

ABSTRACT

LinkAja Syariah is one of the Sharia fintechs licensed from DSN-MUI. However, with a license from MUI, LinkAja Syariah has the least number of users compared to other Sharia fintechs. This study aims to determine and analyze the influence of performance expectancy, effort expectancy, social influence, facilitating condition and financial literacy on the decision to use LinkAja Syariah for FEB Undip students.

The type of research used is a quantitative approach. The population in the study is FEB Undip students totaling 6,191 people for 2023. The sampling technique in this study uses purposive sampling, which is a sample from a population that meets certain conditions. The sample in this study was determined by the slovin formula for a known population. The retrieval technique is a questionnaire directly. is a data collection technique by presenting respondents with a series of written questions to be answered.

The scale used in this study is the Likert scale, an analytical tool using the SEM-PLS technique as an alternative to the Covariance Based SEM (CBSEM) method. This study shows that this study found that all constructs in UTAUT theory and financial literacy have a positive and significant influence on FEB Undip students to use LinkAja Syariah in making transactions.

Keyword: Performance Expectancy (PE), Effort Expectancy (EE), Social Influence (SI), Facilitating Condition (FC), Finance Literacy (LK)