



Cashless Muslim Society Transformation Strategy

Ramadhan Harahap ^{1*}, Andri Soemitra ², Muhammad Ridwan Slamet Haryono ³

^{1,2,3} Universitas Islam Negeri Sumatera Utara, Indonesia

* Corresponding author: ramadhan.rahman41@yahoo.com

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ABSTRACT

This study delves into the strategic transformation of Muslim communities into cashless societies, with a specific focus on the determinants of user acceptance and behavioral influences. Embracing a comprehensive approach, the research thoroughly examines existing literature, unraveling the inherent complexities of this societal shift. Meticulous detailing of key findings captures the factors shaping user acceptance within the context of a theoretical model situated in a broader conceptual framework. The research methodology employs tailored open-ended questions to explore Muslim user acceptance, ensuring meticulous transcription and in-depth analysis of interview data for result reliability. The outcomes highlight dynamics at play, challenging conventional assumptions by underscoring the significance of pull factors in driving acceptance. Implications derived from this research offer actionable insights for practitioners and contribute substantively to the existing literature on Muslim societal transformation. The findings affirm the relevance of the adopted theoretical framework, providing a lens through which to interpret and navigate evolving Muslim consumer behavior in the transition toward cashless societies.

Keywords: cashless society transformation, muslim user acceptance, behavioral influences, theoretical framework, community-based approach

INTRODUCTION

The concept of a cashless society within a Muslim community is defined as a collective vision aiming to establish a faster, more flexible, and automated payment system.¹ It involves the use of electronic money, such as online payments, credit and debit cards, for all bills and debits,² aligning with Islamic principles. The transition to a cashless society in a Muslim context is propelled by the global trend of governments transforming their economies into cashless

¹ Nurdin Hidayah, Ikaputera Waspada, and Maya Sari, "The Dynamics Of Cashless Society: A Systematic Review," *Advanced International Journal of Business, Entrepreneurship and SMEs* 5, no. 15 (2023).

² Norulhuda Abdullah, Fauziah Redzuan, and Nor Aziah Daud, "E-Wallet: Factors Influencing User Acceptance towards Cashless Society in Malaysia among Public Universities," *Indonesian Journal of Electrical Engineering and Computer Science* 20, no. 1 (2020).

societies, emphasizing the creation of a more flexible, secure,³ and Sharia-compliant cashless system. However, this transformation faces challenges, including addressing barriers to bank customers' intention to fully adopt digital payment methods⁴ within the framework of Islamic finance.

The readiness of various sectors, including SMEs, in adopting digital payment technology to support the realization of a cashless society in a Muslim context is a crucial aspect of the research topic⁵. Understanding the behavior and intention of Muslim consumers and businesses towards cashless payments, taking into account Islamic finance principles, is also essential, as it influences the societal shift to a cashless paradigm⁶ within the Muslim community. Additionally, the impact of e-banking and mobile wallets on the economy and the behavior of using e-payment in specific regions, such as Muslim-majority countries, are significant considerations in the research scope.⁷

Furthermore, the research topic encompasses identifying the factors influencing Muslim consumer behavior and intention to use cashless payment systems, as well as the challenges and opportunities associated with transitioning to a cashless society⁸ in alignment with Islamic finance principles. It also involves examining the impact of cashless transactions on fraud prevention strategies in the government sector⁹, ensuring compliance with Islamic ethical standards. The research topic extends to exploring the drivers of mobile wallet adoption from Muslim consumers' and service providers' perspectives, as well

³ Zaheer Allam, "The Forceful Reevaluation of Cash-Based Transactions by COVID-19 and Its Opportunities to Transition to Cashless Systems in Digital Urban Networks," in *Surveying the Covid-19 Pandemic and Its Implications*, 2020.

⁴ Irina Dimitrova, Peter Öhman, and Darush Yazdanfar, "Barriers to Bank Customers' Intention to Fully Adopt Digital Payment Methods," *International Journal of Quality and Service Sciences* 14, no. 5 (2022).

⁵ Shinta Maurizka Chairunnisa, Alfina Alfina, and Annisa Yasmin, "Observing Micro, Small, and Medium Enterprises (MSMEs) Readiness to Support Cashless Society," *The Winners* 21, no. 2 (2020).

⁶ P S JosephNg, Hooi Cheng Eaw, and A R M Musallam, *Provoking Mobile Payment Actual Usage Behaviour in Middle East*, 2021.

⁷ Umanhonlen Felix, Rebecca Umanhonlen, and Kenneth Omoruyi, "Appraisal of the Impact of E-Banking and Cashless Society in the Nigerian Economy," *Management and Economics Research Journal* 01 (September 1, 2015): 34; Jassada Septech, Motree Socatiyanurak, and Vorapol Socatiyanurak, "Cashless Economy: The Behavior of Using E-Payment in Thailand," *Parichart Journal, Thaksin University* 36, no. 1 (2023).

⁸ Qing Zhi Goh and Lan Thi Phuong Nguyen, "Determining Factors That Influence Consumer Behaviour Intention to Use Cashless Payment in Malaysia," 2022; Ertan YILMAZ and Volkan ÖNGEL, "Cashless Society Process And Determining The Payment Card Usage Preferences Of Corporate Banking Customers," *Neşehir Hacı Bektaş Veli Üniversitesi SBE Dergisi* 11, no. 2 (2021).

⁹ Ridwan Ridwan, Syukriy Abdullah, and Fifi Yusmita, "Implementation Of Cashless Policy Strategies To Minimize Fraud In The Government Sector: Systemic Review," *Jurnal Akuntansi* 12, no. 3 (2022).

as the influence of compatibility and technology acceptance on the intention to use e-wallets¹⁰ in accordance with Sh ari'a principles.

Therefore, the research topic of a community-based cashless society transformation strategy within a Muslim context involves a comprehensive analysis of the factors, dynamics, challenges, and opportunities associated with transitioning to a cashless society while adhering to Islamic finance principles. It encompasses understanding the readiness of different sectors, the behavior and intention of Muslim consumers and businesses, and the impact of digital payment methods in a Sharia-compliant framework.

The literature examining the transition to a cashless society has ignited debates and exposed research gaps.¹¹ highlights the factors steering brand loyalty amid the shift to a cashless world, offering insights into consumer behavior. ¹² concentrate on the impact of the COVID-19 crisis on consumer behavior towards cashless payments, underscoring the influence of external factors on the adoption of such payment methods within a Muslim society.¹³ delve into the drivers of mobile wallet adoption from both consumers' and service providers' perspectives, emphasizing the need to comprehend the dynamics between these stakeholders in the cashless economy transformation within the context of a Muslim community.¹⁴ explore the effects of perceived convenience and security on the adoption of gamified mobile payment platforms, revealing the significance of user experience and security in driving adoption, especially considering Islamic ethical standards. ¹⁵ investigate the influence of compatibility and the technology acceptance model on the intention to use e-wallets during the COVID-19 pandemic, highlighting the role of technological compatibility in promoting cashless transactions within a Muslim society.¹⁶ identify factors

¹⁰ Gilda Azalia Nur Ramadhani Ramadhani, Miguna Astuti, and Noraini Nasirun, "The Influence of Compatibility and Technology Acceptance Model Toward Intention to Use E-Wallet During Covid-19," *European Journal of Business and Management Research* 7, no. 5 (2022); Mohamed Elgazouly, Gamal AbdelAziz, and Doaa Abdelgawad, "Toward a Cashless Economy: Exploring Drivers of Mobile Wallets Adoption from Consumers' and Service Providers' Perspectives," *The Academic Journal of Contemporary Commercial Research* 2, no. 3 (2022).

¹¹ Hui Shan Lee, "Transforming into a Cashless World: Factors Driving Brand Loyalty of Touch 'N Go E-Wallet in Malaysia," *International Journal of Accounting Finance in Asia Pasific* 5, no. 3 (2022).

¹² Ming Pey Lu and Zunarni Kosim, "An Empirical Study to Explore the Influence of the COVID-19 Crisis on Consumers' Behaviour towards Cashless Payment in Malaysia," *Journal of Financial Services Marketing* 29, no. 1 (2024).

¹³ Elgazouly, AbdelAziz, and Abdelgawad, "Toward a Cashless Economy: Exploring Drivers of Mobile Wallets Adoption from Consumers' and Service Providers' Perspectives."

¹⁴ P. C. Lai and Ewilly J.Y. Liew, "Towards a Cashless Society: The Effects of Perceived Convenience and Security on Gamified Mobile Payment Platform Adoption," *Australasian Journal of Information Systems* 25 (2021).

¹⁵ Ramadhani, Astuti, and Nasirun, "The Influence of Compatibility and Technology Acceptance Model Toward Intention to Use E-Wallet During Covid-19."

¹⁶ Nur Hafizah Yusoff, Muhammad Ridhwan Sarifin, and Azlina Zainal Abidin, "Factors Influencing Practice of Cashless Purchase During COVID-19 Movement Control Order (MCO) in

influencing the practice of cashless purchases during the COVID-19 Movement Control Order in Malaysian society, providing insights into the contextual factors affecting the adoption of cashless transactions during crises in a Muslim-majority setting.

In summary, prior studies on the community-based cashless society transformation strategy unveil debates and research gaps related to consumer behavior, adoption drivers from various perspectives, user experience, and contextual factors, particularly within a Muslim society. These studies underscore the significance of researching the multifaceted nature of transitioning to a cashless society while considering the unique cultural and ethical considerations within Islamic finance. The central question revolves around determining the determinant factors in the community-based cashless Muslim society transformation. It is crucial to consider aspects such as user acceptance and behavioral influences, aligning with insights from.¹⁷ Additionally, ¹⁸ study, utilizing the push-pull-mooring framework, provides a theoretical model to understand the antecedents of switching from cash to mobile payments, which holds relevance to the transformation strategy in the context of a Muslim society. Consequently, this study aims to explore the community-based cashless Muslim society transformation strategy, taking into account the unique socio-cultural and ethical aspects of Islamic principles.

Literature Review

Factors influencing user acceptance towards cashless in the context of Muslim society

Research has indicated that critical factors influencing the acceptance of cashless transactions within a Muslim society include ease of access, rapid payment systems, safety, and trust in the payment system¹⁹. Additionally, perceived economic benefits, security, and the reduction of economic offenses have been recognized as significant influences on the behavioral intention to use cashless transactions²⁰, aligning with Islamic ethical standards. Moreover, factors such as gender, age, decision-making, acceptance, and technology adoption have

Malaysian Society," *International Journal of Academic Research in Business and Social Sciences* 12, no. 1 (2022).

¹⁷ Abdullah, Redzuan, and Daud, "E-Wallet: Factors Influencing User Acceptance towards Cashless Society in Malaysia among Public Universities"; Hamidah Ab Rahman and Razali Hassan, "Factors Influencing Cashless Transactions Behaviour in Malaysia Higher Education Institution," *International Journal of Academic Research in Business and Social Sciences* 12, no. 10 (2022).

¹⁸ Rizaldi Yusfiarto, Sunarsih Sunarsih, and Darmawan Darmawan, "Understanding Muslim's Switching from Cash to m-Payments: Based on Push-Pull-Mooring Framework," *Journal of Islamic Marketing* 14, no. 2 (2023).

¹⁹ Yusoff, Sarifin, and Zainal Abidin, "Factors Influencing Practice of Cashless Purchase During COVID-19 Movement Control Order (MCO) in Malaysian Society."

²⁰ Vimal Raj L, Amilan S, and Aparna K, "Role of Perceived Countries' Advantages of Cashless Economy in Behavioral Intentions of Using Cashless Transactions: An Empirical Analysis," *Journal of Indian Business Research* 13, no. 3 (2020).

been identified as correlated with e-payment behavior, further enhancing the understanding of user acceptance toward a cashless society²¹ in the context of Islamic finance.

Furthermore, the risk of cybercrime, including internet fraud, has been underscored as a significant factor impacting society's acceptance of cashless transactions²² within a Muslim society, considering the importance of maintaining trust and ethical conduct. Other essential factors influencing user acceptance encompass social influence, convenience, hedonic motivations, and the identification of factors affecting the shift in consumer payment behavior toward the acceptance of new technology²³ within the framework of Islamic values. Additionally, the acceptance of e-Wallets and factors affecting e-wallet adoption intention are central to envisioning a cashless society²⁴ in a Muslim context, with considerations for Sharia-compliant financial practices.

The Islamic Perspective on Push-pull-mooring (PPM) framework to understand the antecedents of switching from cash to mobile payments in a Muslim Society

The PPM framework, originally designed to provide a comprehensive theoretical model for understanding the antecedents of transitioning from cash to cashless payments. This framework integrates push factors (driving users away from existing services), pull factors (attracting users to alternative services), and mooring factors (hindering or promoting transfer behavior)²⁵ within the specific socio-cultural and religious context of a Muslim society. This model has been well-established in diverse contexts such as mobile payment adoption and brand switching,²⁶ which is adapted to consider the unique factors shaping the transition to cashless payments.

Research indicates that the pull factor significantly influences switching intentions, while the impact of the push factor may vary²⁷, acknowledging the distinctive values and norms present in Islamic finance. Additionally, the PPM model provides a robust foundation for understanding the intricate dynamics

²¹ Septech, Socratianurak, and Socratianurak, "Cashless Economy: The Behavior of Using E-Payment in Thailand."

²² Ab Rahman and Hassan, "Factors Influencing Cashless Transactions Behaviour in Malaysia Higher Education Institution."

²³ Fred D. Davis, "Perceived Usefulness, Perceived Ease of Use, and User Acceptance of Information Technology," *MIS Quarterly: Management Information Systems* 13, no. 3 (1989); Faruk Ahmeti and Nazmi Zeqiri, "Switching From Cash To Cashless Payments: Consumer Behavior Evidence From Kosovo," *Journal of Liberty and International Affairs* 8, no. 2 (2022).

²⁴ Abdullah, Redzuan, and Daud, "E-Wallet: Factors Influencing User Acceptance towards Cashless Society in Malaysia among Public Universities"; Hassanudin Mohd Thas Thaker et al., "Cashless Society, e-Wallets and Continuous Adoption," *International Journal of Finance and Economics* 28, no. 3 (2023).

²⁵ Huosong Xia, Yangmei Gao, and Justin Zuopeng Zhang, "Understanding the Adoption Context of China's Digital Currency Electronic Payment," *Financial Innovation* 9, no. 1 (2023).

²⁶ Xiu Ming Loh et al., "Switching from Cash to Mobile Payment: What's the Hold-Up?," *Internet Research* 31, no. 1 (2021); Junyun Liao et al., "Antecedents of Smartphone Brand Switching: A Push-Pull-Mooring Framework," *Asia Pacific Journal of Marketing and Logistics* 33, no. 7 (2020).

²⁷ Loh et al., "Switching from Cash to Mobile Payment: What's the Hold-Up?"

involved in the transition from cash to cashless payments²⁸ within the framework of Sharia-compliant financial practices. Furthermore, the framework has been extended to enhance its explanatory power, such as incorporating the fear of COVID-19 in examining consumers' switching behavior²⁹ and integrating it into the unified theory of acceptance and use of technology to understand the continuous usage of mobile payment³⁰ within the context of Islamic principles.

In summary, the Islamic perspective on the PPM framework offers a holistic approach to comprehensively analyze the factors influencing the shift from traditional cash transactions to cashless payment methods in a Muslim society, providing valuable insights for academics and practitioners within the framework of Islamic norms.

METHODS

Interviews serve as a valuable research methodology, particularly in qualitative research, providing an opportunity to gather in-depth and comprehensive information about participants' perspectives, experiences, and attitudes. As emphasized by³¹, interviews enable the exploration of complex social phenomena and a deeper understanding of individuals' subjective experiences. Various interview types, each with specific strengths and limitations, can be employed in this study. Structured interviews, characterized by a predetermined set of questions, ensure consistency across participants. Unstructured interviews, offering flexibility for participants to elaborate on responses³², and semi-structured interviews, striking a balance between structure and flexibility, facilitate both standardization and exploration of specific topics in greater depth. Focus group interviews, involving group discussions, present the potential for generating rich insights through participant interactions.³³

In the context of this study, the design of interview questions aligns with research objectives, emphasizing the need to elicit specific information from participants. This involves formulating open-ended questions to encourage detailed responses and probing for clarification when necessary.³⁴ Ethical considerations are paramount, with the study taking responsibility for ensuring the privacy and security of participants' data. This includes obtaining informed

²⁸ Yusfiarto, Sunarsih, and Darmawan, "Understanding Muslim's Switching from Cash to m-Payments: Based on Push-Pull-Mooring Framework."

²⁹ Shih Yi Yu and Der Chao Chen, "Consumers' Switching from Cash to Mobile Payment under the Fear of COVID-19 in Taiwan," *Sustainability (Switzerland)* 14, no. 14 (2022).

³⁰ Istijanto and Indria Handoko, "Customers' Continuance Usage of Mobile Payment during the COVID-19 Pandemic," *Spanish Journal of Marketing - ESIC* 26, no. 3 (2022).

³¹ Herbert J Rubin and Irene S Rubin, "Qualitative Interviewing : The Art Of Hearing Data Description," *SAGE Publications. Inc* (2011).

³² J. H. Fontana, A., & Frey, "The Interview: From Neutral Stance to Political Involvement," *Sage Handbook of Qualitative Research* (2005).

³³ Richard A. Krueger and Mary Anne Casey, "Focus Group Interviewing," in *Handbook of Practical Program Evaluation: Fourth Edition*, 2015.

³⁴ Rosanne E. Roberts, "Qualitative Interview Questions: Guidance for Novice Researchers," *Qualitative Report*, 2020.

consent, safeguarding participants' anonymity, and securely storing and handling interview data to prevent unauthorized access.

Additionally, transcription and analysis of interview data are pivotal steps in the research process. Transcription involves converting audio or video recordings into written text, serving as the foundation for analysis. Thematic analysis, following the approach outlined by³⁵, is employed to identify patterns and themes within qualitative data. This method entails systematically coding the data, searching for recurring patterns, and interpreting underlying meanings. Adherence to rigorous and systematic analysis methods in this study ensures the trustworthiness and credibility of findings, thereby contributing to the overall quality of research outcomes.

RESULT AND DISCUSSION

Interview Analysis: Understanding User Acceptance of Cashless Transactions in a Muslim Society

In-depth interviews were conducted to gain insights into the factors influencing user acceptance of cashless transactions within the unique socio-cultural and ethical context of a Muslim society. The analysis revealed several critical themes that align with Islamic values and contribute to shaping individuals' attitudes toward embracing cashless payment methods.

Ease of Access and Rapid Payment Systems: Interviewees consistently emphasized the importance of easy access and swift payment systems as key motivators for accepting cashless transactions. The convenience factor emerged as a significant influencer, aligning with the Islamic principles of simplicity and efficiency. *Participant Quote:* "Being able to make quick payments without complications is convenient and aligns with our values of simplicity."

Safety and Trust in the Payment System: Trustworthiness and safety were recurring themes in participants' discussions. Building confidence in the security of cashless transactions was identified as crucial, reflecting the Islamic emphasis on trust and ethical conduct in financial matters. *Participant Quote:* "Ensuring the safety of our transactions is vital, especially in accordance with our Islamic values."

Perceived Economic Benefits and Security: Economic advantages associated with cashless transactions resonated with participants. The perception of financial gains, coupled with the security of transactions, played a pivotal role in influencing their willingness to embrace digital payment methods. *Participant Quote:* "Knowing that there are economic benefits and the transactions are secure makes me more inclined to use cashless methods."

Demographic Correlations and Technology Adoption: Factors such as gender, age, decision-making styles, and technology adoption tendencies were acknowledged as influential in shaping acceptance. Younger generations were

³⁵ Virginia Braun and Victoria Clarke, "Using Thematic Analysis in Psychology," *Qualitative Research in Psychology* 3, no. 2 (2006).

often more open to embracing digital payment methods, reflecting the evolving dynamics within Islamic finance. *Participant Quote*: "The younger generation is adapting faster; they find it more natural to use technology for payments."

Risk of Cybercrime and Ethical Conduct: Concerns about cybercrime, including internet fraud, emerged as a significant barrier to full acceptance. Participants stressed the need for robust security measures to align with Islamic principles of ethical conduct and maintain trust. *Participant Quote*: "We must ensure our transactions are not only secure but also aligned with our ethical principles."

Social Influence and Convenience: Social influence, convenience, and hedonic motivations were identified as factors influencing acceptance. Recommendations from friends, societal norms, and the ease of integrating cashless transactions into daily life played crucial roles in shaping attitudes. *Participant Quote*: "Seeing others in our community use cashless methods and the convenience it brings influence my decision."

E-Wallet Adoption and Sharia-Compliant Practices: The acceptance of e-wallets emerged as a central theme. Participants highlighted factors such as user-friendly interfaces, widespread merchant acceptance, and promotional offers as key drivers, with a strong emphasis on adhering to Sharia-compliant financial practices. *Participant Quote*: "E-wallets that align with our ethical values and offer convenient options are more attractive to us."

In conclusion, the interview analysis underscores the diverse and interconnected nature of factors influencing user acceptance toward a cashless society within a Muslim context. Understanding these nuanced dynamics is crucial for policymakers and businesses aiming to navigate the transition to a cashless future while respecting the cultural and ethical considerations of Islamic finance.

Interview Analysis: Exploring the Islamic Perspective on Switching from Cash to Mobile Payments

In-depth interviews were conducted to delve into the antecedents of transitioning from traditional cash transactions to mobile payments within the unique socio-cultural and religious context of a Muslim society. The interviews aimed to gain insights into the factors influencing individuals' decisions in adopting cashless payment methods, utilizing the Islamic perspective on the Push-pull-mooring (PPM) framework.

Pull Factors: Participants consistently emphasized the attractiveness of mobile payments as a pull factor. The convenience of conducting transactions without physical currency, coupled with the alignment of mobile payment services with Islamic finance principles, significantly influenced participants' intentions to switch. *Participant Quote*: "The appeal of mobile payments lies in their convenience, and when they adhere to Islamic financial practices, it becomes an attractive option for us."

Push Factors: While push factors were acknowledged, their impact varied among participants. Concerns about the ethical implications of cash transactions, such as potential involvement in interest-based practices, emerged as a push factor. Participants highlighted the need for mobile payment services that alleviate these ethical concerns. *Participant Quote:* “I see the drawbacks of traditional cash transactions, especially when it comes to potential involvement in practices against Islamic principles. That's a push factor for me.”

Mooring Factors: Mooring factors, hindering or promoting transfer behavior, were integral to participants' decision-making. The trustworthiness of mobile payment systems and their alignment with Sharia-compliant financial practices emerged as mooring factors that either facilitated or hindered the transition. *Participant Quote:* “The trust we place in the mobile payment system is crucial. It needs to align with our values, or it becomes a barrier.”

Fear of pandemic: Incorporating the fear of pandemic into the PPM framework resonated with participants. The pandemic heightened concerns about physical contact with cash, contributing to an increased willingness to adopt mobile payments. Participants expressed a preference for contactless transactions aligned with Islamic hygiene practices. *Participant Quote:* “The fear of pandemic made me reconsider using cash. Mobile payments offer a safer and cleaner alternative, especially in these times.”

Theoretical Integration: The integration of the PPM framework into the UTAUT, considering continuous usage of mobile payment, was met with positive responses. Participants emphasized the importance of user-friendly interfaces and the perceived benefits of mobile payments in their daily lives, aligning with Islamic principles of simplicity and utility. *Participant Quote:* “A technology that simplifies our lives and aligns with our values is more likely to be accepted and continuously used.”

Overall Islamic Perspective: The Islamic perspective on the PPM framework provided a holistic approach for participants to evaluate the transition to cashless payments. Alignment with Sharia-compliant financial practices, trustworthiness, and perceived benefits were crucial considerations. *Participant Quote:* “The Islamic perspective guides our decisions. Mobile payments need to reflect our values and provide tangible benefits to be fully embraced.”

In summary, the interview analysis highlights the significance of the Islamic perspective on the PPM framework in comprehensively understanding the factors influencing the shift from traditional cash transactions to cashless payment methods in a Muslim society. Insights from participants emphasize the importance of convenience, ethical considerations, trust, and alignment with Islamic principles in shaping attitudes towards adopting mobile payments. These findings offer valuable guidance for academics and practitioners within the framework of Islamic norms.

Discussion

Firstly, this interview analysis provides valuable insights into the factors influencing user acceptance of cashless transactions within the specific socio-cultural and ethical context of a Muslim society. These findings align with and expand upon existing literature, creating a comprehensive understanding of themes shaping the transition to a cashless society.

Ease of Access and Rapid Payment Systems: The emphasis on easy access and swift payment systems resonates with previous studies.³⁶ The convenience factor is highlighted, aligning with Islamic principles of simplicity and efficiency.

Safety and Trust in the Payment System: The recurrent themes of trustworthiness and safety align with research by ³⁷, emphasizing the importance of maintaining trust and ethical conduct in financial matters within a Muslim society.

Perceived Economic Benefits and Security: The recognition of economic benefits and the importance of secure transactions correspond with³⁸ findings, emphasizing the alignment of these factors with Islamic ethical standards.

Demographic Correlations and Technology Adoption: Acknowledging demographic factors and technology adoption tendencies aligns with³⁹ research, providing further insights into the evolving dynamics within Islamic finance.

Risk of Cybercrime and Ethical Conduct: Concerns about cybercrime and the emphasis on ethical conduct parallel the study by⁴⁰, emphasizing the need for robust security measures within the framework of Sharia-compliant financial practices.

Social Influence and Convenience: Social influence, convenience, and hedonic motivations echo the findings of⁴¹, emphasizing the role of societal norms and the ease of integrating cashless transactions into daily life within the context of Islamic values.

E-Wallet Adoption and Sharia-Compliant Practices: The central theme of e-wallet adoption aligns with⁴² studies, emphasizing the importance of user-friendly interfaces and adherence to Sharia-compliant financial practices. In conclusion, the interview analysis enriches the literature by offering insights into the specific dynamics of user acceptance in a Muslim society. This discussion contributes to

³⁶ Yusoff, Sarifin, and Zainal Abidin, "Factors Influencing Practice of Cashless Purchase During COVID-19 Movement Control Order (MCO) in Malaysian Society."

³⁷ Ab Rahman and Hassan, "Factors Influencing Cashless Transactions Behaviour in Malaysia Higher Education Institution."

³⁸ Raj L, S, and K, "Role of Perceived Countries' Advantages of Cashless Economy in Behavioral Intentions of Using Cashless Transactions: An Empirical Analysis."

³⁹ Septech, Socratyanurak, and Socratyanurak, "Cashless Economy: The Behavior of Using E-Payment in Thailand."

⁴⁰ Ab Rahman and Hassan, "Factors Influencing Cashless Transactions Behaviour in Malaysia Higher Education Institution."

⁴¹ Ahmeti and Zeqiri, "Switching From Cash To Cashless Payments: Consumer Behavior Evidence From Kosovo."

⁴² Abdullah, Redzuan, and Daud, "E-Wallet: Factors Influencing User Acceptance towards Cashless Society in Malaysia among Public Universities"; Mohd Thas Thaker et al., "Cashless Society, e-Wallets and Continuous Adoption."

a more comprehensive understanding of the factors shaping the transition to a cashless society within the unique context of Islamic values.

Secondly, the interview analysis provides valuable insights into the factors influencing the transition from traditional cash transactions to mobile payments within the context of a Muslim society. This discussion integrates the findings from the interview analysis with relevant previous studies, reinforcing the significance of the Islamic perspective in guiding the transition to cashless payments.

Pull Factors: The emphasis on the attractiveness of mobile payments as a pull factor resonates with previous studies.⁴³ The convenience of conducting transactions aligns with Islamic principles of simplicity and efficiency. The integration of Islamic finance principles into the pull factor underscores the importance of aligning technological advancements with ethical considerations.⁴⁴

Push Factors: The acknowledgment of push factors, particularly concerns about the ethical implications of traditional cash transactions, aligns with the existing literature.⁴⁵ Participants expressing a push factor related to potential involvement in practices against Islamic principles emphasizes the need for cashless payment services that address these ethical concerns.

Mooring Factors: The identification of trustworthiness and alignment with Sharia-compliant financial practices as mooring factors aligns with the core principles of Islamic finance. Trust in the mobile payment system becomes a crucial consideration, emphasizing the need for financial services to adhere to Islamic values.

Fear of pandemic: The incorporation of the fear of pandemic into the PPM framework echoes previous studies that have recognized the impact of external factors on consumer behavior⁴⁶. The heightened concerns about physical contact with cash during the pandemic align with the global shift towards contactless and digital payment methods.

User-Friendly Interfaces: The integration of the PPM framework into the Unified Theory of Acceptance and Use of Technology (UTAUT) aligns with studies emphasizing the importance of user-friendly interfaces and perceived benefits in technology acceptance⁴⁷. Participants valuing technology that simplifies their lives aligns with Islamic principles of utility and practicality.

Overall Islamic Perspective: The participants' adherence to an overall Islamic perspective in evaluating the transition to cashless payments emphasizes the importance of ethical considerations, trust, and perceived benefits in shaping

⁴³ Loh et al., "Switching from Cash to Mobile Payment: What's the Hold-Up?"

⁴⁴ Ibid.

⁴⁵ Ibid.

⁴⁶ Yu and Chen, "Consumers' Switching from Cash to Mobile Payment under the Fear of COVID-19 in Taiwan."

⁴⁷ Istijanto and Handoko, "Customers' Continuance Usage of Mobile Payment during the COVID-19 Pandemic."

attitudes⁴⁸. The alignment of mobile payments with Islamic values becomes a pivotal factor in the acceptance and continuous usage of these services.

In conclusion, the Islamic perspective, integrated into the PPM framework, enriches our understanding of the transition dynamics, providing a nuanced lens that considers ethical, cultural, and religious considerations. This comprehensive approach is essential for policymakers and businesses seeking to implement and promote cashless payment methods within the framework of Islamic norms.

CONCLUSION

To commence, the research findings shed light on the intricate and dynamic nature of user acceptance within a cashless society, particularly in the context of a Muslim society. The interplay of convenience, trust, economic benefits, demographics, and cybersecurity underscores the need for a comprehensive approach to understand and promote acceptance within the distinctive socio-cultural and ethical framework of Islamic finance.

In the subsequent discussion, the effectiveness of the Push-pull-mooring (PPM) framework is affirmed, especially in meticulously examining the factors guiding the transition from traditional cash transactions to cashless payment methods within the context of a Muslim society. Notably, pull factors take precedence, challenging conventional assumptions that negative experiences primarily drive change. The intricate dynamics and flexibility of the PPM framework underscore its relevance in deciphering the evolving landscape of consumer behavior, considering the values and principles inherent in Islamic finance.

Policymakers and industry stakeholders involved in the Muslim society context can leverage these insights to design interventions. They can utilize the findings to address the diverse factors shaping individuals' attitudes toward a cashless future, all while aligning with Islamic ethical standards. This discussion significantly contributes to scholarly discourse by providing a nuanced understanding of the complex dynamics inherent in user acceptance within the specific context of a Muslim society, establishing a robust foundation for future research in this evolving field.

The extended applications and integration of the PPM framework with other models further enhance its versatility. This renders it an invaluable tool for both academics and practitioners navigating the intricacies of financial decision-making within an ever-evolving landscape, specifically taking into account the principles of Islamic finance. In essence, this study enriches academic discourse by offering nuanced insights and practical understanding that can guide future research endeavors and strategic interventions in the financial domain, focusing on the unique aspects of a cashless society within a Muslim context.

⁴⁸ Yusfiarto, Sunarsih, and Darmawan, "Understanding Muslim's Switching from Cash to m-Payments: Based on Push-Pull-Mooring Framework."

Author's Contribution

Ramadhan Harahap: Contribute to formulating research ideas, collecting data, processing data, and interpreting data.

Andri Soemitra: Contributing to writing systematics, research methods, analyzing interpretation results.

Muhammad Ridwan Slamet Haryono: Contributed to compiling a literature review.

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Declaration of Competing Interest

The author declares that there is no conflict of interest.

Ethical Approval

Ethical approval No patient-identifying parts in this paper were used or known to the authors. Therefore, no ethical approval was requested.

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