



# INTENTION TO USE ISLAMIC FINTECH WHICH IS INFLUENCED BY SHARIA COMPLIANCE VARIABELS, PERCEIVED USEFULNESS, ISLAMIC RELIGIOSITY AND PERCEIVED EASE OF USE.

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## Abstrak

This study aims to determine whether sharia compliance, perceived usefulness, Islamic religiosity and perceived convenience partially or simultaneously have a positive and significant effect on the intention to use sharia fintech. This type of research uses quantitative research with descriptive and associative approaches. The sample in the study amounted to 82 respondents. The data analysis technique used is instrument test, classical assumption test, multiple linear regression analysis, hypothesis testing and coefficient of determination (R<sup>2</sup>) analysis with SPSS version 26.0 program. The results of data analysis show that the results of the partial test (t test), sharia compliance, perceived usefulness and perceived convenience partially have a positive and significant effect on the intention to use sharia fintech, while Islamic religiosity has no significant effect. The simultaneous test results (F test) show that F count (44,526) > F table (2.72) with a significance value of 0.000 < 0.05. It can be concluded that sharia compliance, perceived usefulness, Islamic religiosity and perceived convenience simultaneously have a positive and significant effect on the intention to use Islamic fintech.

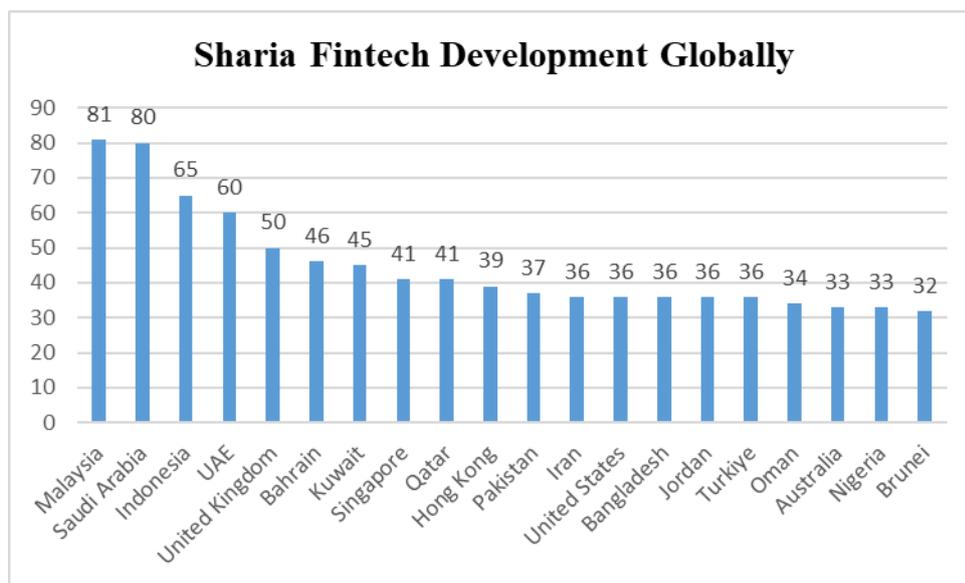
**Keywords:** Sharia Intention and Fintech, Sharia Compliance, Perceived Usefulness, Slami Religiosity

## 1. Introduction

In general, financial technology can be defined as a technological innovation in financial transaction services. Fintech as the application of digital technology to financial intermediation problems (Aaron et al., 2017). In a broader sense, Fintech is defined as an industry consisting of companies that use technology to make the financial system and financial service delivery more efficient. Fintech is also a technological innovation in financial services that can generate business models, applications, processes or products with material effects related to the provision of financial services (Suaryansyah, 2022).

Financial Technology, which has been included in the conventional financial system, is slowly entering the Islamic financial system. Islamic Fintech is an innovation that is combined between technology and the financial sector with the aim of facilitating all transactions and investments that are adjusted to sharia values (Yanti, 2022). (Efendi & Wulandati, 2022).

Globally, the development of Islamic fintech in Indonesia is experiencing very rapid growth, indicating that there is great public interest in using Islamic fintech as a source of financing. The following presents a graph of the development of Islamic fintech globally: Development of Islamic Fintech Globally



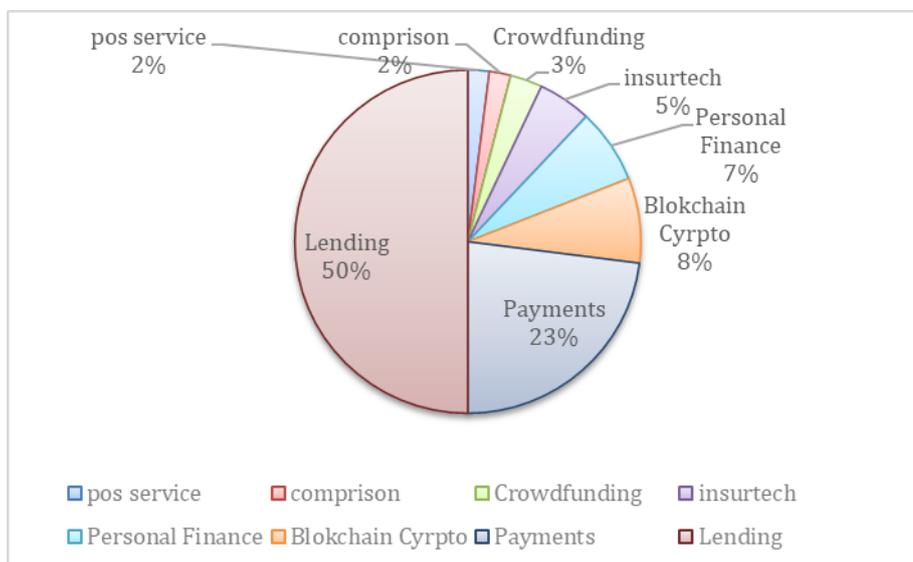
Picture.1 Sharia Fintech Development Globally

Based on the picture. 1 above, it can be seen that from The Global Islamic Fintech report in 2022 Indonesia occupies the 3rd position under Saudi Arabia and Malaysia, this indicates that Indonesia has a great opportunity in the development of Islamic fintech in the world (The Global Islamic Fintech, 2022). The report is assessed based on talent, regulation, infrastructure, Islamic Fintech Market and Ecosystem, and capital.

While in Indonesia there is an organization directly appointed by OJK as the Association of Digital Financial Innovation Providers, the organization is the Indonesian Fintech Association (AFTECH). Currently AFTECH has more than 350 members, consisting of 359 fintech companies, 24 financial institutions, 13 research partners, and 6 technology partners (AFTECH 2020). There are 102 companies registered and licensed by OJK as of October 9, 2023, consisting of 95 companies and 7 licensed

sharia companies (OJK, 2023). The following presents a graph of the transaction sectors that are often used by the Indonesian people:

### Distribution by Business Sector



Source: Indonesia Fintech Landscape Report, 2020

It can be seen from Fig. 2 that the most widely used fintech use is the type of Financing (Lending) 50%, followed by the loan or Payment sector (Payment) 23%, and the other order is: cryptocurrecnry & blockchain, Personal Finance Insurtech Crowdfunding, Comprison and the last Pos service.

The problem in the research is that there is a phenomenon of sharia fintech growth in Indonesia ranked 3rd in the world under Saudi Arabia and Malaysia. This indicates that Indonesia has a great opportunity in the development of Islamic fintech based on a report published by The Global Islamic Fintech in 2022. But behind this considerable opportunity, it turns out that the development of Islamic fintech in Indonesia is still very far from the development of conventional fintech as evidenced by the existence of Islamic fintech companies which are still very minimal in number compared to conventional fintech companies.

This research refers to research conducted by (Tahar et al., 2020), with the title Perceived Ease of Use, Perceived Usefulness, Perceived Security and Intention to Use E-Filing: The Role of Technology Readiness, (Ramli et al., 2021), with the title The Implication of Trust that Influences Customers' Intention to Use Mobile Banking, (Misissaifi & Sriyana, 2021), with the title Factors Affecting Interest in Using Sharia Fintech, and (Pardiansyah et al., 2023), with the title Analysis of Factors Affecting Intention to Use Sharia Fintech: Empirical Study of Tangerang Millennial Generation.

The difference between this research and previous research is the addition of variables, namely sharia compliance and different research objects, namely Indonesian students. Thus, the purpose of this study is to determine sharia compliance, perceived usefulness, Islamic religiosity and perceived ease of influence on the intention to use sharia fintech for sharia economic students at sultan ageng tirtayasa university and sharia economic students at febi UIN sultan maulana hasanudin banten Class of 2020.

## **2. Literature Review**

### **2.1. The Effect of Sharia Compliance on The Intention to Use Sharia Fintech**

Azmi et al. (2019), suggest that sharia compliance is a tool used to assess accountability in providing information on the compliance of Islamic financial institutions with sharia principles. The most important building in the development of Islamic financial institutions is sharia compliance. This building makes the basic comparison of Islamic companies with conventional ones to ensure that sharia principles can be implemented in Islamic businesses.

The indicators of sharia compliance according to Mayndarto (2023) are as follows:

1. Usury-free
2. Avoid Maisir
3. Avoid Gharar
4. Halal Business
5. Trustworthy Business Management

sharia compliance is an attitude and action to ensure that sharia principles in sharia fintech can be a basic guide in the company's operational activities.

Misissaifi & Sriyana (2021), Astuti & Saputra (2022) state that sharia compliance will affect the intention to use Islamic fintech.

H1: There is a positive and significant effect of sharia compliance on the intention to use Islamic fintech.

### **2.2. The Effect of Perceived Usefulness on The Intention to Use Islamic Fintech**

Perceived usefulness can be defined as the degree to which individuals believe that using a particular system will help improve their work performance and achievement. This concept describes a measure of trust where the use of technology will bring usefulness to its users (Tyas & Darma, 2017).

The indicators of perceived usefulness according to Atriani et al., (2020), are as follows:

1. Makes work easier
2. Increase productivity

3. Increase effectiveness (enchanche effectiveness)
4. Develop job performance (inprove job performance)
5. Useful (usefull)

perceived usefulness is also one of the factors that can influence the intention to use Islamic fintech. Perceived usefulness is a level where a person believes that the use of a particular system will be able to improve that person's performance. Aritonang & Arisman, (2017), Atriani et al., (2020), Sari et al., (2023) state that perceived usefulness will affect the intention to use Islamic fintech.

H2: There is a positive and significant effect of perceived usefulness on the intention to use Islamic fintech.

### **2.3.The Influence of Islamic Religiosity on The Intention to Use Sharia Fintech**

The word religion comes from the Latin religio whose root word is religare which means to bind. This means that religion or religion in general has rules and obligations that must be carried out, all of which serve to bind and require a person or group of people in their relationship with God, fellow humans and the surrounding environment (Rahmawati, 2016).

The indicators of Islamic religiosity according to Mauliana & Hidayat, (2022), as follows:

1. Belief
2. Religious Practice
3. Experience
4. Religious Knowledge
5. Consequences (muliana)

Islamic religiosity is also one of the factors that can influence the intention to use Islamic fintech. Islamic religiosity is the level of awareness of God which is understood according to the monotheistic view of Islam. Ferinaldy et al., (2019),Pardiansyah et al., (2023), state that Islamic religiosity will affect the intention to use Islamic fintech.

H3: There is a positive and significant effect of Islamic religiosity on the intention to use Islamic fintech.

### **2.4.The Influence of Perceived Convenience on The Intention to Use Sharia Fintech**

Perceived ease of use is defined as the extent to which a person believes that using a technology will be free from effort. If someone believes that a system is easy to use, this is also a belief about the decision-making process (Dewi & Warmika, 2016).

The indicators used to measure perceived ease are as follows (Rodiah & Melati, 2020):

1. easy to learn,
2. easy to control,
3. clear and easy to understand,
4. flexible,
5. easy to become skillful,
6. easy to use

Perceived ease is the level at which the use of Islamic fintech technology can be understood by someone. Priambodo & Prabawani (2016), Nurdin et al. (2020), (Noviyanti & Erawati, 2021), state that perceived convenience will affect the intention to use Islamic fintech.

H4: There is a positive and significant effect of perceived convenience on the intention to use Islamic fintech.

## **2.5. Intention**

According to Kharisma & Putri (2020) explains intention as a cognitive and conative representation of individual readiness to display a behavior. Intention is a determinant and disposition of behavior, so that individuals have the opportunity and the right time to display this behavior in reality. Intention is an intermediary for motivational factors that have an impact on behavior. Specifically, in planned behavior theory, it is explained that the intention to perform a behavior is an indication of an individual's tendency to perform a behavior.

H5: It is suspected that together there is a positive and significant effect of sharia compliance on perceived usefulness, Islamic religiosity, and perceived convenience on the intention to use Islamic fintech.

## **3. Research Methods**

This section will present the data and methods used in the study, briefly explaining the time and place of research, types and sources of data, population and sampling models such as the analytical tools used. given the availability of reliable data, a quantitative analysis approach with descriptive and associative approaches was carried out to verify our objectives. Quantitative research is a research approach that is objective, includes quantitative data collection and analysis and uses statistical testing methods spss 0.26 The research time was conducted in March and April 2024. The population in this study were Islamic Economics Students of FEB Sultan Ageng Tirtayasa University and Islamic Economics Students of FEBI UIN Sultan Maulana Hasanudin Banten Class of 2020. While the sample in this study were 82 respondents of Sharia Economics Students of FEB Sultan Ageng Tirtayasa University and FEBI Sharia Economics Students of UIN Sultan Maulana Hasanudin Banten Class of 2020.

The data in this study are cross-sectional. Data collection techniques using survey instruments or online questionnaires on a Likert 5 scale, namely 1 = strongly disagree, 2 = disagree, 3 = fairly agree, 4 = agree, 5 = strongly agree. (Riyanto & Hatmawan, 2020).

The data analysis techniques in this study can be presented as follows:

- 1) Validity test and data reliability test
- 2) Classical assumption test
- 3) Model Feasibility Test

The model feasibility test in this study was carried out by model reliability test (F-test), regression coefficient test (t-test) and determination coefficient test (R<sup>2</sup>).

4) Interpretation of Linear Regression Models In this study, the data analysis technique used multiple linear regression, which is an analysis technique to determine the effect of the independent variable on the dependent variable. The model in this study is:

$$Y = \alpha + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \beta_4 X_4 + \varepsilon$$

Description:

Y = Intention to use sharia fintech

$\alpha$  = Constant

$\beta_1$  = Sharia compliance regression coefficient

$\beta_2$  = Perceived usefulness regression coefficient

$\beta_3$  = Islamic religiosity regression coefficient

$\beta_4$  = Perceived ease of use regression coefficient

X<sub>1</sub> = Sharia compliance

X<sub>2</sub> = Perceived usefulness

X<sub>3</sub> = Islamic religiosity

X<sub>4</sub> = Perceived Ease

## 4. Results And Discussion

### 4.1. Research Results

#### Respondent data based on gender

Respondents in this study totaled 82 people. Respondent data is generated from questionnaires distributed online (google form) through whatsapp media in April 2024. Respondents based on their gender, men amounted to 27 students from Sharia Economics Students FEB Sultan Ageng Tirtayasa University and Sharia Economics Students FEBI UIN Sultan Maulana Hasanudin Class of 2020 or 32.9% Women, namely 55 students from Sharia Economics Students FEB Sultan Ageng Tirtayasa University and Sharia Economics Students FEBI UIN Sultan Maulana Hasanudin Class of

2020 or 67.1% of the total respondents.

		Respondent data based on gender			Cumulative
		Frequency	Percent	Valid Percent	Percent
Valid	Male	27	32.9	32.9	32.9
	Female	55	67.1	67.1	100.0
	Total	82	100.0	100.0	

Tabel. 1 Respondent data based on gender

#### Based On Faculty and University

respondents in this study were dominated by the Faculty of Economics and Business, Sultan Ageng Tirtayasa University, namely 72% of the total respondents and the remaining respondents from the Faculty of Economics and Islamic Business, Sultan Maulana Hasanudin State Islamic University Banten with 23 respondents or 28% of the total respondents.

		Based On Faculty and University			Cumulative
		Frequency	Percent	Valid Percent	e Percent
Valid	FEB Universitas Sultan Ageng Tirtayasa	59	72.0	72.0	72.0
	FEBI UIN Sultan Maulana Hasanudin Banten	23	28.0	28.0	100.0
	Total	82	100.0	100.0	

Tabel. 2 Based on faculty and university

### Use Of Sharia Fintech

On the use of Islamic fintech, it is known that 46 Sharia Economics Students of FEB Sultan Ageng Tirtayasa University and Sharia Economics Students of FEBI UIN Sultan Maulana Hasanudin Class of 2020 or 56.1% of the total number of respondents have used Islamic fintech and as many as 36 Sharia Economics Students of FEB Sultan Ageng Tirtayasa University and Sharia Economics Students of FEBI UIN Sultan Maulana Hasanudin Class of 2020 or 43.9% of the total number of respondents have never used Islamic Fintech.

Use Of Sharia Fintech					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Already Been	46	56.1	56.1	56.1
	Not Been	36	43.9	43.9	100.0
	Total	82	100.0	100.0	

Tabel. 3 Use of sharia fintech

### Instrument Test Results

#### Validity test

The validity test is used to measure whether a questionnaire is valid or not. A questionnaire is said to be valid if the questions on the questionnaire are able to reveal something that will be measured by the questionnaire (Ghozali, 2018). Stating that, if the Pearson Correlation (R-count) value is greater than the R-table or the significance value is less than 0.05, the indicator is considered valid. The results of the validity test of all indicators of perceived benefits show that all items have a correlation value (r count) greater than r table at a significance level of 5%, namely 0.217. Thus, all indicators in the variables in the study are valid.

#### Reliability Test

Good reliability can be seen from the Cronbach's alpha value. Therefore, if the Cronbach's alpha value is greater than 0.60, the variable can be said to be reliable (Pardiansyah et al., 2023). Based on the statistical test results, all variables in this study have a good Cronbach's alpha value, which is above 0.60, so it can be said that all variables have good reliability and can be continued to the next stage.

## Classical Assumption test results

### Normality Test Results

Normality test aims to test whether in the regression model, confounding or residual variables have a normal distribution. This normality test uses a Kolmogorov-Smirnov sample where the Asymp.Sig. (2-tailed) value must exceed the value of 0.05. (Aritonang & Arisman, 2017). In addition, to fulfill the normality test requirements, it can also be done using the Monte Carlo method where the Monte Carlo Sig. (2-tailed) value is  $> 0.05$ .

#### Normality Test Result (Monte Carlo)

One-Sample Kolmogorov-Smirnov Test			Unstandardi zed Residual
N			82
Normal Parameters <sup>a,b</sup>	Mean		.0000000
	Std. Deviation		2.31208203
Most Extreme Differences	Absolute		.105
	Positive		.070
	Negative		-.105
Test Statistic			.105
Asymp. Sig. (2-tailed)			.027 <sup>c</sup>
Monte Carlo Sig. (2- tailed)	Sig.		.313 <sup>d</sup>
	99% Confidence Interval	Lower Bound	.301
		Upper Bound	.325

a. Test distribution is Normal.

b. Calculated from data.

c. Lilliefors Significance Correction.

d. Based on 10000 sampled tables with starting seed 2000000.

Tabel. 4 Normality Test Result (Monte Carlo)

Based on the normality test value in table 4.20, it is known that the Monte Carlo Sig. (2-tailed) value is  $> 0.313$ , which means that the data is normally distributed.

### Multicollinearity Test

The results of data processing for observing the multicollinearity test on the research model can be seen in the following Coefficientsa table.

		Coefficients <sup>a</sup>					Collinearity Statistics	
		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Tolerance	VIF
Model		B	Std. Error	Beta				
1	(Constant)	-.338	1.750		-.193	.847		
	Sharia Compliance	.378	.119	.329	3.176	.002	.365	2.743
	Perceived Usability	.399	.135	.368	2.954	.004	.253	3.955
	Islamic Religiosity	-.111	.098	-.097	-1.129	.262	.533	1.877
	Perceived Ease	.312	.132	.278	2.354	.021	.282	3.548

a. Dependent Variable: Intention to Use Sharia Fintech

Tabel. 5 Multicollinearity Test

The tolerance value of the Sharia Compliance variable is 0.365, the perceived usefulness variable is 0.253, the Islamic religiosity variable is 0.533, and the perceived convenience variable is 0.282, meaning that the tolerance value is greater than 0.10. The VIF value on the Sharia Compliance variable is 2.743, the perceived usefulness variable is 3.995, the Islamic religiosity variable is 1.887, and the perceived convenience variable is 3.548, it can be said that the value of the four variables is smaller than 10. Based on this data, there is no multicollinearity in this study.

#### Heteroscedasticity Test

The results of data processing to see heteroscedasticity in the data can be done by looking at the table below Scatterplot in Figure below.

Variabel	Sig	Description
Sharia Compliance	0,978	No heteroscedasticity
Perceived Usability	0,969	No heteroscedasticity
Islamic Religiosity	0,728	No heteroscedasticity
Perceived Ease	0,944	No heteroscedasticity

Tabel. 6 Heteroscedasticity Test

Based on table. 6 it can be concluded that the sig value of the Sharia Compliance variable is 0.978, the perceived usefulness variable is 0.969, the Islamic religiosity variable is 0.728, and the perceived convenience variable is

0.944, it can be said that the sig value on the four variables is  $> 0.05$ . So it can be concluded that this study does not occur heteroscedasticity.

**Hypothesis test results**  
**Partial test results (t test)**

		Coefficients <sup>a</sup>				
		Unstandardized Coefficients		Standardized Coefficients		
	Model	B	Std. Error	Beta	t	Sig.
1	(Constant)	-.338	1.750		-.193	.847
	Sharia Compliance	.378	.119	.329	3.176	.002
	Persepsi Kegunaan	.399	.135	.368	2.954	.004
	Religiusitas Islami	-.111	.098	-.097	-1.129	.262
	Persepsi Kemudahan	.312	.132	.278	2.354	.021

a. Dependent Variable: Intensi Menggunakan Fintech Syariah

Tabel. 7 Partial test results (t test)

Based on the table above, it can be concluded that:

1) Sharia Compliance variable has a positive effect on the intention to use Sharia Fintech. By looking at the t test, it is known that the significant value is  $0.02 < 0.05$ . Furthermore, by paying attention to the value of t count (3.176)  $> t$  table 1.991 so it can be concluded that the Sharia Compliance variable partially has a positive and significant effect on the intention to use fintech syariah thus it can be stated that H1 is accepted.

2) The perceived usefulness variable has a positive effect on the intention to use Sharia Fintech. By looking at the t test, it is known that the significant value is  $0.04 < 0.05$ . Furthermore, by paying attention to the value of t count (2.954)  $> t$  table 1.991 so that it can be concluded that the perceived usefulness variable partially has a positive and significant effect on the intention to use fintech syariah thus it can be stated H2 accepted

3) The Islamic religiosity variable has no significant effect on the intention to use Sharia Fintech. By looking at the t test, it is known that the significant value is  $0.262 > 0.05$ . Furthermore, by paying attention to the value of t count (-1.129)  $< t$  table 1.991 so it can be concluded that the Sharia Compliance

variable partially has no significant effect on the intention to use fintech syariah thus it can be stated that H3 is rejected.

4) The Perceived Ease of Use variable has a positive effect on the intention to use Sharia Fintech. By looking at the t test, it is known that the significant value is  $0.021 < 0.05$ . Furthermore, by paying attention to the value of t count ( $2.354 > t$  table  $1.991$ ) so that it can be concluded that the variable Perception of Ease partially has a positive and significant effect on the intention to use fintech syariah thus it can be stated that H4 is accepted.

### Simultaneous test results (f test)

ANOVA <sup>a</sup>						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	1001.545	4	250.386	44.526	.000 <sup>b</sup>
	Residual	433.004	77	5.623		
	Total	1434.549	81			

a. Dependent Variable: Intensi Menggunakan Fintech Syariah

b. Predictors: (Constant), Persepsi Kemudahan, Religiusitas Islami, Sharia Compliance, Persepsi Kegunaan

Tabel. 8 Simultaneous test results (f test)

In the table above, the simultaneous test (F test) shows that the fcount value is  $44,526$  and the significance is  $0.000$ . So it can be concluded that there is a significant influence on the variables of Sharia Compliance, perceived usefulness, Islamic religiosity and perceived ease of use together affecting the intention to use Sharia Fintech. This shows that the Ha5 hypothesis is accepted.

### Test Results of the Coefficient of Determination (R2)

#### Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.836 <sup>a</sup>	.698	.682	2.371

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a. Predictors: (Constant), Persepsi Kemudahan, Religiusitas Islami, Sharia Compliance, Persepsi Kegunaan

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Tabel. 9 Test Results of the Coefficient of Determination (R<sup>2</sup>)

Based on table 4., shows that the R square (R<sup>2</sup>) value is 0.682 or 68.2% which shows the magnitude of the relationship or correlation variable between the independent variable and the dependent variable, meaning that 68.2% of the Sharia Compliance variables, perceived usefulness, Islamic religiosity and perceived ease of use affect the intention to use Fintech Syariah. While the remaining 31.8% is influenced by other variables not examined in this study.

#### 4. Conclusions and Suggestions

Based on the results of research on Sharia Compliance, Perceptions of Usefulness, Islamic Religiosity and Perceptions of Ease in Influencing Intention to Use Sharia Fintech (Study on Sharia Economics Students of FEB Sultan Ageng Tirtayasa University and Sharia Economics Students of FEBI UIN Sultan Maulana Hasanudin Class of 2020) with 82 respondents, the conclusions of the results of this study are as follows:

- 1) The sharia compliance variable has a positive and significant effect on the intention to use Sharia Fintech, this result can be seen in the t test of 3.176 with a t table of 1.991, meaning  $t_{count} > t_{table}$ , with a significant value of 0.02 so it can be concluded that sharia compliance has a positive and significant effect.
- 2) The perceived usefulness variable has a positive and significant effect on the intention to use Sharia Fintech, this result can be seen in the t test of 2.954 with a table of 1.991, meaning that  $t_{count} > t_{table}$ , with a significant value of 0.04 so it can be concluded that perceived usefulness has a positive and significant effect on the intention to use Sharia Fintech so it can be concluded that perceived usefulness has a positive and significant effect.
- 3) The Islamic religiosity variable has no significant effect on the intention to use Islamic Fintech, this result can be seen in the t test of -1.129 with a t table of 1.991, which means  $t_{count} < t_{table}$ , with a significant value of 0.262 so it can be concluded that Islamic religiosity has no positive and significant effect.
- 4) The perceived convenience variable has a positive and significant effect on the intention to use Islamic Fintech, this result can be seen in the t test of 2.354 with a table of 1.991, which means  $t_{count} > t_{table}$ , with a significant value of 0.021 so it can be concluded that perceived convenience has a positive and significant effect.
- 5) Sharia compliance variables, perceived usefulness, Islamic religiosity and perceived convenience have a positive and significant effect on the intention to use Islamic Fintech, this result can be seen from the calculated F value of 44.526 > F table 2.49

(Fhitung > Ftabel) and a significant value of 0.000 less than the specified significant value of 0.05 (significant value < 0.05). This shows that there is a significant influence on the sharia compliance variable, the perceived usefulness of Islamic religiosity together affects the intention to use Islamic fintech.

For future researchers, it is recommended to develop this research by choosing a wider range of objects and can add other variables, such as security perceptions, data pervation, trust, service quality and so on to transaction intentions using sharia fintech.

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