8b	PI -> EE	0,189	2,675	0,008	Supported
H8c	PI -> PE	0,163	2,379	0,018	Supported
H8d	PI -> BI	0,101	1,563	0,119	Not Supported
H9a	CB -> PE	0,202	2,922	0,004	Supported
H9b	CB -> EE	0,433	6,564	0,000	Supported
H9c	CB -> BI	0,205	3,279	0,001	Supported
H10	PS -> BI	-0,017	0,301	0,764	Not Supported

Source: Data processed by SMARTPLS 3.0

The effort expectancy variable has a significant effect on performance expectancy. Suppose the millennial Muslim community feels that little effort is required to distribute ZISWAF through Sharia digital services. In that case, this will ultimately increase their expectations of the performance of Sharia digital services. This study's results align with the findings of Alalwan et al. (2018) and Kim & Forsythe (2010), which confirm the strong correlation between effort expectancy and performance expectancy. Furthermore, this study also supports the results of previous studies such as Verkijika (2018), Oliveira et al. (2016), and Koenig-Lewis et al. (2010).

Meanwhile, the effort expectancy variable has no significant effect on behavioral intention. The hypothesis testing results indicate that the ease of using Sharia digital services does not affect the tendency toward behavioral intention. Effort expectancy has a significant effect on performance expectancy but does not have a significant effect on behavioral intention. Lower effort in using Sharia digital services can result in higher performance to achieve profits in ZISWAF distribution, but not necessarily adopting

Sharia digital services. This finding is consistent with Verkijika (2018), Gupta et al. (2018), Sheikh et al. (2017), Oliveira et al. (2016), Baptista & Oliveira (2015), Slade et al. (2014), Zhou (2014), and Cheng et al. (2006). The insignificant results in this study are not surprising because many other studies have shown that effort expectancy is not essential in predicting the intention to adopt various types of technology (Morosan & DeFranco, 2016). This result shows that when using Sharia digital services to distribute ZISWAF, the millennial Muslim generation tends not to overthink the ease of operating Sharia digital services because the millennial generation is a generation that is very familiar with the technology.

The social influence variable has no significant effect on behavioral intention. The results of hypothesis testing indicate that social influence in using Sharia digital services does not affect behavioral intention. This result is in line with previous research conducted by Merhi et al. (2019), which stated that financial information is considered private for individuals, so there is limited communication about it, which limits the influence of social networks. Several studies have also found that social influence does not affect behavioral intention, such as research from Putri & Suardhika (2020) and Sheikh et al. (2017). This result shows that in using Sharia digital services to distribute ZISWAF, the millennial Muslim generation does not need recommendations or suggestions from the environment around them (such as family, friends, colleagues, and others) because they are already technologically literate so they can distribute ZISWAF through Sharia digital services. They do not require recommendations or suggestions from others; they can search for digital services that suit their preferences for distributing ZISWAF.

The facilitating condition variable has no significant effect on behavioral intention. The hypothesis testing results indicate that the facilities' condition for using digital sharia services does not affect the tendency toward behavioral intention. This result aligns with previous research by Sheikh et al. (2017), which found that the availability of specific information technologies and human support cannot increase acceptance intention. Consumers may expect less support from the companies involved, so they are not too concerned with the condition of the facility. Several studies have also found that the condition of the facility does not affect behavioral intention, such as research from Oliveira et al. (2016), Slade et al. (2014), and Farah et al. (2018). This result shows that the millennial Muslim generation no longer thinks about the facilities needed to operate Sharia digital services because they are a generation that likes surfing in the digital world using complete devices such as internet networks, both cellular and WiFi, which are currently available. Reaching almost all regions in Indonesia, the smartphones used are increasingly sophisticated for accessing digital sharia services.

The habit variable has a significant effect on behavioral intention. If the millennial Muslim generation learns to distribute ZISWAF more frequently through digital Sharia services, then it will automatically increase their intention to continue using these Sharia digital services. The results of this study are in line with a previous study on

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m-payment adoption by Hussain et al. (2018), which found that when users experience using m-payment and continue to use it, they ultimately turn the experience into a habit so that it influences their behavioral intention to use m-payment. Merhi et al. (2019) stated that habit is one of the most significant factors in behavioral intention in Lebanon and England; even in Lebanon, it is the strongest factor compared to other factors. Furthermore, this study is in line with research findings from Farzin et al. (2020), Alalwan et al. (2018), Hussain et al. (2018), El-Masri & Tarhini (2017), and Slade et al. (2015).

The hedonic motivation variable has no significant effect on behavioral intention. The results of hypothesis testing indicate that hedonic motivation does not affect the behavioral intention to adopt Sharia digital services. This result aligns with previous research conducted by Gupta & Arora (2019), which stated that as long as hedonic motivation exists, the results show that users use the system. However, they could be more enthusiastic about using the system. Other studies have also concluded the same results, such as research from Karjaluoto et al. (2020), Hussain et al. (2019), Oliveira et al. (2016), Slade et al. (2014), and Merhi et al. (2019). This result shows that when using Sharia digital services to distribute ZISWAF, the millennial Muslim generation does not feel pleasure or excitement because when they use Sharia digital services, it is not to seek pleasure but to carry out religious orders. Maybe they feel happy, but not in terms of using Sharia digital services; they feel happy because they can distribute ZISWAF efficiently and help others.

The price value variable has a significant effect on behavioral intention. If the millennial Muslim generation feels excellent benefits at a low cost from distributing ZISWAF through Sharia digital services, then in the end, it will increase their behavioral intention to continue using these Sharia digital services. These results are in line with the theory of UTAUT2 by Venkatesh et al. (2012). This study aligns with Farzin et al.'s (2020) finding that price value influences Iranians' willingness to adopt m-banking and was identified as one of the most important antecedents of intention. Alalwan et al. (2018) stated that price value is empirically confirmed to be a significant factor determining behavioral intention to adopt Internet banking. Merhi et al. (2019) and Khan et al. (2017).

The personal innovativeness variable has a significant effect on compatibility and effort expectancy. The personal innovativeness variable has a significant effect on performance expectancy. The positive relationship among personal innovation and compatibility, effort expectancy, and performance expectancy indicates that the high personal innovation of the millennial generation towards Sharia digital services will affect their suitability, effort expectancy, and performance expectancy when using Sharia digital services. These results align with research by Oliveira et al. (2016) and Miltgen et al. (2013), where personal innovation significantly affects compatibility. The personal innovativeness variable has no significant effect on behavioral intention. Personal innovation has a significant positive effect on compatibility, effort, and performance expectancy but has no significant effect on behavioral intention. This result shows that

the millennial Muslim generation, with high personal innovation towards Sharia digital services, will experience a high level of conformity, lower effort, and higher performance to achieve profits in ZISWAF distribution, but not necessarily adopting Sharia digital services. This finding aligns with the research results by Dewi et al. (2019).

The compatibility variable has a significant effect on performance expectancy. The compatibility variable has a significant effect on effort expectancy. The compatibility variable has a significant effect on behavioral intention. Suppose the millennial Muslim generation has a high level of conformity to the use of Sharia digital services. In that case, their performance and effort expectancy for Sharia digital services will also be higher. These results are in line with the studies of Oliveira et al. (2016), Miltgen et al. (2013), and Al Arif et al. (2023). Likewise, the millennial Muslim generation, which has a high level of conformity to the use of Sharia digital services, will influence their behavioral intention to adopt Sharia digital services. These results are in line with the research of Suebtimrat & Vonguai (2021), Chakraborty & Mitra (2018), Humbani & Wiese (2017), Oliveira et al. (2016), and Miltgen et al. (2013).

The perceived security variable has no significant effect on behavioral intention. The millennial Muslim generation does not feel worried about the security of the technology in Sharia digital services because Sharia digital services are not entirely new digital services but are digital services that previously existed and had many users, so the system's security has been tested. These results are in line with previous studies conducted by Susanto et al. (2021), Morosan & DeFranco (2016), Ogedengbe & Talib (2020), and Kumar et al. (2017).

CONCLUSION

The results show that performance expectancy has a significant effect on Muslim millennials' behavioral intention to adopt Sharia digital services in ZISWAF distribution. Habits and price values have a significant influence on Muslim millennials' behavioral intention to adopt Sharia digital services in ZISWAF distribution. The price value variable is the strongest predictor of Muslim millennials' behavioral intention to adopt Sharia digital services in ZISWAF distribution. Additionally, compatibility has a significant effect on performance expectancy, effort expectancy, and Muslim millennials' behavioral intention to adopt Sharia digital services in ZISWAF distribution. Effort expectancy has a significant effect on performance expectancy but does not affect Muslim millennials' behavioral intention to adopt Sharia digital services in ZISWAF distribution. Personal innovativeness has a significant effect on compatibility, effort expectancy, and performance expectancy but does not affect Muslim millennials' behavioral intention to adopt Sharia digital services in ZISWAF distribution. On the other hand, social influence, facility conditions, hedonic motivation, and perceived security do not affect Muslim millennials' behavioral intention to adopt Sharia digital services in ZISWAF distribution. The Indonesian government, ZISWAF institutions, and application providers must pay more attention to the performance,

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compatibility, and price value of Sharia digital services to attract the intention of the millennial Muslim generation to continue using Sharia digital services in ZISWAF distribution.

The respondents in this paper only use the millennial Muslim generation in Indonesia; therefore, the results may lack generalizability. Future research should use samples from generations X, Y (millennials), and Z to get more comprehensive results. There are enough theories about human behavior; future research should use other models such as UTAUT3 and meta-UTAUT or compare which theory is more dominant in predicting behavioral intention. This research uses a quantitative method and PLS analysis tools. Future researchers can use different methods, such as qualitative or mixed methods between quantitative and qualitative, to obtain more in-depth information and use more complex and comprehensive analysis, such as multilevel structural equation modeling (ML-SEM).

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