

FACTOR ANALYSIS ON LAYANAN SYARIAH LINKAJA USAGE DECISION

Nisrina Nur Azizah¹
Fuad Mas'ud²

Jurusan Ekonomi Islam, Fakultas Ekonomika dan Bisnis, Universitas Diponegoro^{1,2}

Email: nissrina99@gmail.com

Abstract

In the midst of intense e-wallet competition and seeing the large Muslim population, PT Finarya innovated to issue Layanan Syariah LinkAja which makes it unique as the first and only sharia e-wallet in Indonesia. This study aims to determine the effect of perceived ease of use, perceived usefulness, trust and riba knowledge towards Layanan Syariah LinkAja usage decision. The data collection method was done through questionnaire. The population in this study is Layanan Syariah LinkAja Muslim users in Indonesia. The exact population is unknown, so researcher took a sample of 100 respondents with purposive sampling approach. The analysis technique used is multiple linear regression analysis which is calculated using SPSS 26 program. The result of the analysis showed that perceived usefulness, trust and riba knowledge variables have a positive and significant effect on usage decision, while perceived ease of use variable has no effect on usage decision. Simultaneously, the results of the independent variable which are perceived ease of use, perceived usefulness, trust and riba knowledge have an effect on usage decision.

Keywords: perceived ease of use, perceived usefulness, trust, riba knowledge, sharia e-wallet

INTRODUCTION

Indonesia is a country that is dominated by Muslim population. Based on data from Pew Research Center on Religion & Public Life (2020), in 2020 the population of Muslim community in Indonesia amounted to 229,620,000 people or equivalent to 87% of the country's total population. The large Muslim population makes riba-free financial transactions crucial in Indonesia.

In this digital era, the behavior of Indonesian people who are close to the internet makes electronic money one of the main payment instruments because of its practical nature. Based on Statista (2019), more than half of the population or equivalent to 63.3% of population in Indonesia have used smartphones in 2019. The Internet Survey Report conducted by the Association of Indonesian Internet Service Providers (2019) also shows that in

Q2 2019 73,7% of Indonesia total population are internet users.

According to Bank Indonesia, electronic money is simply defined as a means of payment in electronic form where the value of the money is stored in certain electronic media. Provisions for the operation of electronic money are regulated in Peraturan Bank Indonesia Nomor 20/6/PBI/2018.

Electronic money development in Indonesia continues to increase every year. Based on Bank Indonesia, in 2014 the number of electronic money circulation was 35M and in 2019 it reached 292M. This shows that more and more people are using electronic money for their daily transactions.

Compared to chip-based electronic money, server-based electronic money or commonly referred to electronic wallet is a payment tool for many people because of its multi-purpose function. Research

conducted by the Katadata Insight Center (KIC) in October 2020 showed 11.1% of respondents who act as consumers use Dana every day and e-money is in second place with 9.1%.

In the midst of intense e-wallet competition and seeing the large Muslim population, PT Finarya innovated to issue Layanan Syariah LinkAja which makes it unique as the first and only sharia e-wallet in Indonesia between other conventional electronic wallet such as Gopay, OVO and Dana.

Layanan Syariah LinkAja is an electronic money service feature that is managed based on syar'i rules as stated in DSN-MUI Fatwa Nomor 116/DSN-MUI/IX/2017. The fatwa states that the implementation and use of sharia electronic money must avoid ribawi, gharar, maysir, tadlis, risywah, isyraf and transactions on objects that are unlawful or immoral.

The scheme used in Layanan Syariah LinkAja is a qard contract where customer entrusts their money to Finarya in the form of a loan. As the borrower, Finarya has the right to entrust the fund to Islamic bank in deposit and free of charge. When a customer makes transaction, Layanan Syariah LinkAja required to return the deposited fund. Meanwhile, user and merchant use bai akad for buy and sell and ijarah akad for services.

Sharia principles applied by Layanan Syariah LinkAja is a special attraction for the community, especially Muslims. One of the models that can be used to measure and analyze what factors influence the usage decision on Layanan Syariah LinkAja as an electronic wallet is Technology Acceptance Model.

Technology Acceptance Model by Davis (1989) measure individual acceptance in using information technology with two theoretical constructs, namely perceived ease of use and perceived usefulness.

The level of user's trust will also affect the interest in using electronic

money (Pratama & Suputra, 2019). Research conducted by Sharma et al., (2019) shows that trust is the most valued factor by survey respondents when using electronic wallet. The user's trust in technology they are using can provide a sense of security so it will last in long term.

Along with the increase of non-cash payment system, it is positively related to public awareness toward riba Aji et al., (2020). This sharia electronic wallet can be a new option for Muslim considering the importance of making transactions that are riba-free in accordance with QS. Ali Imran verse 130.

Based on the phenomenon above, the researchers try to understand factors that influence Muslim user towards Layanan Syariah LinkAja usage decision. So the research questions are: How do perceived ease of use, perceived usefulness, trust and riba knowledge partially and simultaneously influence Layanan Syariah LinkAja usage decision?

LITERATURE REVIEW

Darmansyah et al., (2020) stated acceptance model by Davis (1989) is the most important latent variable that influences individual intention to use Islamic fintech compared to planned behavior and technology usage theory. Technology Acceptance Model consists of two variables which are perceived ease of use and perceived usefulness. By using the basic model of TAM, this study adding other variables, namely trust and riba knowledge.

The Impact of Perceived Ease of Use Towards Usage Decision

Davis (1989) defines perceived ease of use as a level of a person's belief that using a particular system can improve their job performance. It also uses a 6-item scale to construct the ease-of-use construct, namely:

- a) Easy to learn
- b) Controllable
- c) Clear and understandable

- d) Flexible
- e) Easy to become skilled
- f) Easy to use

Perceived ease of use plays important role every time a user is faced with new technology specifically on their decision to use it. Users will accept e-wallet easily if they can understand the working process clearly. E-wallet design must be user-friendly to make it easier for users to adapt to this payment method (Sharma et al., 2019).

Basically, the easier an application is to use, the higher someone's interest in continuing to use the application or even recommending it to people around them. In sharia electronic wallets like Layanan Syariah Link Aja Syariah, ease of use can be judged by its nature that it can be used anytime and anywhere, the visual appearance of the application that makes it easy for users and can be learned to use.

Research conducted by Iliyini (2020) states that the perceived ease of use has a significant and positive influence on the decision to use OVO. This finding is in line with the results of the research by Priambodo & Prabawani (2016) which states that perceived ease of use has a positive and significant influence on interest in using electronic money services and Tri Anggono et al., (2020) which shows that perceived ease of use has an influence on the decision to use Gopay. Based on the description above, the proposed hypothesis is:

H1: Perceived ease of use has a positive influence towards usage decision

The Impact of Perceived Usefulness Towards Usage Decision

Based on Davis (1989), perceived usefulness is the level of confidence a person has by using a certain system they will be free from effort. To form the construct of perceived benefits, 6 item scales are used, namely:

- a) Work more quickly
- b) Job performance
- c) Increase productivity
- d) Effectiveness

- e) Makes jobs easier
- f) Useful (easy to use)

Perceived usefulness measure how digital payment can help users achieve their goals more effectively and efficiently. Perceived usefulness in digital payment service context can be explained as the extent to which individuals believe that using digital payment services will increase their productivity and performance in making payment transactions (Phonthanukitithaworn et al., 2015).

Previous research by Wibowo & Suryoko (2018) states that the perceived usefulness has a significant influence on decisions to use e-money products. This finding is in line with the results of the research by Priambodo & Prabawani, (2016) shows that perceived usefulness has positive and significant influence on interest in using electronic money services and Denaputri & Usman, (2020) which states that benefit has a significant effect on customer interest in using mobile payments. Based on the description above, the proposed hypothesis is:

H2: Perceived usefulness has a positive influence towards usage decision

The Impact of Trust Towards Usage Decision

Mayer et al., (1995) defines trust as a willingness to be uncertain as a result of submission to another party. Based on this definition, trust refers to three characters, namely ability, benevolence and integrity or all three can also be referred to as trustworthiness (Jarvenpaa et al., 2000).

Low user trust in e-wallet can hinder the decision to use it. Customer trust has been recognized as an important factor for the success of mobile banking in the context of transactions carried out on telephone network which are more vulnerable and uncertain, which pose a greater potential risk compared to traditional payment transactions (Sharma et al., 2019).

Trust is needed by information technology users in order to improve

individual performance in carrying out organizational or company activities (Triyani Budyastuti, 2020). Usually, trust is seen as a contributing factor in most studies on intention to use technology and is integrated with TAM or its variants.

Previous research by Novitasari & Supriyanto (2020) stated that trust has a positive and significant effect on decisions to use OVO. This finding is in line with the results of the research by Wibowo & Suryoko (2018) which states that trust has a significant and positive effect both partially and simultaneously on decisions to use e-money products and Tri Anggono et al., (2020) which shows that trust has a significant effect on the decision to use Gopay. Based on the description above, the proposed hypothesis is:

H3: Trust has a positive influence towards usage decision

The Impact of Riba Knowledge Towards Usage Decision

Electronic money is often debated regarding its halalness where most consider electronic money financial transactions is equal to riba transactions. Users' intention to adopt electronic money as a means of payment depends on their level of knowledge of riba (Aji et al., 2019).

In Qur'an, the prohibition of riba is stated in several revelations including in the QS. Ar-Rum verse 39, QS. An-Nisa verse 161, QS. Ali Imran verse 130, and QS Al-Baqarah verse 275. As a Muslim, halal transaction is a daily necessity.

Previous research by Aji et al., (2019) stated that riba knowledge moderates the TAM model because it is considered as an unethical aspect for Muslims. Riba is considered unethical according to Islamic jurisprudence. Therefore, knowing that a product has a high association with riba will have an impact on the intention to use it, which means that Muslims in Indonesia are very aware and knowledgeable about riba. This finding is in line with the results of Marzuki & Nurdin (2020) research which

shows that Islamic consumer fiqh knowledge has a significant effect on Muslim financial consumers in adopting Islamic financial technology products and Bashir (2019) that halal awareness factors, logos and halal attitudes have a significant effect on buying behavior. Based on the description above, the proposed hypothesis is:

H4: Riba knowledge has a positive influence towards usage decision

RESEARCH METHOD

This study uses a quantitative approach with multiple linear regression analysis method. The independent variables used consist of indicators derived from TAM theory, namely perceived ease of use and perceived usefulness with addition of trust and riba knowledge. The dependent variable used is usage decision.

The population in this study is Layanan Syariah LinkAja Muslim users in Indonesia. The sampling technique in this study used a purposive sampling approach with the criteria of 1) Muslim and 2) Have used Layanan Syaiah LinkAja at least once in the last three months.

The data sources used are primary and secondary data. Primary data obtained directly through a questionnaire with a Likert scale (1-5 points). Due to the unknown population size in this study, several samples were taken to represent the population with Purba (2006) formula to determine the minimum sample size as follows:

$$n = \frac{Z^2}{4(Moe)^2}$$

$$n = \frac{1,96^2}{4(0,10)^2}$$

$$n = 96,04$$

Based on the calculation above, the number of samples used in this study is 96,04, rounded up to 100 people to facilitate research. Secondary data is in the form of books, journals, internet and previous research.

RESULT AND DISCUSSION

Validity Test

Table 1. Validity Test Result

Variable	Item	r Value
Perceived Ease of Use (X1)	X1.1	0,600
	X1.2	0,737
	X1.3	0,785
	X1.4	0,772
	X1.5	0,694
Perceived Usefulness (X2)	X2.1	0,677
	X2.2	0,735
	X2.3	0,810
	X2.4	0,697
Trust (X3)	X3.1	0,639
	X3.2	0,714
	X3.3	0,730
	X3.4	0,748
	X3.5	0,754
	X3.6	0,754
Riba Knowledge (X4)	X4.1	0,697
	X4.2	0,723
	X4.3	0,654
	X4.4	0,762
	X4.5	0,630
	X4.6	0,629
Usage Decision (Y)	Y.1	0,790
	Y.2	0,730
	Y.3	0,739
	Y.4	0,805
	Y.5	0,739

Source: Processed primary data, 2021

Based on Table 1, it can be seen that the results of the validity test on all indicators used in this study have r value that is greater than the r table 0.195 (r table value for N = 100). The conclusion from the results of the validity test carried out is that all of these indicators are declared valid.

Reliability Test

Table 2. Reliability Test Result

Variable	Cronbach's Alpha
Perceived Ease of Use (X1)	0,761
Perceived Usefulness (X2)	0,697
Trust (X3)	0,813
Riba Knowledge (X4)	0,751
Usage Decision (Y)	0,829

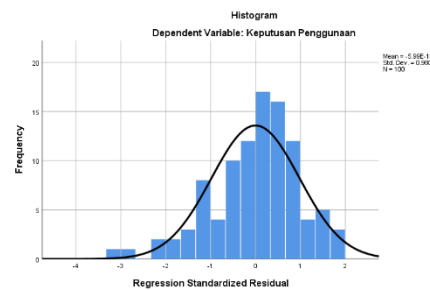
Source: Processed primary data, 2021

Table 2 shows that the reliability test results of Cronbach's Alpha values of variables X1, X2, X3, X4 and Y are greater than Standard Alpha (0.6). The conclusion from the results of the reliability test carried out is that all of these indicators are declared reliable.

Classic Assumption Test

The classical assumption test is done as an analysis to determine whether the regression estimation results carried out are free from the symptoms of classical assumptions before performing multiple linear regression.

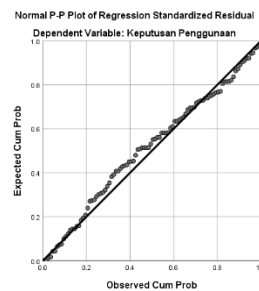
Figure 1. Histogram Normality Test Result



Source: Processed primary data, 2021

Figure 2 shows that the histogram graph is bell-shaped so that the distribution pattern that is formed is normal.

Figure 2. Normal P-Plot Test Result



Source: Processed primary data, 2021

Figure 2 shows the plotting points that represent the data spreads around the diagonal line and does not move away from the diagonal line and follows the direction of the diagonal line so that it can be concluded that the regression model is normally distributed.

Table 3. Kolmogorov Smirnov Test Result

Unstandardized Residual	
N	100

Kolmogorov Smirnov Z	-	,076
Asymp. Sig. (2-tailed)		,171

Source: Processed primary data, 2021

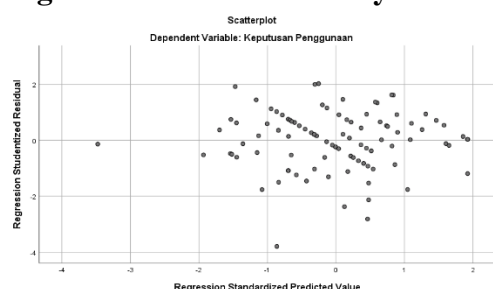
Table 3 shows the results of the Kolmogorov Smirnov test with the Asymp value. Sig. is 0.171 which means the value is greater than 0.05. Thus, it can be concluded that the regression model is normally distributed.

Table 4. Multicollinearity Test Result

Variable	Tolerance	VIF
Perceived Ease of Use (X1)	0,452	2,212
Perceived Usefulness (X2)	0,453	2,206
Trust (X3)	0,529	1,889
Riba Knowledge (X4)	0,733	1,365

Source: Processed primary data, 2021

Figure 3. Heteroscedasticity Test Result



Source: Processed primary data, 2021

Figure 3 shows the distribution of points randomly spread above and below the 0 and Y axis and the points do not form a certain pattern or do not converge at a certain point. So, it can be concluded that the regression model does not have heteroscedasticity symptoms, or it can be called a homoscedasticity regression model.

Table 5. Heteroscedasticity Test – Glejser

Variable	Sig.
(Constant)	,159
Perceived Ease of Use (X1)	,065
Perceived Usefulness (X2)	,052
Trust (X3)	,821
Riba Knowledge (X4)	,778

Source: Processed primary data, 2021

Table 5 shows that the regression results with the Abs_RES variable acting

as the dependent variable, all independent variable values have a significance value (Sig.) greater than 0.05. So, it can be concluded that the regression model does not have heteroscedasticity symptoms.

Multiple Linear Regression Analysis

Table 6. Multiple Linear Regression Analysis Result

Model	Standardized Coefficient Beta
1 (Constant)	
Perceived Ease of Use	,081
Perceived Usefulness	,433
Trust	,264
Riba Knowledge	,249

Source: Processed primary data, 2021

Table 6 shows the form of the multiple linear regression equation as follows:

$$Y = 0,081X_1 + 0,433X_2 + 0,264X_3 + 0,249X_4 + e$$

Based on the multiple linear regression equation, it shows that the independent variable, namely the variable perceived ease of use, perceived usefulness, trust and riba knowledge, is positively related to the usage decision. The Perceived Usefulness variable (X2) is the most dominant variable in influencing the Usage Decision (Y). This is because the value of the regression coefficient for the variable X2 is the highest.

Goodness of Fit Test

The Goodness of Fit test is carried out to make decisions in rejecting or accepting the research hypothesis.

Table 7. t Test Result

Model	t	Sig.
(Constant)	-,792	,430
Perceived Ease of Use (X1)	,932	,354
Perceived Usefulness (X2)	4,989	,000
Trust (X3)	3,282	,001
Riba Knowledge (X4)	3,647	,000

Source: Processed primary data, 2021

Based on the results of the t test in Table 7, the variables of perceived

usefulness, trust and riba knowledge have a positive and significant effect on the usage decision. Meanwhile, perceived ease of use does not partially affect usage decision.

Table 8. F Test Result

Model	F	Sig.
Regression	49,359	000 ^b
Residual		
Total		

Source: Processed primary data, 2021

Based on the results of the F test in Table 9, the independent variables, namely perceived ease of use, perceived usefulness, trust and riba knowledge have a positive and significant effect simultaneously on the usage decision.

Table 9. Coefficient of Determination Result

Model	R Square
1	,675

Source: Primary processed data, 2021

Table 9 shows the results of the coefficient of determination test resulting in an R Square value of 0.675, which indicates that the independent variable affects the dependent variable by 67.5%. Meanwhile, the remaining 32.5% can be influenced by other independent variables outside the regression model in this study.

The Impact of Perceived Ease of Use Towards Usage Decision

Based on t test, the t-count value was 0.932 and significance value was 0.354. It is known that the t count of perceived ease of use is smaller than t table of 1.988, and the significance value of 0.354 is bigger than 0.05. Based on these result, it can be concluded that perceived ease of use has no partial effect on usage decision.

The results indicates that perceived ease of use is not one of the factors considered in using Layanan Syariah LinkAja application. Basically, almost all electronic wallets are easy to use, so while making choices the user looks at other factors that have additional value for them such as features, fees or promos offered that are different from each electronic wallet.

The result of this study is in line with research conducted by Muchran et al., (2018) which states that perceived ease of use does not have a significant effect on user interest, which means that a person's intention to use internet banking is not related to perceived ease. It can be concluded that the hypothesis of perceived ease of use variable (H1) is rejected.

The Impact of Perceived Usefulness Towards Usage Decision

Based on t test, the t-count value was 4.989 and significance value was 0.000. It is known that the t count of the perceived usefulness variable is greater than t table of 1.988, and the significance value of 0.000 is smaller than 0.05. From these results it can be concluded that perceived usefulness variable affects the decision to use.

Layanan Syariah LinkAja application can facilitate user needs well in terms of payment features for telecommunications, bills, transportation, finance, donations to taxes and levies. Based on Ipsos research in 2020, the majority of respondents use electronic wallets for online transportation payments. With Layanan Syariah LinkAja, transportation payment options can be made for all types, namely trains, taxis, buses, planes, online vehicles such as Gojek and Grab and ships.

The result of this study is in line with research conducted by Widiyanti, (2020) which states that perceived usefulness has a positive and significant effect on decisions to use OVO e-wallet and Wibowo & Suryoko (2018) which states that perceived usefulness has a significant influence on the decision to use Go-pay. It can be concluded that the hypothesis of perceived usefulness variable (H2) is accepted.

The Impact of Trust Towards Usage Decision

Based on t test, the t-count value was 3.282 and the significance value was 0.001. It is known that the t count of the trust variable is greater than t table of 1.988, and the significance value of 0.001 is smaller than 0.05. From these results it

can be concluded that the trust variable affects the decision to use.

This shows that the level of user confidence is high that Layanan Syariah LinkAja can provide sharia electronic money services in accordance with the rules of the MUI DSN so that all activities in it are in accordance with Islamic law. In addition, it can be seen that respondents are confident to carry out financial transactions through trusted applications. Layanan Syariah LinkAja are trusted by users to keep their assets without losses such as theft of personal data or lost money.

These results are in line with research conducted by Tri Anggono et al., (2020) which states that trust partially influences the decision to use Gopay and Novitasari & Supriyanto (2020) which states that trust has a positive and significant effect on decisions to use OVO. It can be concluded that the hypothesis of trust variable (H3) is accepted.

The Impact of Riba Knowledge Towards Usage Decision

Based on t test, the t-count value was 3.647 and the significance value was 0.000. It is known that the t count of riba knowledge variable is greater than t table of 1.988, and the significance value of 0.000 is smaller than 0.05. From these results, it can be concluded that the riba knowledge variable has a partial effect on the use decision variable.

In this study, the sharia label used by the Layanan Syariah LinkAja can be a consideration that influences user decisions. The higher a person's knowledge, the higher his intention to decide to use the Layanan Syariah LinkAja. Someone's decision to use the Layanan Syariah LinkAja is because as a Muslim, using a halal payment instrument is not a desire anymore but a necessity.

These results are in line with research conducted by Bashir (2019) that halal awareness factors, halal logos and attitudes have a significant effect on buying behavior and Marzuki & Nurdin

(2020) which shows that Muslim consumer fiqh knowledge has a significant effect on Muslim financial consumers in adopting sharia financial technology products.

CONCLUSION

Perceived Ease of Use (X1) does not partially affect the decision to use Layanan Syariah LinkAja. This is because basically all electronic wallets are easy to use, so users no longer look at the ease of application. Users will consider other factors that add value to themselves such as feature offers, fees or different promos from each e-wallet.

Perceived Usefulness (X2) has a partial positive effect on the decision to use Layanan Syariah LinkAja. This is because Layanan Syariah LinkAja can optimally facilitate user needs seen from the many payment features offered. Especially the choice of online transportation payments because most people use electronic wallets for online transportation payments.

Trust (X3) has a positive and significant effect on the decision to use Layanan Syariah LinkAja. This is due to the high level of user confidence in Layanan Syariah LinkAja as a sharia electronic wallet whose operation is in accordance with Islamic law. In addition, Layanan Syariah LinkAja are safe for both financial transactions and personal data.

Riba knowledge (X4) has a positive and significant impact on the decision to use Layanan Syariah LinkAja. This is because the higher one's knowledge of riba, both in terms of concepts and dangers, the higher the consideration for choosing a payment instrument that is free of riba. In addition, the need for halal transactions for the Muslim community is also a driving factor for the use of Layanan Syariah LinkAja.

Variables of perceived ease of use, perceived usefulness, trust and riba knowledge simultaneously influence the decision to use Layanan Syariah LinkAja. The independent variable of this study has an effect of 67%, which means that it can

explain the reasons for users to use Layanan Syariah LinkAja.

This research has limitations that can be taken into consideration for further research. The data obtained is still not in-depth considering that data collection is only limited to filling out questionnaires and there are no interviews. This research has not been able to explain all the factors that influence users to use Layanan Syariah LinkAja. When compared with the large number of Indonesian people, the sample of respondents in this study is still relatively small, which is only 100 people. If the respondents are more varied, the results obtained can be different.

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