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Digital Transformation in Batik Entrepreneurs: The Role of Perceived Security and Enjoyment in the Adoption of Sharia Fintech

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Abstract

Background: This study investigates the determinants influencing the continuous intention to use Sharia Fintech among Batik MSME actors.

Objective: This study extends the integrated Expectation-Confirmation Model (ECM) and Technology Acceptance Model (TAM) framework by incorporating perceived security and perceived enjoyment as critical additional variables.

Method: A quantitative approach using snowball sampling was employed to gather data from 143 Batik entrepreneurs who utilize Islamic fintech. The structural relationships were analyzed using Partial Least Squares Structural Equation Modeling (PLS-SEM).

Results: The findings indicate that the proposed integrative model exhibits substantial explanatory power for user behavior. Attitude, satisfaction, and social influence are the primary drivers of continuous intention, with expectation confirmation emerging as the dominant factor shaping perceived usefulness and user satisfaction.

Conclusion: While perceived usefulness significantly shapes attitudes, its direct impact on satisfaction is insignificant, suggesting that in the cultural heritage industry, emotional value, enjoyment, and security take precedence over technical efficiency. The main novelty of this study lies in extending the ECM-TAM framework with affective and security dimensions specifically tailored to a cultural heritage MSME, demonstrating that psychological comfort and transparency are paramount for sustaining digital financial transformation.

Keywords: Sharia Fintech; Batik MSMEs; Sustainability Intentions; Expectation Confirmation Model; Digital Transformation.

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1. Introduction

The rapid development of the digital economy has positioned the adoption of financial technology (Fintech) as a pillar for the sustainability of Micro, Small, and Medium Enterprises (MSMEs) in driving financial inclusion and operational efficiency (Lyons et al., 2022; Mbarek, 2025). In Indonesia, the government is aggressively promoting the digitalization of MSMEs as a driving force for national economic recovery and growth (Saripudin et al., 2021). However, significant challenges arise when modern digital solutions are introduced into traditional sectors strongly tied to communal and religious values. In such an environment, technological frameworks often clash with local beliefs and societal norms (Kurnia, 2023). As one of the world's most populous Muslim countries, Indonesia has a high demand for interest-free and Sharia-compliant financial services (Utami, 2020). Therefore, Sharia Fintech exists as a functional optimization tool (Alkhwaldi, 2025) and an ethical solution that aligns with the beliefs of traditional business actors who prioritize religious observance and blessings over mere transaction speed (Kurnia, 2023).

This unique interaction between technological advancement and cultural preservation is particularly evident in the batik industry, a UNESCO-recognized world cultural heritage enterprise that represents Indonesia's national identity. Despite its significant historical and economic value, many batik MSMEs, family-owned businesses passed down through generations, remain trapped in traditional and informal financial management practices (Ekonomika et al., 2015). Digital transformation through Sharia Fintech in this industry can contribute to achieving business sustainability. Previous literature provides empirical evidence that the ultimate success of digital transformation is measured not by initial adoption but by the intention to continue using the technology in the long term (Ni Luh Wiwik Sri Rahayu Ginantra et al., 2020; Vasishta et al., 2025).

Despite the critical importance of this aspect of sustainable technology adoption, a research gap remains in the literature. Most previous studies have focused on the early adoption stage using the basic Technology Acceptance Model (TAM) (Aisyah & Sesunan, 2023; Nasuka et al., 2021; Seo & Lee, 2021). Consequently, empirical research exploring post-adoption behavior using the Expectation-Confirmation Model (ECM) within traditional, culturally bound creative industries is scarce (Savitha et al., 2022). Furthermore, there is an academic debate about whether Perceived Usefulness remains the primary driver of user satisfaction in the highly communal environment of MSMEs, or whether external factors such as Social Influence and affective aspects like Perceived Enjoyment are more influential (Ghosh & Golder, 2026; Rekha et al., 2023). The ECM-TAM framework in previous research has limitations in capturing this phenomenon because it prioritizes linear technical efficiency and economic utility too heavily, thereby ignoring the psychological, socio-cultural, and ethno-religious dynamics that actually drive the continued use of technology among micro, small, and medium enterprises (MSMEs).

This study contributes to the literature by examining continuance intention toward Sharia Fintech in traditional cultural industries by integrating ECM and TAM. To address the limitations of previous standard models, this research explicitly expands the integration of these frameworks by incorporating Social Influence, Perceived Security, and Perceived Enjoyment into a single, integrated model tailored to the Batik MSME ecosystem (Nuhic-Meskovic et al., 2026). The novelty of this research lies in its theoretical and contextual shift from a utility-centric framework to a new paradigm grounded in experiential learning, security assurance, and alignment with religious values. Initial findings in this model suggest that technical usability does not automatically drive satisfaction among technology entrepreneurs. Instead, the community's collective socio-cultural network and emotional reassurance regarding Sharia compliance are determinants of long-term user commitment. By mapping these cognitive, affective, and communal determinants, this study successfully formulates a new strategic blueprint to ensure the sustainability of digital transformation in heritage-based MSMEs.

2. Literature Review

2.1. *Integrating the Expectation-Confirmation Model (ECM) and the Technology Acceptance Model (TAM)*

The theoretical foundation of technology continuance adoption in this study is anchored in the integration of the Expectation-Confirmation Model (ECM) (Bhattacherjee, 2001) and the Technology Acceptance Model (TAM) (Davis, 1989). While TAM is widely recognized for explaining initial adoption through cognitive belief structures, primarily Perceived Usefulness, it inherently lacks the capacity to capture post-adoption psychological shifts. Conversely, ECM fills this theoretical gap by positing that long-term continuance intention is driven by a post-consumption cognitive process in which initial expectations are validated through experience (confirmation), thereby determining user satisfaction and sustained behavior.

When adopting Sharia Fintech among Batik MSMEs, integrating these two paradigms is crucial. The stability of an artisan's attitude toward digital finance does not remain static after initial exposure; it evolves as operational outcomes either confirm or disconfirm their pre-adoption beliefs (Maan et al., 2019; Singh et al., 2020; Zhang et al., 2023). When traditional business actors experience a precise alignment between the technology's actual performance and their functional and religious expectations, this positive confirmation directly enhances their Perceived Usefulness and cultivates an enduring cognitive bridge that dismantles technological skepticism (Adomaviciute et al., 2023; Akinwale & Kyari, 2022). However, in highly communal and heritage-bound creative industries, pure functional utility and linear economic efficiency are insufficient drivers of continuous usage (Siregar, 2023). Therefore, explaining the psychological transition from trial adoption to long-term digital loyalty requires extending the core ECM-TAM baseline to incorporate structural risk and affective motivations.

2.2. *Incorporating Perceived Security and Perceived Enjoyment*

To establish a holistic post-adoption framework tailored to traditional sectors, this study extends the integrated ECM-TAM model by integrating Perceived Security (representing structural risk boundaries) and Perceived Enjoyment (representing intrinsic affective motivation). This synthesis is theoretically justified because user satisfaction and subsequent continuance intentions are rarely products of isolated cognitive utility; rather, they are shaped by an interplay between cognitive, affective, and risk-mitigating determinants (Appiah & Agblewornu, 2025).

Perceived Security (the risk/structural boundary) in digital financial transactions, data protection, and the structural integrity of Sharia compliance serve as the fundamental prerequisite for trust (Ashrafi & Kabir, 2023). Within the sharia ecosystem, security is not merely a technical metric but an ethical safeguard ensuring barakah and compliance with Islamic law. Therefore, Perceived Security acts as a cognitive boundary: if a platform feels insecure or religiously ambiguous, the cognitive appraisal of its usefulness declines, preventing satisfaction regardless of how efficient the technology is.

The Intrinsic Affective Driver (Perceived Enjoyment), traditional TAM, and ECM heavily favor extrinsic motivation (efficiency, profits). However, for family-owned Batik MSMEs passed down through generations, the user experience is highly human-centric. Perceived Enjoyment represents the hedonic, intrinsic motivation derived from using the system. A pleasant, non-intimidating interface lowers psychological barriers, transforming a complex financial chore into an engaging experience, which directly enriches the user's affective summary (satisfaction) (Aisyah & Sesunan, 2023).

The Socio-Communal Reinforcement (Social Influence) holds that because technology decisions in cultural clusters such as the batik sector are collective rather than individual, individual cognitive evaluations are continually validated by peer norms (Prakash and Das, 2021). Subjective normative pressures from community leaders and artisan associations validate the use of Sharia Fintech, embedding the technology into the community's social fabric and reinforcing the long-term commitment to continue usage.

2.3. *Development hypothesis*

2.3.1. *Confirmation*

Confirmation represents the congruence between a user's initial expectations and the system's actual performance (Bhattacherjee, 2001). While empirical evidence suggests that positive confirmation enhances both perceived usefulness and satisfaction within the digital finance ecosystem (Brodie et al., 2013; Porto et al., 2022), a critical research gap persists regarding traditional MSMEs. Specifically, the mechanisms of confirmation within the batik sector—a heritage-based industry transitioning toward Sharia Fintech—remain under-explored (Susminingsih et al., 2024). Although service fulfillment is known to shape user perceptions (Zhang & Zhou, 2023), the unique interplay between operational efficiency and Sharia-based ethical expectations in this cultural context necessitates further investigation. Consequently, the following hypotheses are proposed:

H1: Confirmation has a positive effect on the Perceived Usefulness of Sharia Fintech in Batik MSMEs.

H2: Confirmation has a positive effect on Batik artisans' satisfaction with the use of Sharia Fintech.

2.3.2. *Satisfaction*

Satisfaction is an affective summary of the user experience and serves as a critical precursor to post-adoption behavior (Ajzen, 1980). While research in Indonesian Islamic digital finance underscores usability as a primary driver (Kumari & Biswas, 2023; Surendran, 2013), the formation of satisfaction within the batik MSME sector likely follows a more complex trajectory. Evidence suggests that functional utility is insufficient for heritage-based entrepreneurs; instead, perceived enjoyment (Aisyah & Sesunan, 2023) and perceived security, particularly regarding Sharia integrity (Johnson et al., 2018), emerge as vital determinants (Appiah & Agblewornu, 2025). In traditional communities, satisfaction is not merely a product of efficiency but is contingent upon the synergy between technological enjoyment and religious data security. Therefore, this study explores the dominant factors shaping satisfaction in creative MSMEs through the following hypotheses:

H3: Perceived Usefulness has a positive effect on Satisfaction.

H4: Perceived Enjoyment has a positive effect on Satisfaction.

H5: Perceived Security has a positive effect on Satisfaction.

2.3.3. *Perceived Usefulness*

Attitude reflects the complex interplay of emotions and beliefs that govern individual behavioral intentions toward technology adoption. Grounded in the TAM, the formation of a favorable attitude is fundamentally driven by perceived usefulness, as individuals tend to support systems that demonstrably enhance their performance (Ajzen, 1980; Davis, 1989b). While the literature consistently links functional benefits to positive attitudes in digital finance (Bagdi & Bulsara, 2023; Dwi Marlina Wijayantia, 2021), the attitudinal dynamics within traditional MSMEs remain largely overlooked (Vrontis et al., 2022). For batik artisans, whose business orientation is rooted in cultural heritage, an accommodating attitude toward Sharia Fintech depends on the platform’s ability to simplify complex transactions into efficient processes. Adomaviciute et al (2023), Perceived usability serves as the essential cognitive bridge that transforms technological skepticism into acceptance. Consequently, the following hypothesis is proposed:

H6: Perceived Usefulness has a positive effect on Batik artisans' attitude towards Sharia Fintech.

2.3.4. *Intention of Using Sharia Fintech*

Sustainability intention refers to the conscious decision to maintain technology use beyond the initial adoption phase and serves as a critical metric for long-term system success. According to behavioral theory, such intentions are shaped by the interplay between individual attitudes and subjective norms (Mahyarni, 2013). While evidence from the digital finance ecosystem identifies post-usage satisfaction and positive attitudes as primary drivers of platform loyalty (Hussein et al., 2021), sustainable behavior in traditional MSMEs often entails a more complex social dimension.

In culturally cohesive sectors such as the batik industry, social influence and perceived support from significant others play a vital role in validating an entrepreneur's technological choices (Dean, 2014). Recommendations from peers or community leaders act as a catalyst, transforming temporary adoption into long-term commitment. Despite this, the interaction between social dynamics and personal satisfaction remains underexplored in the creative industry. For batik artisans, the intention to persist with Sharia Fintech emerges from a synergy of system satisfaction, favorable attitudes, and collective community support. Consequently, the following hypotheses are proposed:

H7: Satisfaction has a positive effect on the continued intention of using Sharia Fintech.

H8: Attitude has a positive effect on the continued intention of using Sharia Fintech.

H9: Social Influence has a positive effect on the continued intention of using Sharia Fintech.

2.3.5. *Attitude*

Satisfaction functions as an affective evaluation that reinforces an individual's psychological predisposition toward a system. Within the consumer behavior framework, positive post-usage experiences validate initial beliefs, thereby fostering more favorable attitudes (Bagdi & Bulsara, 2023; Tseng et al., 2022). In the Indonesian Islamic finance landscape, satisfaction with electronic platforms serves as a catalyst, transforming cognitive perceptions into stable affective states (Karjaluoto et al., 2020). Chacko et al. (2023) argue that fulfillment derived from Sharia conformity and operational ease is critical to mitigating technological skepticism and fostering an accommodating stance toward digitalization. When the perceived benefits transcend technical barriers, artisans develop a more supportive orientation toward Sharia Fintech. Thus, the following hypothesis is proposed:

H10: Satisfaction has a positive effect on the attitude.

3. **Method**

3.1. *Sample*

This study applied a quantitative approach through a structured survey design. Given the lack of a centralized, comprehensive registry of digitalized Batik MSMEs, a non-probability purposive-snowball hybrid sampling technique was deployed. The sampling process initiated with a purposive stage, where specific initial respondents (seed respondents) were selected based on precise inclusion criteria: (1) owners or managers of registered Batik MSMEs in Pekalongan, Indonesia, (2) identifying as Muslim, and (3) having actively utilized at least one Sharia Fintech platform (e.g., Sharia P2P lending, Islamic digital banking, or Sharia e-wallets) for business operations for a minimum of six months. To strengthen the justification for this approach, snowball sampling was subsequently leveraged by asking these verified initial participants to refer other peer batik entrepreneurs within their local industry networks and associations. This network-driven approach is well-suited to highly communal, tight-knit traditional clusters like the Batik sector, where access to business data is tightly guarded and trust-dependent (Prakash & Das, 2021).

Through this method, a total of 143 valid responses were collected. To operationalize the survey and ensure absolute data integrity, the distribution process implemented strict protocols to identify unique respondents and prevent duplicate responses. The online questionnaire, administered via Google Forms, utilized three rigorous control mechanisms: (1) The "Limit to 1 response" feature was enabled, requiring respondents to authenticate via a unique Google account, (2) The final dataset was rigorously screened for identical timestamps paired with overlapping demographic profiles. Before full deployment, the instrument underwent content validation by a panel of three academic experts in Islamic Finance and MSME management. A pilot study involving 50 respondents was conducted to ensure semantic clarity, resulting in minor structural rewordings to minimize response bias.

3.2. *Variable measurement*

The measurement scale is adapted from the previous literature to align with the research objectives. The research variables and measurement indicators used to assess them will be adopted from previous research and contextually modified to measure the intensity of use of Sharia Fintech platforms in the Batik industry. Every indicator was evaluated using a 5-point Likert scale, ranging from 1 (Strongly Disagree) to 5 (Strongly Agree). The specific adaptation metrics are structurally mapped in Table 1.

Table 1. Measurement Scale

Construct	Adaptation for this Study	Number of items	Source
Perceived usefulness (PEU)	Measures the perceived increase in business efficiency and profitability through Sharia Fintech.	3	Viswanath (2000)
Confirmation (CON)	Measures whether the actual performance of Sharia Fintech matches initial operational expectations	3	Bhattacherjee (2001)
Perceived security (PS)	Assesses data protection and the structural integrity of Sharia-compliant digital transactions.	3	Garrouch (2021)
Perceived Enjoyment (PE)	Evaluates the intrinsic pleasure, ease, and user-friendliness of the platform's interface	2	Kang and Lee (2010)
Social Influence (SI)	Measures normative pressure from peer artisans, religious leaders, and batik associations.	3	Venkatesh *et al* (2003)
Satisfaction (SAT)	Captures the overall affective post-adoption summary evaluation of the user experience.	3	Bhattacherjee and Premkumar (2004).
Attitude (AAT)	Assesses the positive or negative psychological predisposition toward Sharia Fintech platforms.	3	Taylor and Todd (1995)
Continue adoption of Sharia Fintech (CI)	Measures the long-term commitment and behavioral intention to persist with Sharia Fintech.	3	Bhattacherjee (2001)

3.3. *Data analysis technique*

Statistical testing was conducted using multiple software packages, with SPSS for descriptive demographic profiles and SmartPLS 3.0 for Partial Least Squares Structural Equation Modeling (PLS-SEM) as the primary analytical framework. PLS-SEM was chosen because of its ability to evaluate measurement and structural models, providing more precise, prediction-oriented parameter estimates than other methods (Hair et al., 2010). The analysis begins by assessing the measurement model through construct validity and reliability analysis, followed by evaluating the structural model and validating causal relationships (Choi, 2017). This methodology offers significant advantages by explicitly defining

construct measurements while mapping the interrelated mediation structures between constructs, as visually integrated into the research model presented in Figure 1.

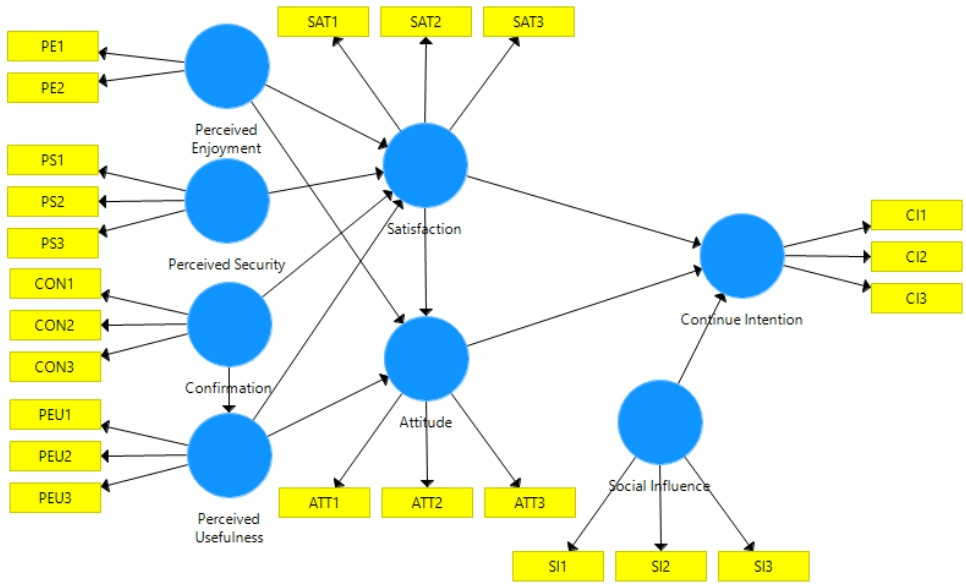

Figure 1. PLS research model

4. Results

4.1. *Demographic background*

Table 2 details the demographic characteristics of the 143 Batik MSME actors who participated in this study. By gender, male respondents dominated the sample at 53.85% (77 people), slightly higher than female respondents at 46.15% (66 people). This shows that there is a fairly balanced gender involvement in the management of Batik MSMEs that adopt Sharia Fintech. In terms of age, the majority of respondents are over 26 years old (76.22%), indicating that the use of Islamic digital financial platforms is more common among business actors in the mature productive age group. However, there is also a representation of the younger generation (under 26 years old) at 23.78%, reflecting young entrepreneurs' interest in financial innovation.

Regarding educational background, more than half of the respondents (54.55%) have a higher education degree (Undergraduate), while the other 45.45% are high school graduates. The high number of respondents with higher education implies that digital literacy and openness to the technology-based Islamic financial system are correlated with the level of formal education.

Regarding business scale, the respondent profile was dominated by Micro business actors (41.26%), followed by Small Enterprises (36.36%), and Medium Enterprises (22.38%). This distribution shows that Sharia Fintech has reached the smallest business segment in the Batik industry chain. This is supported by business turnover data: most respondents (58.04%) reported revenue of less than IDR 100 million per year, while another 41.96% exceeded this figure. These findings confirm that participation in the digital Islamic finance ecosystem is quite inclusive across various economies of scale among Batik MSMEs, ranging from home-based business units to medium-sized industries.

Table 2. Characteristics of Respondents

Characteristic	Category	Frequency	Percentage (%)
Gender	Man	77	53.85
	Woman	66	46.15
Age	> 26 years	109	76.22
	< 26 years	34	23.78
Education	High School	65	45.45
	Under Graduate	78	54.55
MSME Scale	Micro	59	41.26
	Small	52	36.36
	Intermediate	32	22.38
Business Turnover	< 100 million	83	58.04
	> 100 million	60	41.96

4.2. *Evaluation of Measurement Models*

The assessment of the relationships between constructs followed a systematic procedure, beginning with the evaluation of the measurement model prior to hypothesis testing. To establish the instrument's reliability, convergent and discriminant validity analyses were conducted. Table 3 shows that all construct items showed results exceeding the threshold of 0.7 (Sarstedt et al., 2014), and the Average Variance Extracted (AVE) for each construct exceeded the threshold of 0.5 (Hair et al., 2014). The results of the internal consistency analysis were confirmed, with Composite Reliability (CR) scores for all constructs exceeding the 0.8 threshold. It can be concluded that all constructs are valid and reliable, and the model can proceed to the structural analysis stage.

Testing of discriminant validity uses the HTMT criterion as presented in Table 4. The use of HTMT was chosen because it offers greater precision in detecting discriminatory validity problems than traditional criteria. The results showed that all constructs met the requirements, with HTMT values below 0.90 (Hair et al., 2014), indicating that each variable in this model is empirically distinct from the others.

Table 3. Convergent analysis validity

Construct	Item	Loading	Cronbach's alpha	Composite reliability	AVE
Attitude	ATT1	0.859	0.844	0.906	0.762
	ATT2	0.900			
	ATT3	0.859			
Continue	CI1	0.837	0.807	0.886	0.721
Intention	CI2	0.869			
	CI3	0.842			
Confirmation	CON1	0.880	0.740	0.854	0.662
	CON2	0.845			
	CON3	0.705			
Perceived	PE1	0.918	0.802	0.910	0.834
Enjoyment	PE2	0.909			
Perceived	PEU1	0.867	0.817	0.892	0.733
Usefulness	PEU2	0.860			
	PEU3	0.841			
Perceived	PS1	0.821	0.806	0.885	0.720
Security	PS2	0.839			
	PS3	0.884			
Satisfaction	SAT1	0.863	0.838	0.903	0.756
	SAT2	0.889			
	SAT3	0.855			
Social Influence	SI1	0.845	0.801	0.882	0.714
	SI2	0.854			
	SI3	0.836			

4.3. *Structural Model Evaluation*

The measurement model validity and reliability, and the structural model, were evaluated to determine the causal relationships between dimensions. The analysis commenced with an assessment of potential multicollinearity. VIF values ranged between 1.239 and 2.416 (Table 5), remaining well below the threshold of 5 (Hair et al., 2014) and indicating the absence of serious multicollinearity. Specifically, VIF scores below 3 for the constructs further confirm that the model is free from Common Method Bias (CMB). The predictive power of the framework was then established through R2 and Q2 analysis, while the relative contribution of each predictor was determined by evaluating the f2 effect size.

Table 4. HTMT discriminant validity – confidence interval value

	Attitude	Confirmation	Continue Intention	Perceived Enjoyment	Perceived Security	Perceived Usefulness	Satisfaction	Social Influence
Attitude								
Confirmation	0.791							
Continue Intention	0.865	0.664						
Perceived Enjoyment	0.839	0.849	0.769					
Perceived Security	0.831	0.786	0.770	0.889				
Perceived Usefulness	0.783	0.888	0.569	0.697	0.594			
Satisfaction	0.884	0.843	0.882	0.876	0.797	0.701		
Social Influence	0.682	0.677	0.729	0.767	0.715	0.557	0.718	

Table 5. Multicolinerity analysis

Construct	Item	VIF
Attitude	ATT1	1.948
	ATT2	2.416
	ATT3	1.924
Continue Intention	CI1	1.728
	CI2	1.817
	CI3	1.715
Confirmation	CON1	1.913
	CON2	1.832
	CON3	1.239
Perceived Enjoyment	PE1	1.809
	PE2	1.809
Perceived Usefulness	PEU1	1.950
	PEU2	1.888
	PEU3	1.677
Perceived Security	PS1	1.492
	PS2	1.992
	PS3	2.196
Satisfaction	SAT1	2.021
	SAT2	2.306
	SAT3	1.787
Social Influence	SI1	1.916
	SI2	1.838
	SI3	1.542

Testing of the structural model presented in Table 6 shows that all path coefficients are positive, with the strongest influence in the relationship between Confirmation and Perceived Usefulness ($\beta = 0.699$).

This indicates that meeting user expectations is the primary determinant of perceived technology usability. In addition, Satisfaction has proven to be a crucial driver of Attitude (β = 0.416) and continued intention (β = 0.357), confirming that post-use satisfaction is the key to the sustainability of digital adoption.

Table 6. Path coefficient, VIF, and F^2 analysis

Relationship Between Variables (Path)	Path Coefficient	VIF	f^2
Attitude → Continue Intention	0.345	2.363	0.132
Confirmation → Perceived Usefulness	0.699	1.000	0.958
Confirmation → Satisfaction	0.204	2.509	0.043
Perceived Enjoyment → Attitude	0.234	2.234	0.07
Perceived Enjoyment → Satisfaction	0.36	2.497	0.134
Perceived Security → Satisfaction	0.217	2.199	0.055
Perceived Usefulness → Attitude	0.277	1.621	0.135
Perceived Usefulness → Satisfaction	0.129	2.046	0.021
Satisfaction → Attitude	0.416	2.296	0.215
Satisfaction → Continue Intention	0.357	2.511	0.133
Social Influence → Continue Intention	0.188	1.634	0.056

Table 7. Structural model analysis

Item	R square	Q square
Attitude	0,841	0,482
Continue Intention	0,824	0,433
Perceived Usefulness	0,789	0,350
Satisfaction	0,802	0,436

The predictive power of the model is assessed using the R2 coefficient of determination and the Q2 predictive relevance, as shown in Table 7. The study's findings show a very strong R2 for all endogenous variables, with peaks in Attitude (0.841) and Continue Intention (0.824). This indicates that the model has a Very Strong (Substantial) explanatory capacity, with more than 82% of the variance in the sustainability intention of technology use explained by the model's variables. This quality is reinforced by the results of the Q2 test, obtained through a blindfolding procedure, which range from 0.350 to 0.482. Given that the entire Q2 value is well above zero and above the 0.35 threshold, this model has strong Predictive Relevance, indicating very high accuracy in predicting artisans' future behavior.

5. Discussion

Based on the results of the structural model analysis using the bootstrapping procedure in Table 8, the majority of the hypotheses proposed in this study received empirical support. The most significant influence was observed in the relationship between Confirmation and Perceived Usefulness (H1), with the highest path coefficient (β = 0.699; t = 14.841; p = 0.000), confirming that the confirmation of user expectations is the primary determinant of perceived technological usability. In addition, affective and evaluative aspects also show a crucial role, where Satisfaction has a significant positive influence on Attitude (H10: β= 0.416; t = 4.724; p = 0.000) and Continue Intention (H7: β = 0.357; t = 3.756; p = 0.000). This indicates that a high level of satisfaction directly strengthens artisans' positive attitude and intention to continue using the Sharia Fintech platform.

Table 8. Hypothesis testing

H	Path	Beta	Standard error	*t* values	*Level Sign*	*p* values	Decision
H1	Confirmation → Perceived Usefulness	0.699	0.047	14.841	1%	0.000	Significant
H2	Confirmation → Satisfaction	0.204	0.092	2.226	5%	0.026	Significant
H3	Perceived Usefulness → Satisfaction	0.129	0.076	1.691	10%	0.091	Significant
H4	Perceived Enjoyment → Satisfaction	0.360	0.081	4.453	1%	0.000	Significant
H5	Perceived Security → Satisfaction	0.217	0.078	2.801	1%	0.005	Significant
H6	Perceived Usefulness → Attitude	0.277	0.078	3.538	1%	0.000	Significant
H7	Satisfaction → Continue Intention	0.357	0.095	3.756	1%	0.000	Significant
H8	Attitude → Continue Intention	0.345	0.084	4.081	1%	0.000	Significant
H9	Social Influence → Continue Intention	0.188	0.064	2.931	1%	0.004	Significant
H10	Satisfaction → Attitude	0.416	0.088	4.724	1%	0.000	Significant

Further analysis showed that Perceived Enjoyment proved to be a significant driver of user satisfaction (H4: $\beta = 0.360$; $t = 4.453$; $p = 0.000$), followed by the role of Perceived Security (H5: $\beta = 0.217$; $t = 2.801$; $p = 0.005$), which ensured a sense of security in transactions. In terms of intention formation, Attitude (H8: $\beta = 0.345$; $t = 4.081$; $p = 0.000$) and Social Influence (H9: $\beta = 0.188$; $t = 2.931$; $p = 0.004$) had a real positive impact, reflecting that individual behavioral tendencies and social environment impulses strongly determine the sustainability of technology adoption. Although the Perceived Usefulness to Satisfaction (H3) had the lowest significance value among other relationships ($\beta = 0.129$; $t = 1.691$; $p = 0.091$), overall the model successfully validated that all relationship paths (H1 to H10) are statistically supported, demonstrating a consistent positive correlation framework within the digital ecosystem of Batik MSMEs.

The results of the indirect influence analysis in Table 9 indicate that most mediation pathways in this model meaningfully explain batik artisans' sustainable intentions to use technology. In particular, attitude emerges as a highly effective emotional bridge for conveying the impact of perceived enjoyment and of technology's usefulness on the user's long-term intentions. Satisfaction also plays a crucial role as an intermediary variable that connects aspects of safety and the confirmation of expectations to the behavioral intentions of batik artisans, both through the formation of attitudes in advance and directly. However, the mediation mechanism through the chain of usability perception, which continues to satisfaction, has no meaningful influence on sustainability intentions, indicating that this pathway is not the primary psychological process the user goes through. Overall, the success of this service integration depends heavily on the mediating role of satisfaction and attitude in transforming the technical experience into loyalty to sustainable digital use.

Table 9. Indirect Path Test

	Original Sample	Standard Deviation	*t* Statistics	*p* Values	Decision
Perceived Enjoyment -> Attitude -> Continue Intention	0.081	0.040	2.036	0.042	Significant
Perceived Usefulness -> Attitude -> Continue Intention	0.095	0.027	3.528	0.000	Significant
Confirmation -> Perceived Usefulness -> Attitude -> Continue Intention	0.067	0.019	3.554	0.000	Significant
Confirmation -> Satisfaction -> Attitude -> Ongoing Intention	0.029	0.017	1.725	0.085	Significant
Perceived Enjoyment -> Satisfaction -> Attitude -> Continue Intention	0.052	0.023	2.241	0.025	Significant
Perceived Security -> Satisfaction -> Attitude -> Continue Intention	0.031	0.018	1.695	0.091	Significant
Satisfaction -> Attitude -> Continuous Intention	0.143	0.055	2.623	0.009	Significant
Confirmation -> Perceived Usefulness -> Satisfaction -> Attitude -> Continue Intention	0.013	0.010	1.268	0.205	Not Significant
Confirmation -> Satisfaction -> Continue Intention	0.073	0.039	1.845	0.066	Significant
Perceived Enjoyment -> Satisfaction -> Continue Intention	0.129	0.046	2.804	0.005	Significant
Perceived Security -> Satisfaction -> Continue Intention	0.078	0.035	2.238	0.026	Significant
Confirmation -> Perceived Usefulness -> Satisfaction -> Continue Intention	0.032	0.021	1.533	0.126	Not Significant

These findings spark a deep academic debate regarding the true determinants of technology adoption in the traditional creative industry. In Batik MSMEs, the weak direct impact of functional usability on satisfaction (H3) indicates a profound behavioral anomaly compared to mainstream technology literature. In urban areas and highly commercialized, modernized societies, utilitarian efficiency typically determines the user experience (Chatterjee & Kar, 2018; Kim & Hwang, 2012). However, within traditional craft clusters, artisans prioritize emotional comfort and structural security over mere technical velocity or administrative efficiency. This phenomenon can be theoretically grounded in Self-Determination Theory, which highlights that intrinsic motivators (such as the pleasure of interaction captured by Perceived Enjoyment) often override extrinsic rewards (technical utility) in labor-intensive, heritage-bound environments.

Furthermore, because Sharia Fintech handles financial capital, Perceived Security is treated as an absolute socio-religious boundary rather than a minor technical feature (Appiah & Agblewornu, 2025). It ensures a Riba-free transaction ecosystem that preserves relational trust and barakah (spiritual blessing) within the community. These findings are highly consistent with the arguments of Friar et al (2023), who posited that the involvement of digital intermediaries in traditional crafts requires a

prolonged period of socio-cognitive adaptation before their objective functional benefits can be consciously internalised as key drivers of immediate satisfaction. Batik artisans operate in a tight-knit ecosystem where technologies are viewed not merely as mechanical administrative tools, but as experiential spaces that must first guarantee absolute psychological comfort and ethical alignment.

The anomaly in the Perceived Usefulness variable (H3), specifically its dominant influence on attitudes rather than immediate satisfaction, underscores the need for a paradigm shift when assessing Fintech adoption in the batik sector. If perceived usefulness continues to show weak or inconsistent results in driving immediate affective satisfaction in future replication studies, researchers must critically reconsider the rigid applicability of the Technology Acceptance Model (TAM) when capturing the distinct dynamics of the cultural heritage industry. This empirical divergence suggests that practitioners should pivot their strategic focus toward factors demonstrating larger effect sizes (f2) in this cluster model, such as the confirmation of expectations, interaction pleasure, and user satisfaction. Platform developers are strongly advised to showcase basic functional capabilities and aggressively optimize transaction transparency features, trust-building protocols, and engaging, user-friendly interactive elements to minimize the perceived uncertainty gap in digital micro-transactions.

The findings of this study confirm and contextually expand the foundational tenets of the Expectation-Confirmation Model (ECM) and TAM. The results clearly demonstrate that the sustainability intentions of Batik artisans are strongly mediated by satisfaction and positive psychological attitudes, which are cultivated through a combined sense of transactional security and intrinsic pleasure. The integration of Perceived Security and Perceived Enjoyment successfully strengthens the model's overall explanatory power, capturing the complex reality that digital financial adoption in creative heritage sectors is governed by affective and value-based parameters rather than purely cold, rational calculations. This dual-motivational perspective aligns with and extends previous studies; it resonates with Niswah et al (2019), who concluded that subjective religious and socio-psychological attitudes intensely govern Islamic financial behaviors, and Gift (2023), who argued that financial technologies must offer flexibility, accessibility, and deep user-friendliness to successfully sustain the broader Islamic economic and digital ecosystem in traditional societies.

6. Conclusions

This study advances the theoretical integration of the TAM and ECM by contextualizing post-adoption dynamics within a traditional, heritage-bound cluster ecosystem. The empirical overarching conclusion challenges the conventional utility-centric dogma of technology adoption. In the digitalized Batik MSME, long-term technological persistence is not driven by strict economic rationalism or linear functional efficiency. Instead, sustainable digital loyalty is fundamentally an affective and socio-religious evaluation. While pure technical utility reaches a saturation point, factors such as intrinsic interactive pleasure (Perceived Enjoyment) and ethical-religious risk mitigation (Perceived Security) emerge as the primary anchors of user satisfaction and behavioral permanence. Ultimately, digital financial inclusion within cultural heritage industries succeeds only when technological interfaces are seamlessly harmonized with the socio-cultural fabric, collective norms, and sharia-compliant values of the artisan community.

To drive sustainable digital transformation among traditional creative enterprises, fintech developers, and regulators, practical and policy implications must shift from broad technological features to localized, trust-centric strategies. For Sharia Fintech developers, rather than over-engineering complex infrastructure overhauls that remain economically impractical and technically unsuitable for micro-scale artisans, the strategic focus should be on high-impact interface optimization. Priority should be given to implementing lightweight, localized mobile applications that embed interactive, intuitive features intentionally designed to enhance Perceived Enjoyment. Furthermore, to structurally strengthen Perceived Security, platforms should integrate simple, transparent real-time tracking dashboards that visualize Sharia compliance metrics, thereby transforming technical attributes into explicit visual trust signals. Regulatory bodies and policymakers should establish a standardized, simplified digital financial reporting framework tailored to micro-entrepreneurs with diverse educational backgrounds.

This study is subject to several limitations that should be taken into account when interpreting its findings. First, the scope is confined to Batik MSME practitioners, which may limit the generalizability

of the results. Future studies are encouraged to examine how technological factors influence the adoption of Islamic Fintech across different groups and geographic regions to provide a more comprehensive and global perspective. Incorporating more objective measurement approaches in future research could help minimize such bias and enhance the overall validity of the findings, enabling a deeper analysis of the relationship between technology usage and Islamic financial behavior. Expanding the sample to include participants from a wider range of creative industries would offer a more representative understanding of public perceptions toward Sharia Fintech.

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

During the preparation of this work, the authors used Grammarly to assist in improving the manuscript's readability and language. After using this tool, the authors reviewed and edited the content as needed and take full responsibility for the published article.

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