

## ABSTRACT

*The development of digital financial technology has encouraged the emergence of Sharia-based digital wallets such as LinkAja Syariah. However, its adoption rate remains low among the Muslim community, including in Semarang City, which holds significant market potential. This study aims to analyze the influence of religiosity on the interest of the Muslim community in Semarang in using LinkAja Syariah, and to examine the role of attitude, subjective norms, and perceived behavioral control based on the Theory of Planned Behavior (TPB).*

*This research employs a quantitative approach using purposive sampling of 100 respondents who are Muslim residents of Semarang and are either aware of or potential users of LinkAja Syariah. The research instrument is a Likert-scale questionnaire, and the data were analyzed using multiple linear regression.*

*The results show that all four variables—attitude toward behavior, subjective norms, perceived behavioral control, and religiosity—significantly influence the intention to use LinkAja Syariah. Although perceived behavioral control demonstrates the strongest statistical influence, religiosity also has a significant positive effect. This affirms that religious values remain a fundamental factor in shaping decisions to use Sharia-compliant financial services.*

*Keywords: Religiosity, interest, LinkAja Syariah, Theory of Planned Behavior*

