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ADOPTION OF THE TECHNOLOGY ACCEPTANCE MODEL (TAM) IN LINKAJA SYARIAH INDONESIA DIGITAL PAYMENT SERVICE

Ariana Sindi Multi[1], Budi Sukardi[2], & Eko Asmanto[3]
[1&2]*Program Studi Perbankan Syariah, Universitas Islam Negeri Raden Mas Said Surakarta*
[3]*Fakultas Agama Islam, Universitas Muhammadiyah Sidoarjo*
Email : arianasindimulti@gmail.com, budi.sukardi@staff.uinsaid.ac.id, ekoasmanto@umsida.ac.id

ABSTRAK

Kehadiran layanan teknologi finansial dan inovasi produk layanan digital telah menjadi revolusi industri dan persaingan global dalam memajukan industri keuangan berbasis teknologi, namun pemenuhan layanan teknologi finansial belum mampu memenuhi nilai-nilai kepatuhan syariah. Penelitian ini menguji pengaruh persepsi kemudahan penggunaan terhadap persepsi kebermanfaatan penggunaan, niat perilaku untuk menggunakan, dan penggunaan sistem secara aktual pada pengguna layanan LinkAja Syariah di Kota Surakarta. Penelitian ini menggunakan metode kuantitatif dengan populasi masyarakat Kota Surakarta dengan mengambil sampel sebanyak 100 responden. Analisis data dilakukan dengan menggunakan *Partial Least Squares Structural Equation Model* dengan Smart-PLS3. Penelitian membuktikan bahwa persepsi kemudahan penggunaan berpengaruh signifikan terhadap persepsi kemanfaatan pembayaran digital pada layanan LinkAja Syariah. Persepsi Kemanfaatan dan Kemudahan Penggunaan berpengaruh signifikan terhadap Niat Perilaku untuk menggunakan LinkAja Syariah. Niat perilaku untuk menggunakan dan kemudahan penggunaan berpengaruh signifikan terhadap penggunaan sistem aktual LinkAja Syariah. Persepsi Kebermanfaatan tidak berpengaruh terhadap sistem aktual penggunaan LinkAja Syariah.

Kata Kunci : *Technology Acceptance Model (TAM),* LinkAja, Pembayaran Digital, Layanan Syariah.

ABSTRACT

The presence of financial technology services and digital service product innovation has become an industrial revolution and global competition in advancing the technology-based financial industry; however, the fulfilment of financial technology services has not been able to meet the values of Sharia compliance. This study examines the effect of perceived ease of use on perceived usefulness of use, behavioural intention to use, and actual system use among LinkAja Sharia service users in Surakarta City. The study used quantitative methods with the population of Surakarta City by taking a sample of 100 respondents. Data analysis was performed using partial least squares structural equation modelling with Smart-PLS3. Research proves that perceived ease of use significantly affects the perceived usefulness of digital payments for LinkAja Sharia services. Perceived Usefulness and ease of use significantly affects behavioural intention to use LinkAja Sharia. Behavioural intention to use and ease of use significantly affects the actual system use of LinkAja Sharia. Perceived Usefulness has no effect on the actual system to use LinkAja Sharia.

Keywords : Technology Acceptance Model (TAM), LinkAja, Digital Payment, Sharia Service.

INTRODUCTION

Technology is adopted from various aspects such as telecommunications, media, health, advertising, public services, government, and the economy (Zahara, 2020). The development of increasingly advanced economic technologies in various fields has been financed. This is evidenced by the development of financial technology (FinTech), one of the banks' rivals. One such digital financial product is electronic money. With the rapid development of electronic money, people tend to prefer technologies that can provide faster, more convenient, and more useful financial services (Irawati & Suhartono, 2020). The use of e-money and e-wallets in Indonesia is very high; Bank Indonesia recorded electronic money transactions from 2015-2020. In over four years, electronic money transactions have increased rapidly and, in the last year, have decreased from 145.2 trillion to 127 trillion.

The results of research conducted by daily social show that five e-wallets in Indonesia have the highest percentage of use:85% of respondents used GOPAY e-wallets, 80.4% used OVO, 75% used Dana as a means of payment, 53.2% used ShopeePay, and 47.5% used LinkAja. LinkAja is an e-wallet that has collaborated with several state-owned companies. LinkAja implemented a unique strategy by launching a new LinkAja sharia service. This service was the first sharia-based digital wallet in Indonesia, a strategic partner for local governments and other institutions to expand the sharia digital ecosystem throughout Indonesia.

Currently, LinkAja is developing sharia-based electronic money through LinkAja Sharia services. LinkAja also has a unique sharia feature: it provides convenience for making halal transactions in e-commerce, payment, and distribution of zakat, infak, alms, waqf (ZISWAF), and other religious social funds. People using LinkAja have several reasons that are certainly different for each individual. Among the classical theories that explain human behaviour related to the adoption of new technologies are theory of reasoned action (TRA), developed by Fishbein & Ajzen (1975), theory of planned behaviour (TPB) by Ajzen (1991) and the technology acceptance model (TAM) (de Luna et al, 2019).

TAM is a significant theory that predicts a person's acceptance of information technology (TAM). The TAM has two main constructs for analysing acceptance: perceived ease of use and perceived usefulness. Attitudes toward use can predict interest; however, this construct is rarely used (Budiastuti & Muid, 2020). Researchers have identified research problems in developing increasingly sophisticated technology where LinkAja sharia services have not yet occupied the highest position in Indonesia's digital payments. The researcher formulated the questions: Does perceived ease of use affect perceived usefulness of use, behavioural intention of use, and actual system use for LinkAja sharia service users in Surakarta City? Does perceived usefulness affect behavioural intention to use and actual system use among LinkAja sharia service users in Surakarta City? Does behavioural intention or use affect the actual system use of LinkAja sharia service users in Surakarta City?

This study examines the effect of perceived ease of use on perceived usefulness of use, behavioural intention to use, and actual system use among LinkAja sharia service users in Surakarta City. Knowing perceived usefulness towards behavioural intention of use, actual system use for LinkAja sharia service users in Surakarta City. Exploring the influence of behavioural intention of use on actual system use on LinkAja sharia service users in Surakarta City. This study contributes to the development of consumer financial behaviour regarding the acceptance and use of digital financial technology. In practical terms, this research is a reference for developers of digital start-up companies in services that can provide satisfaction and

security for the public acceptance of financial digitisation services.

LITERATURE REVIEW

Financial Technology

FinTech is an abbreviation of two words, which refers to financial technology in the Indonesian language (Arslanian & Fischer, 2019; Sironi, 2016; Sukardi, 2021; Wilson, 2017). FinTech uses technology to support the financial system and deliver financial services more efficiently and effectively (Mohamed & Ali, 2019; Tanda & Schena, 2019). Fintech embodies a transformation in the financial system to become more professional and practical (Rahadi, 2020). FinTech is a new financial industry that applies technology to increase financial activity (Schueffel, 2017). FinTech is an innovation in the financial services industry that uses technology to facilitate the public as financial witnesses (Marginingsih, 2021).

Islam has views on addressing financial technology, and there is a disparity between conventional and sharia systems. The basic principles for carrying out financial transactions are *Al-Quran* and *al-Hadis*. FinTech makes it easier for everyone to transact and invest based on the principles of sharia (Narastri, 2020). FinTech does not conflict with the sharia principles and is allowed (Alam et al, 2019 & Sukardi, 2021). FinTech refers to the principle of *muamalah*, namely, the existence of excitement between the two parties to the transaction, which meets the elements of Sharia, *hifz ad-din, hifz-an-nafs, hifz al-aql, hifz-annasl*, and *hifzal-mal* (Ahmad, 2014).

Technology Acceptance Model (TAM)

Behavioural intention to use refers to behaviour, actions, and reactions (Hartono, 2007). Behaviour can be interpreted as a real action or activity. According to Chiu & Deipenbrock, (2021), behavioural interest in technology (behavioural intention to use) is defined as a person's interest in performing certain behaviours. According to Taylor & Baker, (1994), behavioural intention to use is defined as an individual's desire to reuse something similar if one requires a return (Rahayu, 2016).

Some models that can be used to analyse and understand the factors that influence the acceptance of computer technology use behaviour recorded in various studies and references to research results in the field of information technology are theory of reasoned action (TRA), theory of planned behaviour (TPB), and technology acceptance model (TAM) (de Luna et al, 2019; Rahayu, 2016). Davis originally proposed the technology acceptance model, the most widely used model to describe the acceptance of new technology. Technology acceptance model has been used to predict the acceptance of new information technology and has proven reliable in explaining the behaviour of various information technology fields in Indonesia (Syahril & Rikumahu, 2019).

In 1986, Davis introduced the technology acceptance model (TAM). Technology acceptance model is an adaptation of TRA specifically designed to modify user acceptance of information systems. The purpose of TAM is to explain the general determinants of computer acceptance and how technology users are interested in receiving and using the technology (Davis et al, 1989). TAM was developed from the psychological theory and the theory of reasoned action (TRA), which explains the behaviour of technology users based on beliefs, attitudes, desires, and user behaviour relationships. TAM is simpler to implement than other models, where using TAM is easier to apply (Lee et al, 2003).

TAM's main strengths are that the intention to use technology influences usage behaviour, and perceived usefulness and perceived ease of use determines the intent to use. TAM overlaps with the theory of reasoned action (TRA) and theory of planned behaviour (TPB) which replaces the effects of attitudes (A) and subjective norms (SN) under TRA and the effects of A, SN, and

perceived behavioural control (PBC) under TPB. Significantly, TAM has outperformed TRA and TPB as per the statements described by many studies, e.g., Davis et al, (1989) and Venkatesh & Bala, (2008), Bagozzi, (2007). According to Davis et al, (1989) and Chauhan (2015), model acceptance technology TAM is a model of user acceptance of information technology systems, which includes perceived usefulness, perceived ease of use, attitude toward using, and behavioural intention to use (Davis et al, 1989).

Hypothesis

Perceived Ease of Use To Perceived Usefulness

Prasastika et al, (2015) stated that a system that is easy to use and understood by its users would create the perception that the system will be able to provide better benefits to improve its performance. When users of the online registration system learn and understand the use of the online registration system more quickly, the system's efficiency also increases. The efficiency felt by online registration participants will change the mindset that the system benefits them. An example of the perceived usefulness factor of the online registration system is an effective control tool for participant registration and faster processing of participant registration. Online registration participants can register more quickly (perceived usefulness), and online registration perceives the ease of use of a higher online registration system (Irawati & Suhartono, 2020).

Therefore, the perception of ease of use determines the perception of its usefulness. Online registration participants found it easier to use the system. When users think the system is easy to use, they will have a positive attitude towards it. This is consistent with research conducted by Davis et al, (1989); Venkatesh and Bala (2008), who stated that increasing interest in the use of information systems could be done by increasing performance expectation factors or by instilling confidence in information system users that by utilising information systems, it will help improve their performance.

H_1 : Perceived ease of use significantly influences the perceived usefulness of LinkAja's digital payment services.

Perceived Usefulness To Behavioural Intention of Use

Juhri and Dewi (2017) state that perceived usefulness affects an interest in internet banking. Perceived usefulness is the level at which a person believes that the user of a certain system will improve their work performance.

H_2 : Perceived usefulness significantly influences behavioural intention to use LinkAja digital payment services.

Perceived Ease of Use to Behavioural Intention of Use

Hasanah et al, (2021) found that perceived ease of use positively and significantly affects an interest in use. According to him, the higher the ease of use of Sharia services, the higher the interest of a person in using them, and vice versa, the lower the ease of use of LinkAja Sharia services, the lower the interest in using them. The results of research that state that perceived ease of use affects interest are reinforced by Davis's technology acceptance model (TAM) theory, which states that perceived ease of use is one of the most important elements in building technological integration in shaping a person's interest in using the technology.

H_3 : Perceived ease of use significantly influences behavioural intention to use LinkAja digital payment services.

Behavioural Intention of Use To Actual System Usage

Heryanta (2019) explained that the variable behavioural intention to use influences the actual variable system of use. The higher interest in using the LinkAja Sharia service system, the higher the actual

usage, and vice versa; the lower interest in using the LinkAja sharia service system, the lower the actual usage (Hasanah et al, 2021). Fishbein and Ajzen's Theory of Reasoned Action states that actual use arises from an interest in use (Fishbein & Ajzen, 1975).

H_4 : Behavioural intention to use significantly influences the actual system usage of LinkAja digital payment services.

Perceived Usefulness and Perceived Ease of Use To Actual System Usage

Irawati & Suhartono (2020) stated that perceived usefulness and perceived ease of use positively affect actual system use variables. According to him, users who perceive of ease in using LinkAja will accept the use of technology. The conveniences obtained, such as saving a lot of time and energy, and the appearance and menus contained in LinkAja are also easy to understand so that what is needed by LinkAja users can be provided by this application.

Perceived usefulness is the degree to which a person believes using technology will improve performance (de Luna et al, 2019; Muñoz-Leiva et al, 2017). This facilitated performance can result in more profits; for example, the results obtained will be faster and more satisfactory compared to not using products with such technology. The LinkAja application provides convenience in completing user tasks, making them more efficient and useful in everyday life. The greater the user's perception of the benefits of using the LinkAja application, the greater the acceptance of attitudes towards the use of the LinkAja application, and the impact can become a habit in everyday life.

H_5 : Perceived usefulness significantly influences actual system of use of LinkAja digital payment services.

H_6 : Perceived ease of use significantly influences actual system of use LinkAja digital payment services.

RESEARCH METHODS

Study uses a quantitative approach to collect research data using questionnaires. The quantitative method is considered scientific because it meets scientific rules (empirical, concrete, measurable, objective, systematic, and rational) (Thomas, 2021). The method uses data in the form of numbers and statistical analysis (Creswell & Creswell, 2018; Sugiyono, 2011). The COVID-19 outbreak attacked Indonesia, and the government implemented a physical distance policy, designed the research by adhering to full health protocols, and created an online questionnaire so that resource persons could fill it out without crowds.

The research population of all people of Surakarta City who use LinkAja sharia services, it is definitely not known the certainty of the number of LinkAja sharia service users in Surakarta City. It sets 100 sample counts for 100 samples, with the minimum sample size ranging from 100 to 150. This is reinforced by the assumption that the sample is acceptable for a minimum SEM estimate of 100 (Byrne, 2016). The sampling technique uses purposive sampling, which is included in non-probability sampling, with considerations and criteria, namely domiciled in the Surakarta area, aged over 17 years, having a LinkAja account, and using LinkAja sharia services for at least one transaction. Primary data were obtained directly by distributing questionnaires through google forms and manuals to respondents on a likert scale.

Table 1. Operational Variable

Variables and Sources	Indicators
Perceived Usefulness (X2); Aljabbaru, (2020)	3
Perceived Ease of Use (X1); Davis et al, (1989)	3
Behavioural Intention to Use (Y1); Ajzen, (1991)	3
Actual System Use (Y2); Hanggono et al, (2016)	2

One of the data analysis techniques used to analyse the path equation model is structural equation modelling (SEM) (Hamid & Anwar, 2019). Wright argued that SEM is an analytical technique used to test and estimate causal relationships by integrating path analysis and factor analysis (Ghozali, 2014). PLS-SEM was used if the study aimed to test predictive relationships between constructs. This study aims to test the relationships between variables. PLS-SEM was used to analyse the data using SmartPLS-3, with the stages of the outer model, inner model, model evaluation, and hypothesis testing (resampling bootstrapping).

RESULTS AND DISCUSSION

The hypothesis is tested by looking at the path values of the coefficient, t-statistic, and p-value. The study used a significance of 5% with a t-statistic > 1.96 and a p-value of < 0.05.

Table 2. Hypothesis Test Results

	Original Sample (O)	Sample Average (M)	Standard Deviation (STDEV)	T-Statistics (O/STDEV)	P-Values
Behaviour Intention of Use -> Actual System Use	0.457	0.458	0.089	5.147	0.000
Perceived Ease of Use -> Actual System Use	0.249	0.251	0.106	2.350	0.001
Perceived Ease of Use -> Behaviour Intention of Use	0.418	0.407	0.110	3.814	0.000
Perceived Ease of Use -> Perceived Usefulness	0.678	0.679	0.077	8.753	0.000
Perceived Usefulness -> Actual System Use	0.182	0.182	0.119	1.530	0.126
Perceived Usefulness -> Behaviour Intention of Use	0.346	0.360	0.100	4.470	0.000

Source: Data Processed (2023)

The perceived ease of use variable had a parameter coefficient value of 0.678. The t-statistical value was 8.753, and p-value was 0.000. H1 is accepted because perceived ease of use positively and significantly influences perceived usefulness. Perceived ease of use has a t-statistical value of 3.814 and a p-value of 0.000, indicating that perceived ease of use has a positive and significant effect on behavioural intention to use, and H3 is accepted. The perceived ease of use variable had a t-statistical value of 2.350 and a p-value of 0.019. The perceived ease of use positively and significantly affects actual system usage, and H6 is accepted.

The perceived usefulness variable has a coefficient parameter value of 0.346, a positive direction with t-statistics of 3.470 and p-values of 0.000, while perceived usefulness has a positive and significant influence on behavioural intention to use, and H2 is accepted. The perceived usefulness variable also had a t-statistical value of 1,800 and a p-value of 0.126; perceived usefulness had no effect on actual system usage, and H5 was rejected. The variable behavioural intention of use has a parameter coefficient value of 0.457, indicating a positive direction, t-statistics of 5.147, and p-values of 0.000. Thus, the variable behavioural intention of use positively and significantly influences actual system usage, and H4 is accepted.

Perceived ease of use had a positive and significant effect on perceived usefulness. The results of this study support the research conducted by Prasastika et al, (2015), they state that the convenience perspective has a positive and significant effect on the perception of usefulness. Technology Acceptance Model explains that the perception of ease of use is related to the existence of a mechanism that can be relied upon and trusted by its users to achieve a sense of security and comfort in using it. This shows that LinkAja's sharia service system is easy to use in terms of the features used in transactions and can provide better benefits in its activities and performance for the people of Surakarta.

Based on the descriptive statistical analysis results, respondents tended to give an average assessment that agreed with the ease of use of LinkAja sharia services. The respondents gave the highest rating of 4.15 and the lowest of 3.93, which fell into the agreeing category. Thus, it can be concluded that the easier features and operating methods provided by LinkAja sharia services will increase the use of LinkAja sharia services, increasing their work's effectiveness. With the convenience of LinkAja sharia services, the people of Surakarta will tend to use LinkAja sharia services when they people of Surakarta city believe that using a system that is easy to operate will give a positive attitude towards the system and bring benefits to its users.

Perceived usefulness positively and significantly affects the behavioural intention of use. These results receive H2 and support the research conducted by Ambarita et al, (2021) who states the existence of a positive and significant influence between the variable's perceived usefulness and behavioural intention to use. The descriptive statistical analysis results showed the presence of high respondent assessments for the question items of both variables. The people of Surakarta City provide a high assessment using LinkAja sharia services to improve their performance.

Based on TAM theory, a person will tend to be confident and believe that using technology will optimise results in his job, and vice versa. If someone has low confidence in using the technology, the results are less than optimal. The people of Surakarta City feel the benefits of LinkAja's Sharia service and increase their interest in users of LinkAja sharia services. The benefits received to determine how the people of Surakarta City respond and behave to sharia LinkAja services.

Perceived ease of use has a positive and significant effect on behavioural intention of use. The results of this study supported H3 and supported the results of the research conducted by Hasanah et al, (2021), which states that the variable perceived ease of use has a positive and significant influence on the behavioural intention to use. The results of the descriptive statistical test showed a high assessment of respondents to the question items' perceived ease of use and behavioural intention of use, each of which fell into the category of agreeing.

Based on TAM theory, perceived ease of use shapes a person's interest in using technology. It is concluded that the higher the convenience provided by technology, the more positive a person's response to using it.

The people of Surakarta City believe that LinkAja sharia services have provided convenience in their operations, which makes the people of Surakarta City positively respond to using LinkAja sharia services.

Behavioural intention of use has a positive and significant effect on actual system use. H4 is accepted and supports the results of research conducted by Heryanta (2019), which states that the behaviour intention variable of use has a positive and significant influence on actual system use. TAM also states that a person who has been using technology for a long time is interpreted as happy with the technology he uses both in terms of service and operation, which is not difficult, causing someone's intention to continue using it.

The results of the descriptive statistics show that the value given by the respondents is high and falls into the category of agreeing. It was concluded that the people of Surakarta City are interested in using LinkAja sharia services. This was evidenced by the respondents' assessment which gave a value of 4.10 and 3.86, where value was included in the category of agreeing on the question item about how often to use LinkAja sharia services in their daily lives. The more often the people of Surakarta use LinkAja sharia services, the more interest they are to continue using them.

The variable perceived usefulness has no influence on actual system use. The results of this study reject H5, which posits the existence of positive and significant influences. Descriptive systematic results showed that the respondents' assessment of ASU2 code question items had a low value compared to other question items. This shows that the people of Surakarta city use the sharia LinkAja service regardless of how long and often it is used. However, this did not reduce the perception of the usefulness of LinkAja's sharia service.

Based on TAM theory, a person will benefit based on the actual (Usman et al, 2022). The higher the benefits obtained, the higher is the actual use. In contrast, the lower the benefit obtained, the lower the actual use. The people of Surakarta City tend not to care about how long the actual use is, but the perception of the usefulness of LinkAja's sharia services is still obtained.

Perceived ease of use positively and significantly affects actual system use. These results received H6 and support the results of the research conducted by Irawati and Suhartono (2020), they stated that perceived ease of use has a positive and significant influence on actual system use. The results of the descriptive statistics also show a high appropriation of each question item and fall into the agree category.

Based on TAM theory, a person who uses technology with easy services influences their actual use (Muñoz-Leiva et al, 2017). The people of Surakarta City felt the ease of using LinkAja sharia services. In addition, the people of Surakarta City feel efficient and flexible in using LinkAja sharia services. This will cause the actual use of the people of Surakarta city to use LinkAja sharia services. As evidenced in the question about how often LinkAja's sharia services are used in their work, respondents tend to give high ratings and enter the category agreeing. The easier it is to use LinkAja's sharia services and operations, the more it increases its actual usage. The people of Surakarta City believe in the convenience that LinkAja sharia services provide in their daily lives, so the people of Surakarta city will tend to use LinkAja sharia services more often to support work in their daily lives.

CONCLUSION

Research proves that perceived ease of use positively and significantly affects the perceived usefulness of digital payments for LinkAja sharia services. Perceived usefulness positively and significantly affects behavioural intention to use LinkAja sharia services' digital payments. Perceived ease of

use positively and significantly affects behavioural intention to use LinkAja sharia services' digital payments. Behavioural intention to use positively and significantly affects the actual system use of LinkAja sharia services' digital payments. Perceived usefulness has no effect on the actual system use of digital payments for LinkAja sharia services. Perceived ease of use positively and significantly affects the actual system use of digital payments for LinkAja sharia services. This research is limited to using only a minimal sample and only in the population of Surakarta City. Subsequent studies can add a large sample and a larger population in scope, as well as the addition of new variables in order to be able to discover the significance of new theories and the development of individual behaviour in the use of technology. The advantage of LinkAja sharia digital payment developers is more sensitivity in meeting consumer needs in developing financial technology services, especially in the perception of product benefits and service features that consumers need in line with the competition for digital payment services that have existed and are developing today. This research has implications for testing TAM theory in the acceptance and use of technological services in society, which requires development in the interpersonal aspects of behaviour in financial technology services. The study's practical implications provide an overview for financial technology service developers to product service features that consumers can use; in particular, LinkAja sharia can provide product innovations that meet sharia compliance.

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