

Determinant of Intention to Use Sharia Fintech Among Generation Z

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Abstract

Generation Z (Gen Z) is the largest community in Indonesia. Generation Z actively uses the Internet and social media. The Internet has changed their financial behavior to be cashless and consumptive, mainly supported by the development of Fintech with various financial products and services that facilitate various transactions, investments, and fund distribution. Along with the development of the Islamic economy, Sharia fintech is also multiplying. This study aims to identify factors influencing the intention to use Sharia Fintech among generation Z in Samarinda. This study is a quantitative study with 94 respondents. Use multiple regression analysis with SPSS version 25. The results showed that knowledge and perceived ease of use influenced the intention to use Sharia Fintech. In contrast, the perceived trust did not affect the intention to use Sharia fintech in generation Z. Determination coefficient (R^2) test results showed that knowledge, perceived ease of use, and perceived trust had an effect of 41.6% on the interest in using Sharia fintech in generation Z.

Keywords: Knowledge, Perceived Ease to Use, Perceived Trust, Sharia Fintech, Generation Z

Introduction

The development of technology in the current era of globalization is seeing a rapid and rapid increase. The development of technology has influenced each individual's lifestyle in a more modern direction by keeping up with the times. Technology has a big impact on several aspects of life, especially in the business world, one of which is the emergence of internet technology. The Internet is the most effective means of communication and information that can reach everyone; the Internet is also the most popular medium used as a land for doing business, also known as *E-Commerce* is buying and selling activities and marketing goods and services through electronic systems that may involve electronic data transmission, electronic data exchange, and automatic data collection systems. The development of technology is the case in Indonesia as one of the developing countries experiencing economic improvement in the last two decades; Indonesia's financial industry has shifted due to the rapid growth and development of technology (Prawirasasra, 2018).

Fintech is an industry that uses gadget-centric IT technology (e.g., mobile phones and tablet computers) to improve the efficiency of the financial system (Kim et al., 2015). Fintech refers to industry changes stemming from the convergence of financial services and information technology. One example of fintech practice is the phenomenon of non-financial businesses using innovative technologies to provide services, such as remittances, payments, and investments, without cooperation with banks.

Along with the development of the Islamic economy, sharia-based financial institutions have begun to steal the public's attention. It attracts intentional business owners in the financial industry. In Fintech, startups emerged to carry out funding and investment practices using sharia principles. The advantage of the sharia system over the conventional system is the profit and loss sharing (PLS) which provides fairness between fintech companies and their consumers (Wijayanti & Riza, 2017).

Sharia fintech has broad opportunities in Indonesia because Indonesia is a country with the largest Muslim population in the world. In addition, many Indonesian Muslim communities, especially young people (generation Z), are now starting to care about Sharia-based transactions. People who switch to sharia products make sharia fintech businesses a favorite in the future (Wijayanti & Riza, 2017). Sharia financial technology based on sharia principles will increase initial sales of financial technology (Fintech) to make it easier for people to carry out economic activities and transactions based on sharia principles (Wijayanti & Riza, 2017). Sharia financial technology based on sharia principles will increase the initial sales of *financial technology (Fintech)* to make it easier for the public to carry out economic activities and transactions based on sharia principles.

Businesses in the financial sector are vulnerable to risk. The use of technology in this business causes trust factors to be important in the use of technology services. In addition, trust is the basis for the emergence of interest that can trigger people to use a service. In addition to factor trust, perceived ease of use is the next factor that has a role in shaping and influencing user trust in the system or technology used. A system is designed not to make it difficult for the wearer but to provide convenience (Utami & Rahayu, 2022).

The advantage of *fintech payment* lies in its convenience and practicality. Cash does not need to be brought in to make transactions and can pay quickly, including scanning the QR code to make the transaction period easier. However, not all consumers can adapt easily to using these information technology-based financial services (Desiyanti, 2022).

One of the generations that cannot be separated from the *digital* world is the millennial generation, or generation Z is one of several generations that brought great influence in the era of the entry of modern culture and freedom in the use of emerging technology. Likewise, with the emergence of one of the millennial generation groups labeled Islamic, commonly known as the millennial Muslim generation. The role of the millennial Muslim generation can make major changes, especially in *financial technology (Fintech)*. The generation eventually became a new order of life inhabited by people with characteristic similarities. In addition to having religious, obedient, and modern characteristics, one of the characteristics that need to be underlined is prosperity with adequate purchasing power (*high buying power*).

One of the factors that influence the interest in using *Fintech* is knowledge. Knowledge includes everything that a person knows about a particular object. In particular, consumers with more knowledge tend to develop better cognitive structures to process information effectively. Consumers with less product knowledge usually make biased judgments due to their limited experience (Shan et al., 2020). Knowledge influences interest discovered by Martono (2019) and Sheila Pinasti et al. (2022)(Sheila Pinasti et al., 2022). At the same time, knowledge does not affect interest found by Fadzar et al. (2020), Nurdin (2020), and Putri et al. (2022)(Nurdin et al., 2020)).

Financial Technology (Fintech) is an easy step that can answer people's difficulties in all things in daily activities, with the convenience services provided by Fintech so that the

community or millennial Muslim generation can take advantage of various transactions that almost reach everything digital and the use of *Fintech*. In the era of the millennial generation, it is currently in great demand and is one of the shortcuts to facilitate all daily activities.

Another factor that influences interest is perceived ease to use. Perceive easy to use is the comfort that a person feels, is the level of confidence a person has in something that, by using, will not have any form of business. The perception of ease of use of *Fintech* is considered a factor influencing the interest in using *Fintech*. The convenience intended here is not only about ease of use but also about the perceived benefits that can have an impact on improving its performance; this shows that more convenience can be experienced through the use of technology or systems, which can affect user interest. Many research findings perceived as easy to use interests as Kim et al. (2015), F. Malaquias et al. (2018), Setiyanto & Syakir (2019), Singh & Srivastava (2020), Sati & M. Ramaditya (2020), Hasan & Wood (2020), Prastiawan et al., (2021), Asmarina et al., (Singh & Srivastava, 2020) (Sati & M. Ramaditya, 2020), Prastiawan et al., (2021)) and Aurelia & Widiantari (2022).

Another factor that influences interest is the perception of trust is the belief in the other party in the hope that the other party will not behave *opportunistically*, the belief that the other party will behave by social morality, and the belief that the dependent party will fulfill its commitments, trust is also the cornerstone of business because business transactions between two or more parties occur when people trust each other. The perceived trust in conducting technology-based *online* transactions (*Fintech*) greatly affects consumers' intention to transact, trust in suppliers, and the mechanism of transaction operations. Perceive of trust affects interest found by F. Malaquias et al. (2018), Ramos et al. (2018), Martono (2019), Hassan & Wood (2020), Primadineska & Jannah (2021), Dinh & Ngoc (2021), Utami & Rahayu (2022) and Aurelia & Widiantari (2022), while the results of Sati & M. Ramaditya researchers (2020) found that perception of trust does not affect interest in using e-money.

Based on the research findings above, it is interesting to study the influence of knowledge, perceived ease to use and trust on the interest in using sharia fintech in generation Z in the city of Samarinda.

Literature Review

Customer Behavior

Schiffman and Kanuk define consumer behavior as the behavior consumers expect to search for, buy, use, evaluate and dispose of products, services, and ideas they hope will meet a brand's needs. Consumer behavior is also defined as how a person acts when acquiring and using goods and services. This action involves a decision process and an individual whose personal characteristics and environmental factors of that individual will influence. The discussion about consumer behavior is broad and complex and not simple. Consumer behavior in certain situations cannot be accurately predicted. A marketer must strive to influence consumer behavior in the desired way (Jisana, 2014).

Jane (2014) describes the factors that influence consumer behavior are:

- a. Cultural Factors. Cultural factors consist of culture, subculture, and social class.
- b. Social Factors. Social factors consist of reference groups, families, roles, and status.
- c. Personal Factors. Personal factors consist of age, occupation, economic situation, lifestyle, and personality
- d. Psychological Factors. Psychological factors consist of motivation, perception, beliefs, and attitudes.

Intention

Interest is the tendency of users to use a certain technology. The level of use of technology can be predicted by the user's attention to the technology, for example, the desire to increase support, the motivation to continue using, and the desire to motivate others to use the technology (Yumita et al., 2021).

Interest is the likelihood that a person will use or adopt an electronic application. The TAM theory assumes that people's beliefs about their ability to use technology and their subjective evaluation of the usefulness of that technology are key to behavioral intentions to use. Suppose a person has a positive attitude toward using new information technology, the higher the behavioral intention to use the technology. In addition, perceived usefulness directly influences the behavioral intention to use (Putra et al., 2021).

Financial Technology

Fintech is a term that combines finance and technology (Kim et al., 2015). Fintech is Financial Technology that refers to new solutions that represent innovations in developing applications, products, or business models in the financial industry. Fintech provides convenience and fast service because it provides access to use anywhere, anytime, and with any device to benefit society (Ginantra et al., 2020). Financial Technology is a financial services business that uses information technology. Financial Technology is a company that generates income by providing technology-based financial services (Prawirasasra, 2018).

Fintech is an industry that uses gadget-centric IT technology (e.g., mobile phones and tablet computers) to improve the efficiency of the financial system (Kim et al., 2015). Fintech refers to industry changes stemming from the convergence of financial services and information technology. One example of fintech practice is the phenomenon of non-financial businesses using innovative technologies to provide services, such as remittances, payments, and investments, without cooperation with banks. This development is based on human needs in modern and practical life. Online transaction systems are preferred over manual systems because they allow users to access and transact financial products. This development is marked by the number of emerging startups that provide financial services packaged using technology (Wijayanti & Riza, 2017).

Along with the development of the Islamic economy, sharia-based financial institutions have begun to steal the public's attention. This attracts impact business owners in the financial industry. In the fintech world, startups began to emerge to carry out funding and investment practices using sharia principles (Wijayanti & Riza, 2017).

Knowledge

According to the theory of limited rationality, consumers do not analytically edit external information on products and cannot carry out subtle estimations due to their limited knowledge and uncertainty. Instead, consumers use heuristic systems to identify, edit, and make intuitive judgments based on their knowledge of a particular product (Shan et al. 2020) (Shan et al., 2020)(Hoque et al., 2018)(Hoque et al., 2018) In particular, consumers who have more knowledge tend to develop better cognitive structures to process information effectively, while consumers with less product knowledge usually make biased judgments due to their limited experience (Shan et al., 2020).

Perceive of Ease to Use

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Perceive ease to use is a person's perceived belief that technology can be easily understood. Various technologies are created to facilitate the activities of each individual. The easier the technology, the more individuals will be interested in using it and feeling the benefits. In addition, it will make consumers believe that technology is easy and not stressful (Hee et al., This convenience also means that it does not require strenuous efforts (Prastiawan et al., 2021). Perceive ease to use is an important factor in adopting technology that will impact long-term use (Hanafizadeh et al., 2014).

The researchers believe that the higher the perception of the ease of use of technology, the more likely it is that the technology will be used (Sulaiman & Jauhari, 2021) (Prastiawan et al., 2021). (Prastiawan et al., 2021) This perceived ease to use will also be more attractive to users in the future (Hee et al., 2020).

Sati & M. Ramaditya (2020) cites Venkatesh and Davis dividing the perceived ease of use dimension as follows:

1. Ease of use system. This convenience is evident in the scope of e-commerce, from how easy it is for someone to run a web application.
2. Clear and easy to understand means the extent to which a system has clarity. In e-commerce, it is clear and understandable that this arises from the ease with which the web application is understood.
3. Easy to learn means that this system is easy to learn and adopt by an individual. In e-commerce, this dimension looks at how web applications can be known and used as accessible media.
4. Overall convenience is a system's overall ease level. In e-commerce, this dimension refers to the overall ease of using web applications.

Trust

Trust is defined as a party's promise to carry out all its activities properly and in accordance with the expected so that the other party can fully trust it in a transaction (Aurelia & Widiyanti, 2022). Trust is the basis of mutual trust between several parties when conducting business transactions. Trust in a business cannot be built quickly, but it takes time to be accounted for. Trust has become a major factor in the success of a business transaction that will have an impact on good satisfaction and in accordance with what consumers expect (Yumita et al., 2021).

According to J Kim et al.,(2013) defined as the consumer's confidence that electronic payment transactions will be processed in accordance with consumer expectations. The high level of trust of users in electronic payment systems is a supporting factor for the successful implementation of electronic payment systems because Consumers are less likely to trust systems with a history of fraud, abuse, or low reliability, as well as new systems without an established positive reputation.

Methods

This research is a type of field research with a quantitative approach. Quantitative research is a research method that explains phenomena using numerical data, then analyzes them using statistical analysis. This study aims to determine and analyze the influence of free variables consisting of knowledge, perceived ease to use, and trust on bound variables, namely interest in using sharia fintech in generation Z in Samarinda. Data collection techniques use

questionnaires and documentation instruments. The population in this study is generation Z in the city of Samarinda. The sample in this study was 94 people, which was determined by the purposive sampling method. Data analysis techniques use multiple regression analysis.

The data obtained are tested for validity and reliability before statistical tests to obtain research results. Validity and reliability tests are used to measure questions to be accurate. This study is valid if it can measure the variables studied. Validity measurement using the Pearson product-moment formula with a significant 0.05 or 5% rate. A validity test should be performed on each item of the question in the validity test conducted with the help of SPSS 22. By comparing the results of the r count with the r table where $df = n-2$ and the significance is 0.05 or 5%. If the table $r < r$ count, then valid. In testing the instrument's validity in this study, use item analysis. Reliability indicates that a device can trust enough to be used as a data collection tool. In addition, reliability indicates the extent to which the instrument can produce results. A consistent measurement is when repeated actions are performed with the same symptoms as the same measuring instrument. Reliability tests were performed on valid data with the Cronbach alpha formula > 0.60 .

Table 1
Respondent's Identity

Demographic Profile	Criterion	Frequency	Percentage (%)
Gender	Man	24	25.5%
	Woman	70	74.5%
Age	21	25	26.6%
	22	48	51.1%
	23	21	22.3%
Salary/Income	< 500.000	3	3%
	500.00 – 1.000.000	67	67%
	>1.000.000	1	1%

Results And Discussion

T-Test

The t-test is used to determine the effect of each independent variable (X) on the dependent variable (Y) tested at a significant level of 0.05. The influence can be seen from the significant value of < 0.05 or t count if t count $>$ t table, then there is a partial influence of variable X on Y and vice versa if the significance value > 0.05 or t calculate $<$ t table then there is no influence of variable X on Y.

Based on the results of the t-test, table 2 shows that the knowledge variable (X1) has a significance value of 0.003, smaller than 0.05 ($0.003 < 0.05$), and the regression coefficient has a positive value of 0.246. In contrast, the calculated t value of 3.027 is greater than the tablet of 1.662 ($3,027 > 1,662$). This shows that H_{a1} is accepted and H_{o1} is rejected, so it can be concluded that knowledge (X1) has a positive and significant effect on the interest in using

sharia fintech (Y) in generation Z in the city of Samarinda. The Perceive Ease to Use (X2) variable has a significance value of 0.000 less than 0.05 ($0.000 < 0.05$) and a regression coefficient of 0.282. while the calculated t value of 4,608 is greater than the tablet of 1,662 ($4,608 > 1,662$). It means that Ha2 is accepted, and Ho2 is rejected. So it can be concluded that perceived Ease of Use (X2) has a positive and significant effect on the interest in using sharia fintech (Y) in generals Z in Samarinda. At the same time, the Perceive of Trust (X3) variable has a significance value of 0.403. This signature value is greater than 0.05 ($0.403 > 0.05$), and the regression coefficient has a value of -0.074 (negative). This shows that the Perceive of Trust (X3) variable has the opposite relationship with the interest variable using sharia fintech (Y). While the calculated t value of -0.841 is smaller than the t table of 1.662 ($-0.841 < 1.662$). It shows that Ho3 is accepted and Ha3 is rejected, so it can be concluded that Perceive of Trust (X3) has a negative and insignificant effect on the interest (Y) of using Fintech in generation Z in the city of Samarinda.

Table 2
T-Test Results

Coefficients ^a						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
	(Constant)	5.043	.714		7.059	.000
	Knowledge (X1)	.246	.081	.316	3.027	.003
	Perceive of Ease (X2)	.282	.061	.488	4.608	.000
	Perceive of Trust (X3)	-.074	.088	-.090	-.841	.403
a. Dependent Variable: Decision (Y)						

Simultaneous Test (F Test)

The F test aims to determine the presence or absence of simultaneous influences given the variables free knowledge (X1), perceived ease to use (X2), and perceived trust (X3) on variables bound by intention to use sharia fintech (Y). The basis of test decision-making is if the sig value < 0.05 or F count $> F$ table, there is a simultaneous effect of variable X on variable Y; otherwise, if the sig value > 0.05 , or F count $< F$ table, then there is no effect of variable X simultaneously on variable Y.

From the results of table 3, it is known that the significance value for the influence of variable knowledge (X1), perceived ease to use (X2), and perceive of trust (X3) simultaneously on the intention to use Sharia Fintech (Y) is $0.000 < 0.05$ and the value F counts $67.568 > F$ table 2.704, so it can be concluded that H4 is accepted, which means the influence of knowledge (X1), perception ease to use (X2), and perceive of trust (X3) simultaneously on the intention use Sharia Fintech (Y).

Table 3
F Test Results

ANOVAa						
Model		Sum of Squares	df	Mean Square		Sig.
	Regression	67.568	3	22.523	23.119	.000 ^b
	Residual	87.677	9	.974		
	Total	155.245	93			
a. Dependent Variable: Decision (Y)						
b. Predictors: (Constant). Perceive of Trust (X3), Perceive of Ease (X2), Knowledge (X1)						

The coefficient of determination (R^2) measures how far a model can explain variations of independent variables. The coefficient of determination is between zero and one. If the R^2 value is small, an independent variable's ability to explain variations in a dependent variable is low. R^2 is close to one, and the independent variable provides a value for all the information needed to predict the interpretation of the independent variable.

Table 4
Determination Coefficient (R2)

Model Summary				
Model		R Square	Adjusted R Square	Std. Error of the Estimate
	.660 ^a	.435	.416	.98701
a. Predictors: (Constant), Perceive of Trust (X3), Perceive Ease to Use (X2), Knowledge (X1)				

Based on the results of table 4, it is known that the value of R Square of 0.416 means that the influence of knowledge (X1), perceived ease to use (X2), and perceive of trust (X3) simultaneously on the variable intention to use sharia fintech (Y) in generation Z the city of Samarinda is 41.6%. The intention to use Sharia Fintech is influenced by knowledge, perceived ease to use, and perceived trust by 41.6%. Other factors outside of this study influence the remaining 58.4%.

Multiple Linear regression tests test one dependent variable and several independent variables. This study used multiple linear regression analysis because it was pretty relevant. Table 5 shows the statistical results of the regression coefficient value by looking at the results in the Coefficients table in the Unstandardized Coefficients column in column B, so can be obtained multiple linear regression equation models as follows:

$$Y = 5.043 + 0.246X1 + 0.282X2 - 0.074X3 + e$$

Table 5
Multiple Linear Regression Test Results

Model		Coefficients ^a				
		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	3.842	1.984		1.936	.056
	Ease to use (X1)	.276	.118	.265	2.341	.021
	Risk (X2)	.196	.107	.182	1825	.071
	Security (X3)	.302	.114	.311	2.649	.009
a. Dependent Variable: Decision (Y)						

The value of the regression equation constant is 5,043, meaning that if knowledge, perceived ease to use, and perceived trust is considered constant, then it affects the variable interest in using sharia fintech in generation Z in Samarinda city by 5,043 units. The value of the regression coefficient of the knowledge variable (X1) is 0.246, meaning that if the knowledge variable increases by 1 unit, the perceived ease of use and perceived trust do not exist or by 0. The interest in using Sharia Fintech will increase. Identifies that the higher the level of knowledge generation Z in Samarinda city, the higher the interest in using sharia fintech applications, and vice versa.

The value of the regression coefficient of the perceived ease-to-use variable (X2) is 0.282 units. A positive coefficient value indicates that the perceived ease to use variable affects the intention to use sharia fintech in generation Z in Samarinda City. It means that every 1 unit increase in the perceived ease-to-use variable will cause a change in interest in using sharia fintech, which has increased by 0.282 units. Identifies that the higher the perceived ease to use felt by generation Z, the higher the interest in using sharia fintech applications. Meanwhile, the perceived-to-trust variable's regression coefficient is -0.074 units. A negative coefficient value indicates that the variable perceives of trust negatively affects the intention to use sharia fintech in generation Z in Samarinda City. It means that every 1 unit increase in the perception of trust variable will decrease the intention to use sharia fintech in generation Z in the city of Samarinda. Identifies that the lower the perception of trust in generation Z in Samarinda city, the higher the intention to use Sharia fintech applications.

The Influence of Knowledge to Intention to Use Sharia Fintech Among Generation Z

Based on the results of the t-test conducted shows that knowledge has a significant effect on the interest in using sharia fintech in generation Z in the city of Samarinda. The data calculation results obtained that the larger t count than of the t table was 3,027 > 1,662. The research results show that knowledge can increase interest in using sharia fintech. The higher the level of knowledge, the higher the interest in using sharia fintech among generation Z, and vice versa. A person's knowledge is part of the truth that becomes the conviction to encourage

doing something active. Generation Z's knowledge of Sharia Fintech, both insights, uses, benefits, and others, will be able to encourage them to use the application.

The study's results that knowledge affects the interest in Sharia Fintech in generation Z in the city of Samarinda align with those found by Martono (2019). Still, many studies find that knowledge does not affect interest, as found by Fadzar et al. (2020), Dragos et al. ((Fadzar et al., 2020)2020), Nurdin (2020), and Putri et al. (2022).

The results of this study are in line with Martono's research (2019). However, many other studies have also shown that knowledge does not affect interests, as found by Fadzar et al. (2020), Dragos et al. ((Fadzar et al. , 2020)2020), Nurdin (2020), and Putri et al. (2022).

The Influence of Perceive Ease to Use to Intention to Use Sharia Fintech Among Generation Z

Based on the results of the t-test conducted show that perceived ease to use has a significant effect on the interest in using sharia fintech in generation Z in the city of Samarinda. The results of the data calculation obtained show that the t count is greater than the t table, which is $4,608 > 1,662$. This study shows that the theory in the use of applications in receiving technology, namely perceived ease to use, affects the acceptance of technology; the easier it is to use sharia fintech applications, it will increase the intention generation Z to use it and vice versa. In this case, generation Z feels that the sharia fintech application is easy to use and quite practical in transacting, thus encouraging generation Z to use the application. The results of this study are in line with many research findings that link perceived ease to use to interests, such as Kim et al. (2015), F. Malaquias et al. (2018), Setiyanto & Syakir (2019), Singh & Srivastava (2020), Sati & M. Ramaditya (2020), Hasan & Wood (2020), Prastiawan et al., (Setiyanto & Syakir, 2019)(2021), (Sati & M. Ramaditya, 2020)Asmarina et al (Hassan & Wood, 2020) ., (2022) and Aurelia & Widiantari (2022)(Aurelia & Widiantari, 2022) that perceive ease to use has a significant effect on the interest in using sharia fintech in generation Z in the city of Samarinda.

The Influence of Perceive of Trust to Intention to Use Sharia Fintech Among Generation Z

Based on the results of the multiple linear regression test, it can be seen from the coefficients table that the linear regression coefficient in the perception of trust does not significantly affect the interest in using sharia fintech. It can be seen in the results of the significance test of $0.403 > 0.05$ and the calculated t value of $-0.841 < t$ table 1,662 it can be concluded that H_0 is accepted and H_a is rejected, which means a decrease or increase in the perception of trust dimension indicators in the sharia fintech application does not affect the interest in using the application. Perceive of trust that is not prevalent in the interest in using the sharia fintech application due to the lack of testimonials provided, the lack of information provided about the application features in sharia fintech, poor judgment from users who feel dissatisfied in using the application, and the fear from users about the rampant threat of hacking digital data is one of the things that users need to consider when using the application.

The results of this study align with the research of Sati & M. Ramaditya (2020) found that the perception of trust has no effect on the interest in using e-money. However, most studies have found that the perception of trust affects interest, as the following findings by F. Malaquias et al. (2018), Ramos et al. (2018), Martono (2019), Hassan & Wood (2020), Primadineska & Jannah (2021), Dinh & Ngoc (2021), Utami & Rahayu (Hassan & Wood, 2020)((Primadineska & Jannah, 2021)(Dinh & Ngoc, 2021)2022) and Aurelia & Widiantari

(2022)(Aurelia & Widiyanti, 2022). It indicates that the perceived trust rate in generation Z in Samarinda city is still low.

The Influence of Knowledge, Perceive Ease to Use, and Perceive of Trust to Intention to Use Sharia Fintech Among Generation Z

Based on the results of the F test conducted show that knowledge, perceived ease to use, and perceive of trust have a simultaneous influence on the interest in the use of sharia fintech; the results of data calculations obtained that F calculates it is greater than F table ($67,568 > 2,704$) as the results of the study showed that the value of the determination coefficient (R^2) is 0.416. It means that knowledge, perceived ease to use, and perceived trust contribute significantly to the interest in using sharia fintech by 41.6%. The remaining 58.6% is influenced by other factors outside the variables studied. The higher the knowledge, perceived ease to use, and perceived trust, the higher the interest in using sharia fintech, and vice versa.

Conclusion

Based on data analysis using multiple linear regression, it was found that knowledge and perceived ease to use affect interest in using sharia fintech applications. In contrast, the perceived trust did not significantly affect interest in using sharia fintech among generation Z in Samarinda city. It means that the perception of trust is not a consideration for generation Z, affecting the interest in using sharia fintech. It is partly due to concerns from users about the rampant threat of hacking digital data when using the application. One thing that must be considered by sharia fintech is to increase customer trust when using the application.

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