ABSTRACT

The era of disruption marked by rapid technological developments, especially in the industrial sector, has changed economic patterns significantly. This has encouraged the emergence of various innovations, including financial technology. Fintech plays a role in simplifying financial transactions and opening new markets. However, the growth of fintech also presents risks for users, such as performance risks, financial risks, social risks, security risks and legal risks. This research aims to identify risk factors that influence consumers' intentions to use fintech, taking into account Islamic financial literacy as an important variable.

This research uses a quantitative analysis approach with the Structural Equation Modeling-Partial Least Square (SEM-PLS) analysis method. A total of 296 respondents' answers were used to test the relationship between. SmartPLS v.3.2.9 is used in the instrument testing and data analysis process.

The results of the analysis of 296 respondents' answer data show that risk factors including the use of fintech such as performance risk, financial risk, social risk, security risk and legal risk are proven to have a negative and significant influence on consumers' intentions to use sharia fintech. This research also reveals that sharia financial literacy factors are proven to have a positive and significant influence. This shows that users with high financial literacy tend to have a better understanding of financial products and services, including fintech

***keywords*:**   *Financial technology, intention to use, perceived risk*