

ABSTRACT

Financial technology or fintech has experienced rapid development in recent years. PT Finarya innovates to issue LinkAja Syariah to fulfill the needs of the Muslim population in Indonesia for the need for financial products and services that comply with sharia principles. This study aims to determine the effect of technology acceptance, digital literacy, sharia financial literacy, and sharia compliance on the decision to use the LinkAja Syariah application.

Methods of data collection is done through a questionnaire. The population in this study are Muslim users of LinkAja Syariah in the city of Semarang. The exact population size is not known, so the researchers took a sample of 100 respondents using a purposive sampling approach. The analysis technique used is multiple linear regression analysis and data testing using the SPSS Statistics 26 program.

The results of the analysis show that the variables of technology acceptance, digital literacy, sharia financial literacy, and sharia compliance have a positive and significant effect on the decision to use LinkAja Syariah. The most dominant variable is the Islamic financial literacy variable. All the variables that it consists of technology acceptance, digital literacy, sharia financial literacy, and sharia compliance both simultaneously and partially have a positive and significant influence on the decision to use the LinkAja Syariah application.

Keywords: digital literacy, LinkAja Syariah, sharia compliance, sharia financial literacy, technology acceptance.