

## **ABSTRACT**

*This study aims to analyze the factors that can influence users to purchase Sharia insurance amidst the lag in the development and adoption of Sharia insurance purchases while filling the gap in the lack of research on Islamic takaful and fintech and to determine the factors of acceptance and use of technology through structural equations from established theories, namely UTAUT. These objectives are formulated based on research gaps in previous studies, namely the scarcity of research related to takaful and fintech analyzed from the consumer side using the consumption theory approach and the low number of purchases of Sharia insurance in Indonesia.*

*This study used a sample of 139 respondents who met the sample and population criteria that had been set. Data collection was carried out directly through the distribution of questionnaires. Data were processed and analyzed using SEM analysis through the SmartPLS'3 application.*

*The results obtained were that the requirements for model suitability had been met and achieved. All independent variables and moderating variables had a positive effect on the online takaful purchase intention variable. Provides an explanation that the analysis of the problem of adopting halal products can be answered with conventional theory.*

*Keywords: trust, social influence, performance expectations, effort expectations, facilitating conditions, Semarang city*

