

ABSTRACT

There is data on financial digitalization, which is continues to grow rapidly with the use of fintech, particularly digital wallets. In these circumstances, Muslims require a Shariah digital wallet to carry out legal transactions in accordance with Sharia. So, this research employs LinkAja Syariah, a Sharial digital wallet, as an instrument to study. The objective of this research is to determine what level of Intention respondents have in using LinkAja Syariah. TAM, or Technology Acceptance Model, is the theory used in this research. The variables investigated in this study are the effects of subjective norms on perceived use, perceived ease of use, and intention; perceived ease of use on perceptive use and intent; and perceived ease of use on intent. This research employs quantitative methods. The data utilized consists of both primary and secondary data. Structural Equation Modeling using Partial Least Squares (PLS) is a component-based prediction model that uses variance- or component-based methods. The hypotheses tested in this study yielded the following results: subjective norms influence the perception of use, subjective norms influence the perception of facility, perceptions of ease influence the perceptions of use, subjective norms influence intentions, and the perspective of use influences intentions. As a consequence, the inter-influencing factors have an impact on respondents' intentions to use the LinkAja Shariah, pushing the factors toward those that affect substantial Shariah Link use.

Keywords : TAM, subjective norm, perceive of use, perceive ease of use, intention.

