

## **Halal Lifestyle and Islamic Fintech Adoption: The Roles of Religiosity, Literacy, and Perceived Value**

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### **ABSTRACT**

This study examines the influence of religiosity, Islamic financial literacy, perceived value, and safety value on the intention to use Islamic fintech services, while assessing the mediating roles of perceived value and safety value within the framework of the Theory of Planned Behaviour. A quantitative survey was conducted involving 267 millennial and Gen Z respondents in Indonesia, and the data were analyzed using Structural Equation Modeling–Partial Least Squares (SEM-PLS). The results reveal that religiosity significantly affects Islamic financial literacy, safety value, and intention to use, but not perceived value. Moreover, perceived value, safety value, and Islamic financial literacy are confirmed as strong determinants of usage intention. However, religiosity does not indirectly influence intention through perceived value. These findings enrich behavioral finance literature by embedding the *maqāṣid al-sharīʿah* principles, particularly *ḥifẓ al-dīn* (protection of faith) and *ḥifẓ al-māl* (protection of wealth), into the fintech adoption framework. The study highlights that spiritual commitment and functional trust jointly shape users' behavioral intentions toward Islamic fintech. Originality lies in integrating religiosity, safety value, and perceived value, redefined through sharia compliance, sustainability, and influencer credibility, into a unified and contextually grounded model of Islamic fintech adoption.

**Keywords:** Religiosity, Literacy, Islamic Fintech, Halal lifestyle.

**JEL Classification:** G41, D91, Z12, O33.

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