

ABSTRACT

This study aims to analyze the factors influencing the decision to use LinkAja Syariah services with an approach through the Technology Acceptance Model (TAM) theory. The variables used in this study are perceived ease of use (X1), perceived usefulness (X2), risk (X3), security (X4), and trust (X5). The data used are primary data by using the method of distributing questionnaires via google-form. The technique used in this study using purposive sampling, with a total of 280 respondents. The analysis technique used in this study uses the Structural Equation Model-Partial Least Square (SEM-PLS) method using the SmartPLS application version 3.0.

The results of this study indicate that perceived ease of use, risk, security, and trust have a positive and significant effect on students' interest in using LinkAja Syariah services. At the same time, the perceived usefulness variable does not influence student interest in using LinkAja Syariah services.

Keywords: Technology Acceptance Model (TAM), risk, security, trust, and usage decisions.