



Gen Z intention toward Sharia insurance apps: Extending UTAUT with Sharia compliance and trust

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Abstract

Purpose – This study examines the factors influencing Generation Z's intention to use Sharia insurance apps in West Java by extending the UTAUT framework with perceived Sharia compliance and trust.

Methodology – A quantitative survey was conducted with 350 Gen Z respondents residing in West Java. Data were collected through an online questionnaire and analyzed using Partial Least Squares Structural Equation Modeling (PLS-SEM).

Findings – The results show that performance expectancy, effort expectancy, social influence, and facilitating conditions positively influence behavioral intention. Perceived Sharia compliance has a negative direct effect on behavioral intention, whereas trust positively mediates the relationship between perceived Sharia compliance and behavioral intention.

Implications – The findings suggest that Sharia insurance providers should improve application usefulness, ease of use, social engagement, technical support, and transparency in Sharia compliance to strengthen users' trust and adoption intention.

Originality – This study contributes to digital Islamic financial service literature by integrating perceived Sharia compliance and trust into the UTAUT framework in the context of Sharia insurance apps among Gen Z.

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Introduction

Rapid digital transformation has reshaped consumer behavior in the financial industry and accelerated the development of mobile-first financial solutions (Lisana, 2024). Financial institutions increasingly use digital platforms to improve efficiency, accessibility, and competitiveness, including insurance (Dendrinis & Spais, 2024; M. S. Hassan et al., 2023). Insurance digitalization is complex because insurance products are intangible, long-term, and dependent on consumer trust (Dendrinis & Spais, 2024; Diéguez et al., 2024). Sharia insurance, or takaful, is an Islamic insurance system based on mutual assistance, risk sharing, and participants' contributions through tabarru' funds (Hassan et al., 2023). It follows Sharia principles that prohibit riba, gharar, and maysir while

emphasizing transparency, fairness, and ethical governance (Hassan et al., 2024). Although Sharia insurance apps are part of Islamic financial technology, they differ from other Islamic digital services in several ways. Prior studies have mostly examined Islamic mobile banking, digital banking, and fintech adoption, which involve account access, transactions, payments, financing, and other online activities (Harahap et al., 2023; Khan et al., 2022; Raza et al., 2019). Sharia insurance apps focus on risk protection, long-term protection, tabarru' fund management, risk sharing, claim settlement, and Sharia-based governance (Hassan et al., 2023). Users may therefore evaluate not only the usefulness and ease of use, but also fund transparency, claim fulfilment, and Sharia compliance. This distinction is important because trust influences the intention to purchase Islamic insurance or Takaful in Indonesia (Poan et al., 2021). Accordingly, Sharia insurance apps require separate investigation because their adoption involves technology acceptance, long-term protection, claim-related trust, and perceived Sharia compliance issues.

Indonesia's Sharia insurance industry faces pressure to transform digitally, as Sharia insurance and reinsurance units must be separated from parent companies by the end of 2026 (OJK, 2023a). The regulation requires tabarru' and participant investment funds of at least 50% of the parent company's funds, minimum equity of IDR 100 billion for Sharia insurance units, and IDR 200 billion for Sharia reinsurance units (Otoritas Jasa Keuangan, 2023a). These requirements compel companies to strengthen their business models, efficiency, and digital readiness. However, insurance adoption remains low. OJK's insurance roadmap reported insurance penetration of only 2.7%, with literacy and inclusion at 31.72% and 16.63% (Otoritas Jasa Keuangan, 2023b), below Indonesia's overall financial literacy and inclusion of 66.46% and 80.51% in 2025 (OJK, 2025). Sharia financial inclusion was also limited to 12.88% (Otoritas Jasa Keuangan, 2024), indicating that Islamic financial services still face adoption challenges.

Digital adoption in the insurance sector is still developing. Otoritas Jasa Keuangan (2023b) reported that only 56% of insurance companies used information technology in business processes, while 62% used digital channels for operations and marketing purposes. Public app store data indicate a small Sharia insurance digital footprint. Dedicated Sharia insurance apps, such as My Customer BRILife Syariah and SalingJaga, show about 10,000+ and 5,000+ installs, while several others show only around 100+ installations. These numbers are far below those of Islamic banking apps such as Byond by BSI, which has more than 5 million installs (BRI Life; PT. Bank Syariah Indonesia; Saling Jaga). Although app store data do not represent active users, they suggest that Sharia insurance apps remain in the early adoption stage. Thus, digitalization does not automatically translate into strong consumer adoption.

Gen Z is a relevant segment because it is digitally oriented and actively uses digital financial services (Pramudita et al., 2023; Purohit et al., 2022). This generation also considers ethical values in financial decisions, making it suitable for examining Sharia-based digital financial services (Al-Qudah et al., 2024; Sudarsono et al., 2022). West Java is relevant because of its demographic, religious, and digital profiles. It was Indonesia's most populous province in 2024, with approximately 50.3 million people and 12.8 million Gen Z residents, representing 25.5% of the population (Badan Pusat Statistik, 2024). West Java also has a predominantly Muslim population, with approximately 49.16 million Muslim residents in 2024 (Kementerian Agama Republik Indonesia, 2026), making it a relevant context for examining Sharia-compliant financial services, including Sharia insurance. Its digital potential is supported by Indonesia's 221.5 million internet users, or 79.5% of the population, with users concentrated on Java Island (Asosiasi Penyelenggara Jasa Internet Indonesia 2024). However, Sharia financial literacy and inclusion remained at 39.11% and 12.88%, respectively, and inclusion among users aged 18–25 was only 11.18% (Otoritas Jasa Keuangan, 2024). These figures show that Gen Z in West Java has strong demographic and digital potential, but the adoption of Sharia financial services remains limited.

Despite regulatory and digital momentum, Sharia insurance app adoption remains limited among Gen Z. Prior studies have examined Islamic banking, digital banking, and Islamic fintech adoption, but Sharia insurance apps remain underexplored as a distinct digital service involving long-term protection, claim-related trust, and perceived Sharia compliance. Therefore, this study examines the factors influencing Gen Z's intention to use Sharia insurance apps in West Java.

Literature Review

Sharia insurance apps

Sharia insurance is a risk-sharing system in which participants contribute to a mutual fund to help one another mitigate potential risks. Unlike conventional insurance, which generally operates through risk transfer, Sharia insurance emphasizes mutual assistance (*ta'awun*) and avoids *riba*, *gharar*, and *maysir*, in accordance with Sharia principles (Alam et al., 2022). Alongside insurance digitalization, InsurTech uses technology to transform distribution, service interactions, and data management (Cosma & Rimo, 2024). Digitalization enables insurance services to be delivered through applications and digital platforms without changing the fundamental nature of insurance products (Braun & Jia, 2025).

Sharia insurance apps refer to Sharia-based protection services delivered through mobile application. They combine Sharia insurance principles with digital service delivery and are relevant to Gen Z, who are digital natives (Purohit et al., 2022). Gen Z is also a dominant user group of application-based financial services (Kurucz et al., 2025), making these apps a potential channel for expanding access to Islamic financial services.

Unified theory of acceptance and use of technology

The Unified Theory of Acceptance and Use of Technology (UTAUT) was adopted to explain Gen Z's intention to use Sharia insurance apps. It integrates technology adoption theories, including TAM (Davis, 1989) and TPB (Ajzen, 1991), and explains technology acceptance through performance expectancy, effort expectancy, social influence, and facilitating conditions (Venkatesh et al., 2003). Compared with TAM, which focuses on perceived usefulness and ease of use, and TPB, which emphasizes attitude, subjective norms, and perceived behavioral control, UTAUT offers a broader framework by combining functional, social, and facilitating dimensions of technology adoption.

In Sharia insurance apps, these constructs capture users' evaluations of usefulness, ease of use, social support, and infrastructure. Prior studies found that UTAUT constructs influence the behavioral intention in Sharia mobile banking and fintech services (Harahap et al., 2023; Iqbal et al., 2023; Raza et al., 2019). However, the UTAUT alone does not fully capture digital Islamic financial services (Usman et al., 2022). Islamic finance must comply with Sharia principles and avoid *riba*, *gharar*, and *maysir* (Alam et al., 2022). Therefore, users evaluate Sharia insurance apps not only as digital technology but also as Sharia-based financial services that must comply with Islamic principles.

Beyond Sharia compliance, adoption also requires trust in the app and its provider. Trust complements the UTAUT by capturing users' confidence in the provider's ability, benevolence, and integrity (Mayer et al., 1995). This construct is relevant because users rely on providers to manage financial transactions, contribution payments, claim services and Sharia-based insurance processes (Poan et al., 2021). Islamic fintech studies also show that trust shapes the intention to adopt Islamic digital financial services (Ali et al., 2021). Accordingly, integrating trust into the UTAUT provides a stronger framework for explaining Gen Z's intention to use Sharia insurance apps.

Hypotheses development

Performance expectancy (PE) refers to the perceived benefits of using Sharia insurance apps, including access to product information, contribution payments, policy monitoring and claim-related services. When these functions support users' insurance needs, they can strengthen the intention to use the app. Previous studies have identified performance expectancy as a determinant of technology adoption among Gen Z and students (Dendrinis & Spais, 2024; Sudarsono et al., 2022). Consistent with UTAUT, performance expectancy is expected to positively influence the intention to use Sharia insurance apps. Accordingly, the following hypothesis is proposed:

H1: Performance expectancy (PE) positively influences the intention to use Sharia insurance apps.

Effort expectancy (EE) refers to the perceived ease of learning and using Sharia insurance apps. A simple interface and clear transaction process can reduce usage effort, especially in financial

services with complex procedures (Ojiaku et al., 2023). When users perceive an app as easy to understand and operate, they are more likely to use it. Previous studies show that effort expectancy influences intention to use digital payment fintech services among Gen Y and Gen Z (Srivastava et al., 2024) and SOTS among Gen Z (Afifa & Ratnasari, 2026). Therefore, the following hypothesis is proposed:

H2: Effort expectancy (EE) positively influences the intention to use Sharia insurance apps.

Social influence (SI) reflects the role of family, peers, communities, and the social environment in shaping individuals' intentions to use Sharia insurance apps. Social influence can encourage individuals to consider Sharia-based services when they are supported or recommended by important people. Chetioui et al. (2024) showed that social influence can encourage individuals to shift from conventional financial services to Sharia-based alternatives. Muhamat et al. (2024) also found that social influence supports technology adoption in the takaful context in Malaysia and Indonesia. Therefore, the following hypothesis is proposed:

H3: Social influence (SI) positively influences the intention to use Sharia insurance apps.

Facilitating conditions (FC) refer to the available resources, infrastructure, and technical support that enable users to use Sharia insurance apps. Reliable access across devices and technical assistance can reduce barriers and improve app accessibility (Gharaibeh, 2024). When adequate support is available, users are more likely to feel ready to use an application. Prior studies have shown that facilitating conditions influence intentions to adopt insurance technology and Islamic mobile fintech (S. Hassan et al., 2023; Muhamat et al., 2024). Accordingly, the following hypothesis is proposed.

H4: Facilitating condition (FC) positively influences the intention to use Sharia insurance apps.

Perceived Sharia compliance (PSC) refers to individuals' perception that the features, procedures, and transactions of Sharia insurance apps are consistent with Sharia principles (Johari et al., 2025). In Sharia-based financial services, this perception is important because individuals must ensure that the service avoids riba, gharar, and maysir (Razak et al., 2024). When individuals perceive the app as Sharia-compliant, they may develop greater confidence in using it and be more likely to form an intention to use it. Prior studies have shown that perceived Sharia compliance influences brand perception and intention in Islamic digital banking (Suhartanto et al., 2025) and is positively related to young individuals' interest in Sharia platforms (Ashfahany et al., 2023). Therefore, the following hypothesis is proposed:

H5: Perceived Sharia compliance positively influences intention to use Sharia insurance ap.

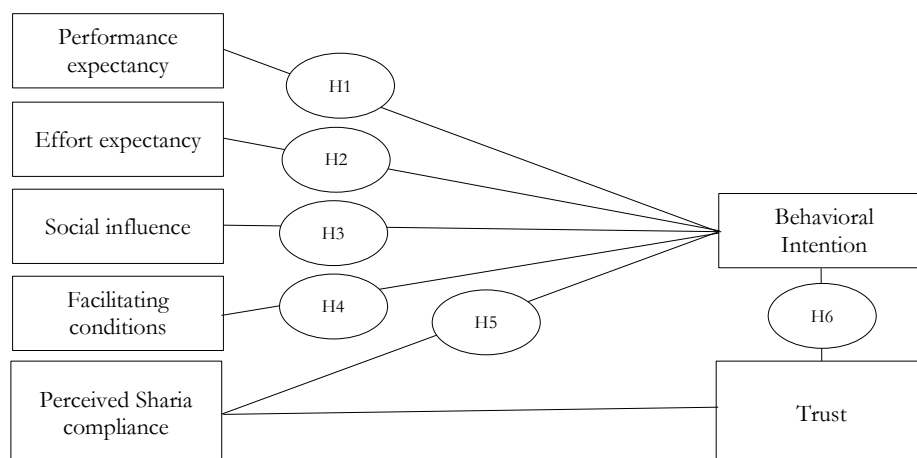


Figure 1. Conceptual framework

Source: Developed by the author

Trust (TR) is important in digital transactions that involve risk and uncertainty (Diéguez et al., 2024). Perceived Sharia compliance can strengthen trust because alignment with Sharia

principles signals integrity, transparency, and reliability (S., 2022). Trust in the app and provider can increase confidence that the service manages funds properly, provides risk protection, and fulfils claim obligations. Prior studies show that trust links religious alignment with the intention to transact through digital applications (Aisyah & Sesunan, 2023; Hassan et al., 2024).) and mediates the relationship between Islamic features and banking intention (Mustika & Puspita, 2020) and digital service use (Aisyah et al., 2025). Accordingly, the following hypothesis is proposed:

H6: Trust mediates the relationship between perceived Sharia compliance and the intention to use Sharia insurance apps.

Research Methods

This study used a quantitative field survey to examine the factors influencing Gen Z's intention to use these apps. The research model was developed from the UTAUT (Venkatesh et al., 2003), with perceived Sharia compliance and trust added to reflect digital Islamic financial services.

The target population was Gen Z in West Java who used financial apps and were familiar with Islamic insurance. Purposive sampling was used because the respondents needed specific characteristics relevant to the research objectives (Campbell et al., 2020). As a non-probability technique, it may introduce selection bias and limit generalizability (Etikan et al., 2016). The minimum sample size was estimated using the ten-times rule, requiring at least 240 respondents for 24 structural paths (Hair et al., 2012). A priori power analysis using G*Power 3 (Faul et al., 2007), with medium effect size ($f^2 = 0.15$) (Cohen, 1988), a significance level of 0.05, a statistical power of 0.95, and six predictors, produced a minimum sample of 146 respondents. The final sample exceeded these requirements.

Data were collected through an online questionnaire administered using Google Forms and distributed via social media. A screening question ensured respondents' familiarity with Sharia insurance. The items were adapted from validated instruments and modified for Sharia insurance apps. The constructs were measured using a four-point Likert scale. The neutral option was excluded to encourage clear evaluative positions (Afifa & Ratnasari, 2026), although this may reduce the scale's ability to capture neutral perceptions (Koo & Yang, 2025). The four-point Likert scale was retained because this study aimed to capture respondents' evaluative positions rather than their neutral responses.

Before the analysis, incomplete, duplicated, and outlier responses were removed, and only valid responses meeting the study criteria were retained. Only valid responses that met the study criteria were included. Data were analyzed using partial least squares structural equation modeling (PLS-SEM) with SmartPLS. PLS-SEM was selected to support the extended UTAUT model and predict behavioral intention, as it is suitable for complex models with multiple latent constructs and prediction-oriented research (Hair et al., 2021). The analysis consisted of a measurement model assessment and a structural model assessment. The measurement model was evaluated using outer loadings, Cronbach's alpha, composite reliability, average variance extracted (AVE), and the heterotrait-monotrait ratio (HTMT). The structural model was evaluated using collinearity, the coefficient of determination (R^2), predictive relevance (Q^2), and path coefficients. The significance of the proposed relationships was assessed based on the path coefficients, t-values, and p-values.

Results

The study included 350 Generation Z respondents from West Java, Indonesia. As presented in Table 1, the sample was predominantly female (63.1%), with the majority aged 17–22 years (69.7%), while respondents aged 23–29 years accounted for 30.3% of the sample. Most participants had completed senior high school (63.4%), followed by those holding a bachelor's degree (S1/D4) (34.0%) and a master's degree (S2) (2.6%), and the majority were students (76.3%), followed by private-sector employees (13.1%), government employees (2.6%), entrepreneurs (1.7%), and respondents in other occupations (6.3%). Geographically, the respondents were drawn from various regencies and municipalities across West Java, with the largest proportions residing in Bandung Regency (21.7%), Bandung City (15.7%), and Sumedang Regency (12.0%), while the

remaining respondents were distributed across other districts and cities, indicating broad geographic coverage. Overall, the demographic profile demonstrates that the sample is dominated by young, student-aged Generation Z respondents and reflects a diverse geographic representation within West Java, thereby providing an appropriate basis for the subsequent empirical analysis.

Table 1. Demographic profile

	Category	Frequency	Percentage
Gender	Female	221	63.1%
	Male	129	36.9%
Age	17-22	224	69.7%
	23-29	106	30.0%
Last education	Senior high school	222	63.4%
	S1/D4	119	34%
	S2	9	2.6%
Occupation	Student	267	76.3%
	Private sector employee	46	13.1%
	Government employee	9	2.6%
	Entrepreneur	6	1.7%
	Others	22	6.3%
Domicile	Bandung Regency	76	21.7%
	Bandung City	55	15.7%
	Sumedang Regency	42	12%
	Bogor Regency	21	6%
	Bekasi Regency	18	5.1%
	Ciamis Regency	11	3.1%
	Garut Regency	11	3.1%
	Bekasi Regency	11	3.1%
	Bandung Barat Regency	10	2.9%
	Cianjur Regency	9	2.6%
	Purwakarta Regency	9	2.6%
	Bogor Regency	9	2.6%
	Kuningan Regency	8	2.3%
	Depok City	8	2.3%
	Cirebon Regency	7	2%
	Indramayu Regency	7	2%
	Tasikmalaya Regency	7	2%
	Majalengka Regency	6	1.7%
	Sukabumi Regency	6	1.7%
	Karawang Regency	5	1.4%
	Subang Regency	4	1.1%
	Sukabumi Regency	3	0.9%
	Tasikmalaya Regency	3	0.9%
	Pangandaran Regency	2	0.6%
	Banjar Regency	1	0.3%
	Cimahi Regency	1	0.3%

Source: Data processing

Measurement model assesment

The measurement model was evaluated to assess construct reliability and validity. Indicator reliability was examined using outer loadings, with values above 0.70 indicating that the indicators adequately represent their respective constructs (Hair et al., 2012), Convergent validity was assessed using the average variance extracted (AVE), with a minimum threshold of 0.50, indicating that the construct explains at least 50% of the variance in its indicators. Internal consistency reliability was evaluated using Cronbach's alpha, composite reliability, and rho-a, with values above 0.70 indicating an acceptable reliability. The results are shown in Table 2.

Table 2. Convergent validity and internal consistency reliability

Construct	Loading	AVE	CA	rho-a	CR
Performance expectancy (PE)		0.673	0.757	0.764	0.860
I hope Sharia insurance apps will be beneficial for managing my insurance (PE-1)	0.834				
I hope that Sharia insurance apps would improve my productivity in managing my financial and protection needs (PE 2)	0.846				
I hope that Sharia insurance apps would help me achieve optimal financial benefits (PE 3)	0.779				
Effort expectancy (EE)		0.630	0.708	0.716	0.836
I hope Sharia insurance apps will be easy for me to understand (EE 1)	0.811				
I hope my interaction with Sharia insurance apps will be clear and easy to understand (EE 2)	0.813				
I hope to become proficient in using Sharia insurance apps (EE 3)	0.756				
Social influence (SI)		0.627	0.702	0.709	0.834
Important people around me suggest using Sharia insurance apps (SI 1)	0.785				
My family and friends would encourage me to use Sharia insurance apps (SI 2)	0.833				
Society in general would support the use of Sharia insurance apps (SI 3)	0.756				
Facilitating condition (FC)		0.653	0.824	0.841	0.883
I need the necessary resources, such as a smartphone and internet access, to use Sharia insurance apps (FC 1)	0.751				
I need the necessary knowledge to use a Sharia insurance apps (FC 2)	0.808				
Sharia insurance apps should be compatible with the other technology i use (FC 3)	0.836				
Assistance should be available if i have difficulty using Sharia insurance apps (FC 4)	0.835				
Perceived Sharia compliance (PSC)		0.667	0.751	0.761	0.857
I expect a Sharia insurance apps to comply with Sharia principles by avoiding <i>riba</i> (interest), <i>maysir</i> (gambling or speculation), and <i>tadlis</i> (misrepresentation) (PSC 1)	0.814				
I believe it is important that products offered in a Sharia insurance apps comply with the fatwas of the DSN MUI (PSC 2)	0.852				
I believe that a Sharia insurance apps should have halal and fair contribution and profit-sharing mechanisms. (PSC 3)	0.782				
Trust (TR)		0.676	0.838	0.840	0.892
I believe it is important for insurance companies to protect users when they use Sharia insurance apps (TR 1)	0.720				
I fully believe that Sharia insurance apps is safe (TR 2)	0.855				
I believe it is important for insurance companies to fulfill their responsibilities in providing Sharia Insurance services through an app (TR 3)	0.862				
I believe it is important for Sharia insurance apps to operate in accordance with ethical standards and Sharia principles (TR 4)	0.843				
Behavioral intention (BI)		0.725	0.874	0.875	0.913
I intend to use Sharia insurance apps in the future (BI 1)	0.831				
I intend to use Sharia insurance apps if I have access to it (BI 2)	0.844				
I would consistently make an effort to use Sharia insurance apps in my daily life (BI 3)	0.870				
I plan to use Sharia insurance apps frequently (BI 4)	0.860				

Note. FL= factor loading; AVE= average variance extracted; CA= Cronbach's alpha; CR= composite reliability
Source: Data processing

As presented in [Table 2](#), the measurement model demonstrated satisfactory convergent validity. All indicator loadings exceeded the recommended threshold of 0.70, ranging from 0.720 to 0.870, indicating that each indicator adequately represented its respective latent construct ([Hair et al., 2021](#)). Furthermore, the average variance extracted (AVE) values ranged from 0.627 to 0.725, all exceeding the minimum criterion of 0.50, thereby confirming that each construct explains more than half of the variance of its indicators and achieves adequate convergent validity ([Fornell & Larcker, 1981](#); [Hair et al., 2021](#)). Collectively, these results indicate that the observed indicators capture the underlying theoretical constructs with satisfactory accuracy and explanatory power.

The results also indicate satisfactory internal consistency and reliability across all constructs. Cronbach's alpha values ranged from 0.702 to 0.874, rho_A values from 0.709 to 0.875, and composite reliability (CR) values from 0.834 to 0.913, all exceeding the recommended threshold of 0.70 ([Hair et al., 2021](#)). These findings confirm that the measurement instrument exhibits a high level of reliability and consistently measures the intended construct. The consistent reliability estimates across all metrics further strengthen the robustness of the measurement model and support its suitability for subsequent evaluations of the structural model. Having established adequate convergent validity and internal consistency reliability, the subsequent analysis proceeded with an assessment of collinearity to ensure that multicollinearity did not threaten the estimation of the structural model.

Table 3. Collinearity assesment

Construct	Item code	VIF	Conclusion
Performance expectancy	PE1	1.564	Accept
	PE2	1.606	Accept
	PE3	1.439	Accept
Effort expectancy	EE1	1.396	Accept
	EE2	1.385	Accept
	EE3	1.364	Accept
Social influence	SI1	1.353	Accept
	SI2	1.456	Accept
	SI3	1.330	Accept
Facilitating condition	FC1	1.602	Accept
	FC2	1.838	Accept
	FC3	1.760	Accept
	FC4	1.784	Accept
Perceived Sharia compliance	PSC1	1.583	Accept
	PSC2	1.574	Accept
	PSC3	1.404	Accept
Trust	TR1	1.476	Accept
	TR2	2.155	Accept
	TR3	2.434	Accept
	TR4	2.400	Accept
Behavioral intention	BI1	2.034	Accept
	BI2	2.150	Accept
	BI3	2.474	Accept
	BI4	2.367	Accept

Source: Data processing

As presented in [Table 3](#), the collinearity assessment indicates that all indicator-level variance inflation factor (VIF) values ranged from 1.330 to 2.474, well below the recommended threshold of 5.00 ([Hair et al., 2022](#)). These results demonstrate the absence of multicollinearity among the indicators, suggesting that each indicator contributes unique information to its respective construct without causing estimation bias. The relatively low VIF values further confirm that collinearity is not a concern in the measurement model, thereby supporting the stability and robustness of the estimated parameters. Having established that multicollinearity does not threaten the model, the next step was to evaluate discriminant validity using the Fornell–Larcker criterion and the

Heterotrait–Monotrait ratio (HTMT) to verify that each construct is empirically distinct from the others.

Table 4. Fornell-Larcker Criterion

	FE	EE	SI	FC	PSC	TR	BI
Performance expectancy	0.820						
Effort expectancy	0.595	0.794					
Social Influence	0.625	0.531	0.792				
Facility condition	0.481	0.509	0.509	0.808			
Perceived Sharia compliance	0.337	0.341	0.241	0.427	0.817		
Trust	0.407	0.360	0.421	0.647	0.453	0.822	
Behavioral intention	0.556	0.518	0.634	0.665	0.249	0.655	0.851

Source: Data processing

As presented in [Table 4](#), the Fornell–Larcker criterion confirms satisfactory discriminant validity for all the constructs. The square root of the average variance extracted (AVE), shown on the diagonal of the correlation matrix, ranged from 0.792 to 0.851 and was consistently greater than the corresponding inter-construct correlations. For example, behavioral intention (0.851) exceeded its highest correlation with facilitating condition (0.665), while trust (0.822) and perceived Sharia compliance (0.817) also demonstrated higher diagonal values than their correlations with other constructs. These findings indicate that each construct shares more variance with its own indicators than with other latent variables, thereby confirming adequate discriminant validity and demonstrating that the constructs represent empirically distinct concepts within the proposed research model ([Fornell & Larcker, 1981](#); [Hair et al., 2021](#)).

Table 5. Heterotrait-monotrait ratio (HTMT)

	FE	EE	SI	FC	PSC	TR	BI
Performance expectancy							
Effort expectancy	0.818						
Social Influence	0.868	0.766					
Facility condition	0.601	0.676	0.656				
Perceived Sharia compliance	0.444	0.480	0.331	0.541			
Trust	0.511	0.475	0.548	0.773	0.573		
Behavioral intention	0.682	0.661	0.814	0.769	0.307	0.764	

Source: Data processing

[Table 5](#) presents the HTMT assessment results to further support the discriminant validity. The HTMT evaluates whether the constructs are empirically distinct from one another. Lower HTMT values indicate that the constructs have lower inter-construct correlations and better discriminant validity. [Henseler et al. \(2015\)](#) explained that HTMT values should be assessed against predefined thresholds, with 0.85 and 0.90 commonly used as cutoff values. Therefore, values below 0.85 indicate strong discriminant validity, whereas values below 0.90 are still considered acceptable for constructs that are conceptually related. As shown in [Table 5](#), most HTMT values were below 0.85, and only one value was between 0.85 and 0.90, which is acceptable. Since all values were below 0.90, the discriminant validity requirement was satisfied.

Structural model assesment

The structural model assessment began with the R^2 values to evaluate the explanatory power of endogenous constructs. The R^2 value for trust was 0.205, indicating a weak explanatory power. This result suggests that perceived Sharia compliance explains only a small proportion of the variance in trust. Trust may also be shaped by other factors not included in the present model, such as perceived security, system quality, digital literacy, brand image, and institutional factors ([Ahmad & Hassan, 2025](#); [Jafri et al., 2024](#)). Nevertheless, the significant effect of perceived Sharia

compliance on trust and the significant indirect effect of perceived Sharia compliance on behavioral intention through trust support the mediating role of trust in the proposed model. The R^2 value for behavioral intention was 0.654, indicating that the model explained 65.4% of the variance in behavioral intention and demonstrated moderate explanatory power.

In addition to R^2 , the predictive relevance of the model was assessed using the Q-square (Q^2) values. According to [Hair et al. \(2022\)](#), Q^2 values greater than zero indicates that the model relevance, while values of 0.02, 0.15, and 0.35 indicate small, medium, and large predictive relevance, respectively. The results show that the Q^2 value for trust was 0.195, indicating a medium predictive relevance. Meanwhile, the Q^2 value for behavioral intention was 0.530, indicating a large predictive relevance. These results show that the model has predictive relevance, particularly in terms of behavioral intention. Hypothesis testing was conducted to examine the proposed relationships.

Table 6. Hypothesis testing

	Original Sample	STDEV	T stat	P- values	Result
Performance expectancy → Behavioral intention	0.111	0.049	2.286	0.022	Accepted
Effort expectancy → Behavioral intention	0.106	0.047	2.258	0.024	Accepted
Social Influence → Behavioral intention	0.262	0.050	5.237	0.000	Accepted
Facility condition → Behavioral intention	0.253	0.047	5.328	0.000	Accepted
Perceived Sharia compliance → Behavioral intention	-0.167	0.034	4.845	0.000	Rejected
Perceived Sharia compliance → Trust → Behavioral intention	0.168	0.037	4.554	0.000	Accepted

Note. STDEV= standard deviation

Source: Data Processing

As presented in [Table 6](#), the structural model results indicate that five of the six proposed hypotheses are supported. Performance expectancy ($\beta = 0.111$, $t = 2.286$, $p = 0.022$), effort expectancy ($\beta = 0.106$, $t = 2.258$, $p = 0.024$), social influence ($\beta = 0.262$, $t = 5.237$, $p < 0.001$), and facilitating conditions ($\beta = 0.253$, $t = 5.328$, $p < 0.001$) all exerted significant positive effects on behavioral intention, thereby supporting H1–H4. Among these predictors, social influence exhibited the strongest direct effect, followed closely by facilitating conditions, suggesting that social and infrastructural factors play a more prominent role than performance- and effort-related expectations in shaping users' intentions to adopt Sharia insurance applications. In contrast, perceived Sharia compliance had a significant negative direct effect on behavioral intention ($\beta = -0.167$, $t = 4.845$, $p < 0.001$), leading to the rejection of H5. However, the indirect effect analysis revealed that trust significantly mediated the relationship between perceived Sharia compliance and behavioral intention ($\beta = 0.168$, $t = 4.554$, $p < 0.001$), supporting H6 and indicating that Sharia compliance enhances users' behavioral intention primarily by strengthening their trust in Sharia insurance applications.

Discussion

The findings provide insights into how Gen Z forms the intention to use Sharia insurance apps by integrating technology-related factors, perceived Sharia compliance, and trust into the UTAUT framework. Performance expectancy positively and significantly affected behavioral intention. This finding indicates that Gen Z develops a stronger intention to use Sharia insurance apps when the app improves the efficiency and effectiveness of insurance-related activities. This aligns with the characteristics of Gen Z as a digitally oriented generation that values speed and seamless digital experiences ([Abed & Alkadi, 2024](#)). Thus, the practical benefits offered by the app may strengthen the intention to adopt it. This result is consistent with [Bakri et al. \(2023\)](#), [Hamdan et al. \(2025\)](#), and [Wei et al. \(2025\)](#), who found that performance expectancy significantly influences technology adoption.

Similarly, effort expectancy had a positive and significant effect on behavioral intention. This suggests that individuals show a stronger intention to use Sharia insurance apps when the app is easy to understand and operate. Technologies that require less effort to learn and use are generally perceived as less complex, facilitating user acceptance (Bayaga & Plessis, 2024). Therefore, a simple interface and accessible features may reduce usage barriers and encourage adoption. This finding supports Samsudeen et al. (2022) and Alsmadi & Omoush (2025) who identified effort expectancy as a significant determinant of digital financial service adoption.

Social influence had a positive and significant effect on behavioral intention, indicating that social approval and recommendations shape Gen Z's intention to use Sharia insurance apps. This finding suggests that respondents are more willing to adopt the application when individuals who are important to them provide support or positive recommendations. Social Influence reflects how technology adoption decisions are shaped by the opinions, experiences, and expectations of one's social environment (Graf-vlachy et al., 2018). This effect is relevant for Gen Z, whose daily activities are closely connected to digital technologies and online interactions, increasing their exposure to information shared within social networks (Alruthaya et al., 2021). In the context of Sharia insurance apps, positive social references may reduce uncertainty and strengthen adoption intentions. This result supports Iqbal et al. (2023) and Samsudeen et al. (2022), who found that social influence positively affects technology adoption intentions.

In addition, facilitating conditions had a positive and significant effect on behavioral intention. This finding indicates that available resources and support also play an important role in shaping individuals' intentions to use Sharia insurance apps. Individuals are more willing to use an app when they perceive that adequate resources, infrastructure, and support services are available. Such support signals the feasibility of using an app, thereby strengthening the intention to adopt it (Parveen et al., 2026). In this context, adequate technological resources and support services may make Sharia insurance apps more accessible and easier to use. This finding is consistent with Thaker et al. (2022) and Yu et al. (2021), who reported the positive role of facilitating conditions in shaping intention to use internet banking and mobile health apps.

Perceived Sharia compliance has a negative and significant effect on behavioral intention, and this finding differs from Shah et al. (2023), who found that PSC positively influences the intention to use Islamic financial services. This result suggests that stronger perceptions of Sharia compliance among Gen Z do not automatically increase their intention to use Sharia insurance apps. This unexpected relationship reflects the role of consumer skepticism toward Sharia claims in Islamic financial services. Prior studies indicate that the perception that Islamic financial institutions are similar to conventional institutions can increase skepticism toward Islamic banking practices, particularly regarding their compliance with Sharia principles (Ashraf & Lahsasna, 2017; Trisanty et al., 2024). This skepticism is relevant because higher skepticism is associated with a lower intention to use a service (Amawate & Deb, 2019). Thus, although individuals perceive Sharia insurance apps as Sharia-compliant, this perception does not directly increase behavioral intention when individuals remain doubtful about the actual implementation of Sharia principles. This explanation is also related to Islamic financial literacy. Consumers with a better understanding of Islamic banking concepts tend to be less skeptical toward Islamic financial institutions because they are more able to understand the principles and characteristics of Sharia-compliant services (Trisanty et al., 2024). Conversely, limited Islamic financial literacy can make it difficult for users to distinguish Sharia-based financial services from conventional services. As a result, individuals do not fully recognize the substantive value of Sharia compliance, which explains why perceived Sharia compliance has a negative direct effect on behavioral intention rather than strengthening adoption intention.

The mediation results show that trust positively mediates the relationship between perceived Sharia compliance and behavioral intention. This finding explains why PSC still contributes to BI through an indirect pathway, although its direct effect is negative. Sharia compliance alone may not be sufficient to increase adoption intention when individuals remain uncertain about its implementation. However, when the PSC strengthens trust, Sharia compliance becomes the basis for confidence in the app and its service provider. Trust reflects users' beliefs in

the ability, integrity, and reliability of the trusted party (Mayer et al., 1995). In the context of Sharia insurance apps, trust is particularly important because users need confidence that the application manages insurance processes, including product information, contributions, claims, and service delivery, in accordance with Sharia principles. Sharia compliance is also an important distinguishing factor between Islamic and conventional digital financial services (Usman et al. 2022). Therefore, when individuals trust that Sharia principles are genuinely implemented in the app, PSC can strengthen their intention to use Sharia insurance apps. This argument is consistent with Islamic fintech studies showing that user trust plays an important role in the intention to adopt Islamic fintech services (Diéguez et al., 2024). Thus, Trust serves as a key mechanism that converts perceived Sharia compliance into stronger behavioral intentions.

Conclusion

This study examined the factors influencing Generation Z's intention to use Sharia insurance applications by extending the Unified Theory of Acceptance and Use of Technology (UTAUT) with perceived Sharia compliance and trust. The proposed relationships among technology-related factors, Sharia-related factors, trust, and behavioral intention were empirically tested to explain the mechanisms underlying users' adoption intentions. The findings reveal that performance expectancy, effort expectancy, social influence, and facilitating conditions positively influence behavioral intention, indicating that Generation Z is more likely to adopt Sharia insurance applications when they are perceived as useful, easy to use, socially endorsed, and supported by adequate technical and organizational resources. In contrast, perceived Sharia compliance has a negative direct effect on behavioral intention, suggesting that compliance with Sharia principles alone does not necessarily encourage adoption of the app. However, trust significantly mediates the relationship between perceived Sharia compliance and behavioral intention, demonstrating that Sharia compliance becomes more influential when it enhances users' trust in the application and its service provider.

Theoretically, this study extends the UTAUT framework by integrating perceived Sharia compliance and trust into the context of digital Islamic financial services, thereby providing a more comprehensive explanation of technology adoption in Sharia insurance applications. The findings reaffirm the dominant role of technology-related factors in shaping behavioral intention, while highlighting that Sharia-related attributes exert their influence primarily through trust rather than through a direct effect. From a practical perspective, Sharia insurance providers and application developers should prioritize improving application functionality, usability, accessibility, and technical support, while simultaneously strengthening user trust through transparent communication regarding Sharia principles, product features, contribution management, claim procedures, and Sharia governance. Such efforts can enhance users' understanding of the value of Sharia compliance and reduce the uncertainty associated with digital Sharia insurance services.

This study had several limitations. The sample was restricted to Generation Z respondents in West Java and employed purposive sampling, which may limit the generalizability of the findings and introduce a selection bias. In addition, the study did not explicitly investigate factors that may explain the negative direct effect of perceived Sharia compliance on behavioral intention, such as consumer skepticism, Islamic financial literacy, or perceived similarity between Sharia and conventional financial services. The relatively low explanatory power of the trust construct also suggests that additional determinants of trust are unexplored. Future research should therefore extend the investigation to broader geographical regions and generational groups, incorporate variables such as consumer skepticism, Islamic financial literacy, perceived security, system quality, digital literacy, brand image, institutional credibility, perceived risk, and religiosity, and employ longitudinal or mixed-method approaches to provide a deeper understanding of how trust and behavioral intention toward Sharia insurance applications develop over time.

Abbreviations

OJK: Otoritas Jasa Keuangan

SOTS: Sharia Online Trading System

TAM: Technology Acceptance Model

TPB: Theory of Planned Behavior

UTAUT: Unified Theory of Acceptance and Use of Technology

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Data availability statement

The data supporting the findings of this study are available from the corresponding author upon reasonable request.

Declaration of generative AI and AI-assisted technologies in the writing process

During the preparation of this work, the authors used Chat GPT Plus (Open AI) to improve the readability of the manuscript and check English grammar. The authors also used Scopus AI (Elsevier) to identify relevant scholarly literature and references. These tools were used solely to support the writing and literature search process and were not used to generate research ideas, analyze data, interpret findings, or draw conclusions. After using these tools, the authors carefully reviewed and edited the content as needed and took full responsibility for the content of this study.

Conflict of interest statement

The authors declare no conflict of interest regarding the publication of this manuscript.

Ethic approval and consent to participate

Formal ethical approval was not required for this study according to institutional policy. Participation in this study was voluntary, and informed consent was obtained from all participants before completing the questionnaire. All responses were collected anonymously, and the confidentiality of the participants was maintained throughout the study.

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