

ABSTRACT

Survey The Royal Islamic Strategic Studies Centre (RISSC) shows that the Muslim population in Indonesia accounts for approximately 86.7% of the total population. Muslim population presents a valuable opportunity for Sharia digital financial services. PT Fintek Karya Nusantara (Finarya) is a company that has taken advantage of this momentum by launching the Sharia-compliant digital financial service product called LinkAja Syariah.

LinkAja Syariah is an electronic money system that has received certification for being halal from the DSN MUI (Indonesian Council of Islamic Scholars) and approval from Bank Indonesia (the central bank of Indonesia). According to Wibawa Prasetyawan, the Acting CEO of LinkAja, as reported on the LinkAja website, the number of LinkAja Syariah users reached 7.5 million in 2022, while the total number of LinkAja users was 84 million, which is significant considering the Muslim population. Given these facts, there is a need for research that discusses the intention of Muslim consumers to use Sharia-compliant digital financial services (LinkAja Syariah). This study aims to determine the relationship between subjective norm, perceived usefulness, and perceived ease of use with the intention to use LinkAja Syariah, with knowledge of riba (KR) as an intervening variable.

The survey included 220 participants, out of which 178 met the criteria for this quantitative study. The research employed the Structural Equation Model (SEM) method using the AMOS application. The Sobel test was used to determine the mediation effect in this study. The findings indicate a significant connection between the intention to use LinkAja Syariah and subjective norms, perceived usefulness, perceived ease of use, and knowledge of riba. Mediation effects were observed in the relationship between perceived usefulness and the intention to use LinkAja Syariah through the intervening variable of knowledge of riba. Similarly, a mediation effect was identified in the relationship between perceived ease of use and the intention to use LinkAja Syariah, again mediated by knowledge of riba. However, no mediation effect was found in the relationship between subjective norms and the intention to use LinkAja Syariah via knowledge of riba.

Keywords: subjective norm, perceived usefulness, perceived ease of use, knowledge of riba, intention