

ABSTRACT

This research aims to see the role of the Technology Acceptance Model theory that can influence the millennial generation in using e-money and the relationship with hifz mal. The basic variables are taken from the TAM theory developed by Davis (1989), namely ease and usefulness, also three other variables, namely security, trust and experience. The research model was empirically tested using survey data from the millennial generation of students at Faculty of Economics and Business, Diponegoro University.

The data collection method is done through a questionnaire. The population of this research is Faculty of Economics and Business, Diponegoro University students who were active in the 2019/2020 academic year and had used e-money. The sampling method used was a non-probability sampling technique with a purposive approach, with a sample of 100 respondents who were analyzed using multiple linear regression analysis techniques using the SPSS 22.

The results of the research analysis show that variable which have a positive and significant effect on the use of e-money are the variables of benefit, security and experience. Meanwhile variable ease and trust do not play a role in influencing the millennial generation in using e-money. The value of R square, which shows that 37,2% of the use of e-money can be explained by independent variables, while the remaining 62,8% is influenced by other variables not found in this study. The connection with hifz mal is that the use of e-money provides benefits for its users while providing security guarantees, so that Muslim users of electronic money avoid things that are not in accordance with the Islamic economic system.

Keywords: Ease, Usefulness, Security, Trust, Experience, E-money, Hifz Mal, Technology Acceptance Model.