

ABSTRACT

The development of technology in the digital era has been pertinent in all aspects of human life that are developing into more modern, both in buying and selling transactions and other things. The development of technology is able to change people's mindset and behavior in line with the advancement of the internet of things among generation Z in terms of digital finance PT. Fintek Karya Nusantara launched the LinkAja Syariah platform as a form of payment system development. LinkAja Syariah is an electronic money service instrument that is positioned as an expansion of services contained in the LinkAja application based on sharia principles and rules which aim to facilitate the transaction process for the benefit of the human ummah. The purpose of this study is to determine the factors that influence the interest in using LinkAja Syariah among generation Z in Semarang City.

This research is a quantitative research with primary data as the data source. The data obtained will be processed using statistical data processing software through SPSS 22, with a multiple linear regression analysis method that can show the relationship between independent variables and dependent variables and be able to analyze factors and regression analysis results in one test.

The results of this study show that the variables of ease of use, perception of usefulness, trust, and knowledge of riba have a positive and significant effect on the intention to use LinkAja Syariah. Based on the results of the research, PT. FINARYA needs to improve services related to ease of use, usefulness, trust and knowledge about riba to be able to increase interest from generation Z in the use of LinkAja Syariah services.

Keywords: LinkAja Syariah, Perceived ease of use, Perceived usefulness, trust, knowledge of riba, Interest