

**MILLENNIAL GENERATION SWITCHING INTENTION TO USE  
SHARIA ELECTRONIC MONEY: ADOPTING MODIFIED UTAUT2 AS  
A RESEARCH MODEL**



**STATE ISLAMIC UNIVERSITY  
SUNAN KALIJAGA  
YOGYAKARTA**

**THESIS**

**SUBMITTED TO FACULTY OF ISLAMIC ECONOMICS AND  
BUSINESS OF ISLAMIC STATE UNIVERSITY OF SUNAN KALIJAGA  
YOGYAKARTA AS PARTIAL FULFILLMENT OF THE  
REQUIREMENTS FOR THE DEGREE OF BACHELOR OF ISLAMIC  
ECONOMICS**

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**2020**

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YOGYAKARTA**

**2020**



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Setelah membaca, meneliti, memberikan petunjuk dan mengoreksi serta mengadakan perbaikan sepenuhnya, maka kami berpendapat bahwa skripsi saudara:

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Dengan ini kami berharap agar skripsi saudara tersebut di atas dapat segera dimunaqsyahkan. Atas perhatiannya kami ucapkan terimakasih.  
*Wassalamu`alaikum Wr. Wb.*

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**PAGE OF MOTTO**

**If there is someone we can count on the most in this world, that is ourselves.**

**So, always do everything as best as you can, Yaz 😊**



## **PAGE OF DEDICATION**

Thanks to Allah, who has been giving us healthy, mercies, and blessings. And also, thanks to our beloved Prophet Muhammad SAW, who has guided us from the darkness to the lightness.

I dedicate my thesis to my beloved family, my support system, my everything. They are, my great dad Mukairi, S.sos, my fussy but lovely mom Naili Mufidah, my annoying but adorable sister and brother, Baroroh and Afki <3.





## LATIN ARABIC TRANSLITERATION GUIDELINES

Transliteration of Arabic words used is based on the joint decree of the Minister of Religion and the Minister of Education and Culture Republic of Indonesia number 158/1987 and 0543b/U/1987.

### A. Single Consonant

Arabic Words	Name	Latin Letters	Name
ا	Alif	Not Symbolized	Not Symbolized
ب	Ba'	b	Be
ت	Ta'	t	Te
ث	Sa'	ṣ	Es (with the point above)
ج	Jim	j	Je
ح	Ha'	ḥ	Ha (with the point below)
خ	Kha'	kh	Ka dan ha
د	Dal	d	De
ذ	DZal	ẓ	zet (with the point above)
ر	Ra'	r	Er
ز	Zai	z	Zet
س	Sin	s	Es
ش	Syin	sy	Es dan ye

ص	Sad	ṣ	Es (with the point below)
ض	Dad	ḍ	De (with the point below)
ط	Ta'	ṭ	Te (with the point below)
ظ	Za'	ẓ	Zet (with the point below)
ع	"Ain	'	Converted comma above
غ	Gain	Gh	Ge dan ha
ف	Fa'	F	Ef
ق	Qaf	Q	Ki
ك	Kaf	K	Ka
ل	Lam	L	El
م	Min	M	Em
ن	Nun	N	En
و	Wawu	W	We
ه	Ha'	H	Ha
ء	Hamzah	'	Apostle
ي	Ya'	Y	Ye

B. Double Consonants for Shaddah Written in Multiple

مضاعفة	Written	<i>Muta'addidah</i>
--------	---------	---------------------

عدّة	Written	'iddah
------	---------	--------

C. Ta' Marbuttah

حكمة	Written	Hikmah
عِلّة	Written	'illah
كريمة الولياء	Written	Karamah al auliya'

D. Short Vowels and their application

--- َ ---	Fathah	Written	A
--- ِ ---	Kasrah	Written	I
--- ُ ---	Dammah	Written	U
نَعْل	Fathh	Written	Fa'ala
ذِكْر	Kasrah	Written	Zukira
يَذْهَب	Dammah	Written	Yazhabu

E. Long Vowels

1. fathah + alif	Written	A
جَاهِلِيَّة	Written	Jahiliyyah
2. fathah + ya' mati	Written	A
تَنْزِي	Written	Tansa
3. kasrah + ya' mati	Written	I
كَرِيم	Written	Karim

4. dhammah + wawu mati	Written	U
فروض	Written	Furud

#### F. Complete Vowels

1. fathah + ya' mati	Written	<i>Ai</i>
بَيْرِكُمْ	Written	<i>Bainakum</i>
2. fathah + wawu mati	Written	<i>Au</i>
قَوْل	Written	<i>Qaul</i>

#### G. Consecutive Short Vowels in One Word Separated with Apostroph

أَنْتُمْ	Written	<i>a'antum</i>
أَعَدَّتْ	Written	<i>u'iddat</i>
لِإِنْ شَرَكْتُمْ	Written	<i>la'in syakartum</i>

#### H. Said Alif+Lam

1. If followed by the *qamariyyah* letter, it is written using the initial letter "al"

الْقُرْآن	Written	<i>Al-Quran</i>
الْقِيَّاس	Written	<i>Al-Qiyas</i>

2. If the *Syamsiyyah* letter is followed, it is written according to the first letter of the *Syamsiyyah*

الْأَسْمَاءُ	Written	<i>As-sama'</i>
--------------	---------	-----------------

ال شمس	Written	<i>Asy-syams</i>
--------	---------	------------------

3. Writing Words in Sentence

Written according to the writing

ذوي النروض	Written	<i>Zawi al-furud</i>
أهل السنة	Written	<i>Ahl as-sunnah</i>



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## ACKNOWLEDGMENT

Alhamdulillahirobbil' alamin. On this particular occasion, I want to express my sincere gratitude to the Greatest in the world. All praise be to Allah SWT, who always shows the right way for me, and reminds me always to be grateful for everything he has been giving. Only due to Him, I can finish my thesis at the right time. Also, I give all my invocation and greetings to Muhammad SAW, the Prophet, his family, and his disciples. May Allah always bless them and provide them with peace.

This study is written as the partial fulfillment of the requirements for the degree of bachelor of economics in the Faculty of Islamic Economics and Business, State Islamic University of Sunan Kalijaga Yogyakarta. I realize that this writing cannot be completed without the support of various parties, both morally and materially. Therefore, I would like to express my thanks and appreciations to all those who have helped in the preparation of this thesis, especially to:

1. My support system, my beloved family. My great dad Mukairi, S.sos, who always gives me support for my mental and material. My fussy but lovely mom Naili Mufidah, who always gives me useful advice, and prays the best for me. My annoying but adorable sister and brother, Baroroh and Afki, who has given me some colors of life.
2. Mr. Dr. Phil. Al Makin, S.Ag., M.A, as the Rector of State Islamic University Sunan Kalijaga Yogyakarta.
3. Mr. Dr. Afdawaiza, S.Ag, M.Ag., as the Dean of Faculty of Islamic Economics and Business.

4. Mr. Joko Setyono, SE., M.Si., as the Head of Sharia Banking Department.
5. Mr. Alex Fahrur Riza, SE., M.Sc., as my thesis advisor, who always gives his valuable time to provide me with such precious advice, right guidance, constructive suggestions, and necessary corrections, so finally, I can finish this study. Big thanks for you, sir. I am grateful to have you as my thesis advisor.
6. Mr. Akhmad Yusuf Khoiruddin, SE., M.Si., as my academic supervisor. Thanks for his guidance, suggestion for all stuff related to my study. Thanks for the support, sir, and also, thanks for always giving me every information I need.
7. Mr. Izra Berakon, M.Sc., as my second advisor. Thanks for the support, advice, and suggestions. I am grateful for all your help in finishing my study. Thanks, sir.
8. Mrs. Siti Nur Azizah, S.E.I., M.E.I., as my first academic supervisor, for her support, guidance, and suggestions. Thanks a lot, Mrs. Zizi.
9. Mrs. Dinik Fitri Rahajeng Pangestuti, SE., M.Ak., Mrs. Yuyu Putri Senjani, SE., M.Sc., Mrs. Syayyidah Maftuhatul Jannah, SE., M.Sc., Mr. Rosyid Nur Anggara Putra, SPd., M.Si. Mrs. Mun Yah Zahiroh, SE., M.B.A., Mrs. Muhfiatun, S.E.I., M.E.I., Mrs. Lailatis Syarifah, Lc., M.A., Mr. Jauhar Faradis, S.H.I., M.A., Mr. Fuad Hasyim, S.E.I., M.E.K., Mrs. Dian Nuriyah Solissa, SHI, M.Si., Mr. Hasan Al Banna, SEI., M.E., and all the beloved lectures that I can not mention all here. Thanks for the beneficial insight, suggestions, and guidance. Also, thanks for giving me so precious experiences during my four years of study.

10. My second family, my craziest friend I ever have. Ani Kholifah and Avif Rochimatul Chusna. Thanks, guys, for always there for me, in every condition. For still listening to my complaints, looking for the best way to solve my problems, letting me cry without judging me, and everything you both have done for me that I could not mention all here. May Allah always bless every step you take.
11. My ridiculous best friend, ASM. Thanks for being my mood booster, giving so many insights and experiences. Thanks, Dani, for accompanying me eating, debating, and everything. Thanks, Asep, for always ready every night in the coffee shop to finish these tasks together. Thanks, Zuhdi, for the advice, you are like my creepy dad. Thanks, Galang, for your thesis, it is conducive for me to finish my thesis. Thanks, Vita, my best and most patient roommate ever. Thanks, Ais for every discussion we had, you are really funny. Thanks, my different twin, Afi Muhandis, some of your personalities inspired me. Thanks, Miftah, you are like my mom; your patience advice is constructive. Thanks, Heni, you are the first reserved friend but suits me due to your kindness. Thanks, Dedew, the funniest person in ASM, thank you so much for every story you told, I admire you.
12. My Bombay Genk, Eza, Asep, Al, Dewi, Ara, Ningsih, Naura, Ersas. Thanks to every hottest topic you gave, I got many new pieces of knowledge and experiences.
13. The Kacang Atsiri KKN Genk. Sinta, Asep, Aji, Koddam, Elya, Susan, Majda, Sari, Dita, Zia, Hilal, Raka, Dani, Dian, Hanif, Zainal, Aisyah, Adi, Nanda,



Ziqa, Maad, Atik, and Ainun. Thank u for your sweet stories, and for being cooperative in running the programs.

14. My family in Impact education. Thank you, Miss Jheta and Mr. Angga, for giving me a chance to get such precious experiences and processes in Impact Education. May Impact Education always get the best. For my adorable friend in Impact, Zainab and Maya, Thank you so much, I get new insight from two of you. Also, for all my students, thanks for your spirit to always study, I got many lessons from all of these.
15. To All my friends in the Islamic Banking department class of 16, thank you for your sharing and insight during my study, and thank all people who I could not mention for their unforgotten contribution during the final project writing process.
16. For all my friends who have given prayers and spirits and always reminds me to finish this thesis at the right time. Detri, Eyis, Dhanial, Dita Evi, Ryan, Rozi, Ulum, Mas Afif, Firda, Fitri Rahmawati, Ringga, Akbar, Mba Risma, Risma, Yuscha, Fitri PS17, Sadli, Mustika, Shiddiq, Naala, Gustika, Fikri, and all of them, those I could not mention one by one.

Finally, I realize that this thesis lacks many things. Therefore, I hope for criticism, insight, and suggestion for its perfection. I hope this final project will be useful for the reader.

Yogyakarta, 22<sup>nd</sup> of July 2020

Author



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## ABSTRACT

The growth of technology this day makes it be a necessity in daily human life, such as electronic money. There are so many issuers that have been registered at Bank Indonesia. There is an even issuer who tries to add Sharia features to its electronic money. Although the sharia label has become common in Indonesian society, there is still skepticism about sharia labels on some products.

This study aims to determine the switching intention of millennials to use sharia electronic money in Indonesia using the UTAUT2 as a research model. The population in this study is all users of LinkAja electronic money. The sampling technique used purposive sampling; the number of samples used in this study was 168 users. Data analysis techniques used are Structural Equation Model and Partial Least Square (SEM-PLS), the data processing applications using Smart-PLS 3.0.

The results of this study indicate that the two independent variables, which are social influence and facilitating conditions, do not affect the intention to switch. However, five other independent variables, they are performance expectancy, effort expectancy, hedonic motivation, price value, and habit, have a positive and significant effect on the intention to switch to use Sharia electronic money.

**Keywords:** Electronic Money, LinkAja, Sharia Electronic Money, Sharia LinkAja, UTAUT 2, Millennial

## ABSTRAK

Perkembangan teknologi pada saat ini membuat teknologi menjadi sebuah kebutuhan sehari-hari manusia, sebagaimana uang elektronik. Telah banyak issuer uang elektronik yang sudah terdaftar pada Bank Indonesia, bahkan sudah ada issuer yang mencoba menambahkan fitur Syariah dalam uang elektroniknya. Meskipun label Syariah sudah sangat umum terdengar oleh masyarakat Indonesia, akan tetapi masih ada skeptisme label Syariah pada beberapa produk.

Tujuan dari penelitian ini adalah untuk mengetahui switching intention para millennial untuk menggunakan sharia electronic money di Indonesia dengan menggunakan model penelitian UTAUT2. Populasi dalam penelitian ini adalah seluruh pengguna LinkAja electronic money. Pengambilan sampel dilakukan secara purposive sampling, jumlah sampel yang digunakan dalam penelitian ini adalah sebanyak 168 pengguna. Teknik analisis data yang digunakan adalah Structural Equation Model dan Partial Least Square (SEM-PLS) dengan bantuan aplikasi pengolahan data menggunakan Smart-PLS 3.0.

Hasil penelitian ini menunjukkan bahwa 2 variabel independent, yaitu social influence dan facilitating condition tidak berpengaruh terhadap intention to switch. Akan tetapi, 5 variabel independen lainnya, yaitu performance expectancy, effort expectancy, hedonic motivation, price value, dan habit berpengaruh secara positif dan signifikan terhadap intention to switch untuk menggunakan uang elektronik Syariah.

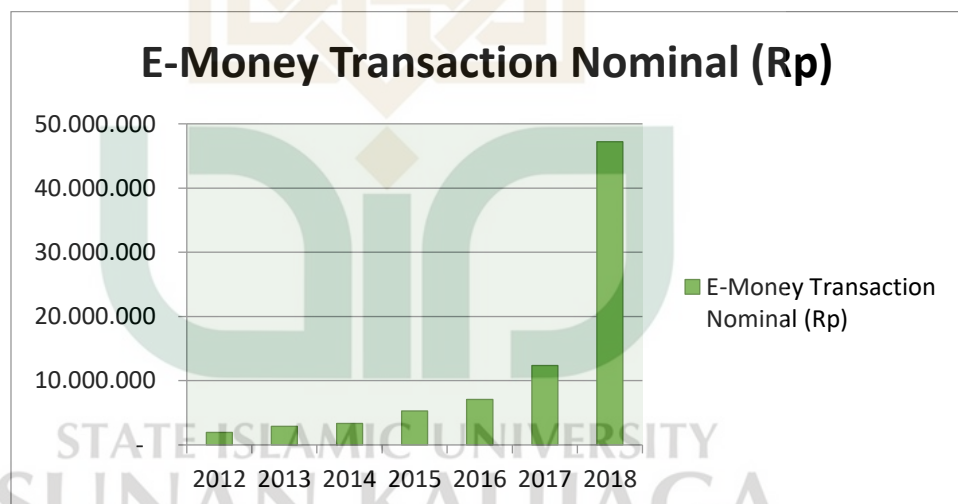
**Kata Kunci:** Uang Elektronik, LinkAja, Uang Elektronik Syariah, Sharia LinkAja, UTAUT 2, Millennial

## CHAPTER I

### INTRODUCTION

#### A. The Background of the Study

The growth of technology in various sectors makes new opportunities to provide more sophisticated and faster services to make people's life easier. Gradually technology is needed for human's daily life. Electronic money is one example in technology in finance that support daily transaction of economic. The more e-money is needed, the transaction using e-money also continues to increase. This is the data from Bank Indonesia.



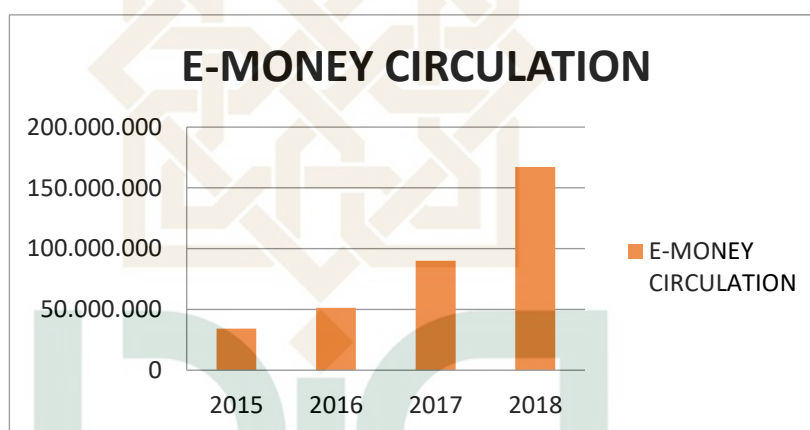
Source: Bank Indonesia (2019)

*Figure 1 Development of E-Money Transaction in Indonesia 2012-2019*

The graphic shows, e-money transactions continue to grow. In 2012 the e-money transactions only about one to two trillion rupiahs. But in 2017 e-money transactions amounted to 12,375,469 trillion rupiahs. The transaction using e-money in 2018 is reached 47,198,616 trillion rupiahs. The increasing of electronic money transaction in 2017 to 2018 is reached 73.7%.

This data means that there is significant increasing in 2017 to 2018 (Bank Indonesia, 2019b).

The development of e-money transactions each year supports the Indonesian government's policy to promote Indonesian cashless society. The results of government efforts to grow cashless society in Indonesia appeared and reflected through the growth of e-money circulation in Indonesia. E-money circulation is as follows:



Source: Bank Indonesia (2019)

**Figure 2 The development of e-money in circulation in Indonesia 2015-2018**

E-money inflow in 2015 was only 34.314.795 rupiah. The following year the amount of e-money inflow was 51.204.580 rupiah. E-money in circulation was reached 90.003.848 rupiah in 2017. While, in 2018 e-money inflow increased drastically, reaching 167.205.578 rupiah. The development of e-money circulation in Indonesia in 2015 to 2018 reached 79.4% (Bank Indonesia, 2019).

The presence of electronic money provides a dual effect, namely an impact on consumers as well as producers. From the consumer side, electronic money

greatly facilitates daily activities due to all transactions can be done faster and more efficient. Then, it grows consumption, and thus encourages the growth in the velocity of money. Meanwhile, from the producer side, increased consumption followed by efficiency in transaction costs will enhance profits for producers, which then encourage business activities and business expansion. The more efficient the transaction costs obtained from the use of non-cash payment instruments, the greater the potential for increased output. Then, it encourages production growth in the real sector which can drive economic growth. The dual effect of using non-cash payments to consumers and producers in turn can encourage economic growth and improve the welfare of society as a whole (Pramono & Yanuarti, 2006).

Although the amount of e-money in circulation continues to grow, and the number of transactions using e-money also continues to increase every year, cash transactions in Indonesia still dominate by 76% (Nurfadhilah, 2018). This condition means that government efforts to grow cashless society need to be increased with the help of various elements of culture, especially from the millennial generation.

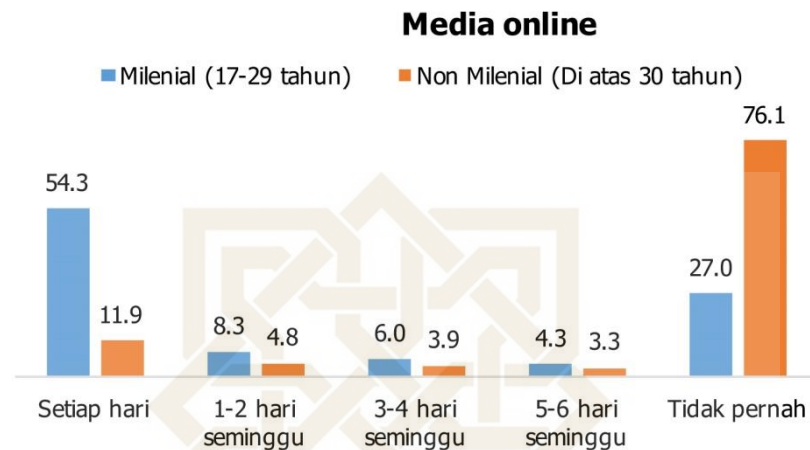
The millennial generation is often considered as the generation closest to technology. This technology is the differentiator of millennials and prior generations, such as the X generation and the Baby Boomers generation. One study presented by the Ministry of Women's Empowerment and Child Protection stated that there is a close relationship between millennial Generation and technology due to technology is the differentiator with prior

generations. Another study presented by the Ministry of Women's Empowerment and Child Protection from Papp and Matulich stated that the use of technology by millennial Generation is particularly different from the prior Generation. Millennial Generation uses technology as a support in everyday life (Ministry of Women's Empowerment and Child Protection & Statistics Indonesia, 2018).

The gap between millennials and past generations is also reflected in their characteristics. According to (Kilber et al., 2014), the characteristics of the millennial Generation include technology savvy, multi-tasker, good team players, too confident, autonomous, ambitious, informal, and like to enjoy their work. A study from (Suryadi, 2015) said that the most prominent positive characteristics of millennials are that they care about technology and curious, while the negative characters that stand out are individualists, easily bored, and impatient. Other characteristics of the millennial Generation presented by (Sweeney, 2006) in terms of learning, education, communication, and their consumption behavior are more choices and more selectivity, experiential and exploratory learners, flexibility/convenience, personalization and customization, impatience, practical, results-oriented, multi-taskers, digital natives, gamers, nomadic communication styles, media / agnostic formats, collaboration & intelligence, balanced lives, and less reading.

Some evidence of the closeness of Millennial Generation with technology is millennial closeness with online media. According to CSIS, the millennial Generation that reads online media every day is 54.3 percent, far compared to

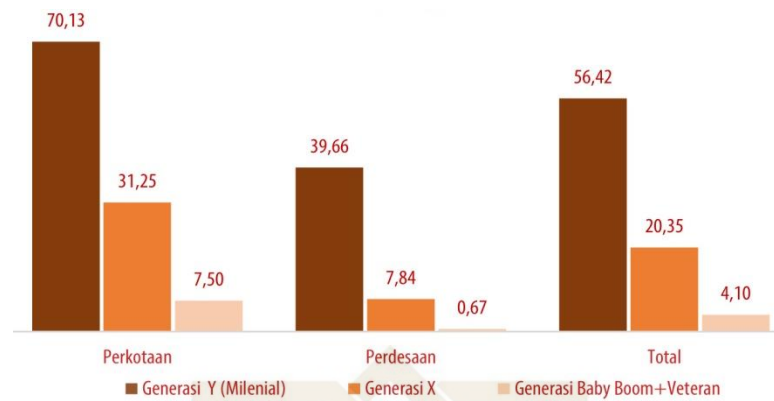
the non-millennial Generation, which is only 11.9 percent (Centre for Strategic and International Studies, 2017).



Source: CSIS (2017)

***Figure 3 Comparison of Millennial and Non-Millennial Generations who Read Media Online***

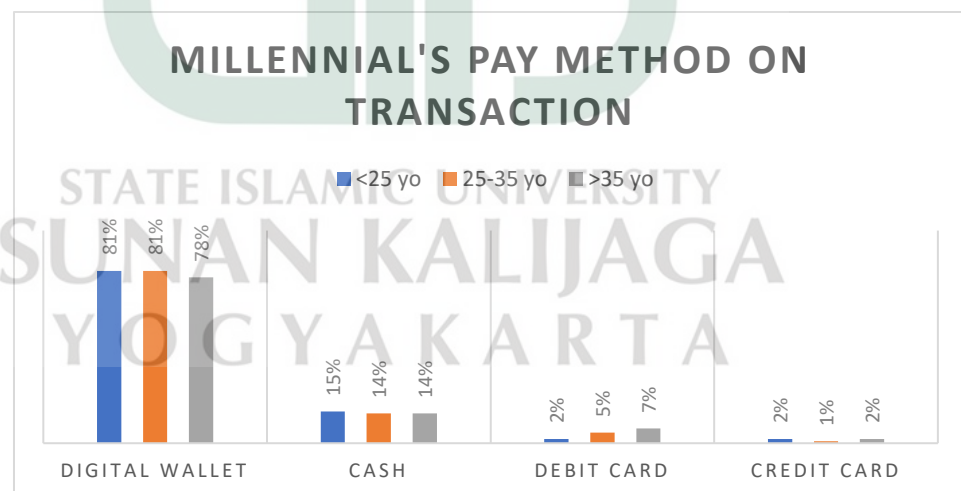
Besides, the percentage of millennials generation who access the internet also shows the highest results when compared to the previous Generation, in urban and rural areas. In urban areas, the millennial Generation accesses the internet about 70.13 percent, while the X generation only 31.25 percent. Likewise, in rural areas, millennial Generation accessing the internet reaches 56.42, while generation X only 20.32 percent (Ministry of Women's Empowerment and Child Protection & Statistics Indonesia, 2018)



Source: Statistics Indonesia (2018)

**Figure 4 Percentage of Population in Indonesia Accessing the Internet based on Generation**

The close of the millennial Generation to technology also enables them to be close to e-money, due to e-money is one of the uses of technology in the payment and finance. So, this Generation has the most potential to take part in developing E-money in Indonesia. The following is the evidence of millennial closeness to electronic money.



Source: Jakpat (2020)

**Figure 5 Millennial's Pay Method on Transaction**

According to these data, millennials are the generation that prefer cashless. It is evident from the selection of payment methods using cash only at 14-15%,



while the choice to use digital wallets reaches 78-81% (Jakpat, 2020). Another research conducted by Tencent et al. (2017), shows that the generation born in the 1980s to the 1990s carried less cash. Only 172-328 RMB. This is relatively small compared to the generation born in the 1960s who chose to carry 557 RMB in cash.

Besides being close to technology, another characteristic of millennials, as described above, is the impatience of millennials. As stated by (Sweeney, 2006), Millennials do not like delays. They like instant service. They need ongoing feedback to find out about their progress. The worst nightmare of millennials is when what they have planned is delayed, must wait in line, or have to deal with some other unproductive process. Their desire for the speed and efficiency of a service is more than expected. They need fast satisfaction, or some people call instant gratification, which can realize almost all their expectations in service.

The millennials who like instant things are not entirely negative. Through this character, financial business actors capture these opportunities to establish businesses in electronic money. Electronic money was created to answer the millennial need for something fast and instant. By utilizing this electronic money, millennials are guaranteed to be able to solve financial problems such as payments easily, quickly, and instantly. One of the parties who seized this opportunity was PT Fintek Karya Nusantara or commonly called PT Finarya. PT Finarya, which is a combination of several state-owned companies, publishes LinkAja, an electronic money service for any transaction, such as

pulse/data purchases, merchant payments, bill payments, donations, sending money, insurance payments and loan applications (LinkAja, 2019).

The publication of LinkAja by a partnership of several State-Owned Enterprises (BUMN) is a concrete step taken by the government to realize a cashless society in Indonesia. LinkAja is also here to make Indonesian people's life, especially millennials, more comfortable. There are so many services that offered by LinkAja, one of those is a sharia feature. This feature is optional for users, so they can choose to enable this feature or not. Danu Wicaksana, the director of LinkAja, claimed that LinkAja became the first electronic money acquired certification from MUI. This claim is in accordance with the data listed on the DSN-MUI website that LinkAja is the first, and the only electronic money has gained accreditation from MUI (DSN-MUI, 2020). As the only electronic money that offers sharia feature, here are the differences between LinkAja and Sharia LinkAja:

First, the floating funds from Sharia LinkAja customers will be deposited in Islamic banks. Whereas the floating funds in conventional LinkAja will be stored in conventional banks. In accordance with Bank Indonesia regulations, the funds deposited at LinkAja must be stored at Bank BUKU 4 (Commercial Bank Based on Business Activities). Bank BUKU 4 is a bank with core capital or tier 1, reaching Rp 30 trillion. However, there are currently no Islamic banks in Indonesia that have reached BUKU 4. So that the money settling in Sharia LinkAja will be deposited in Islamic banks, which has been affiliated with

conventional BUKU 4 banks, including Bank Syariah Mandiri, BRI Syariah, and BNI Syariah (Aldin, 2019).

The second difference is in terms of transaction procedures. The contracts in the transaction are adjusted to the Sharia agreements. All promos and cashback are also adapted to sharia principles (LinkAja, 2019). Discounts on deals given to customers must be provided by the merchant, not LinkAja, as a payment system. That way, discounts, and cashback are in accordance with sharia agreements. This opinion was Dr. Oni Syahroni's opinion, a member of the sharia supervisory board, which was conveyed by Danu Wicaksana, director of Finarya (Aldin, 2019).

The final difference between Sharia LinkAja and the conventional is in terms of products such as insurance and loans, where the contract is in accordance with the Sharia contract. Currently, LinkAja is collaborating with Kredit Pintar to distribute consumer loans to conventional customers. However, for Sharia LinkAja, the partners will be different from conventional ones. Sharia LinkAja will look for partners who use Islamic loan agreements (Aldin, 2019).

Sharia LinkAja is the first Islamic feature in electronic money products in Indonesia. This feature was launched at the end of 2019, and it is targeted to be able to get 1 million users in 2020. According to Danu Wicaksana, it is an optimistic target that can be achieved by seeing that LinkAja users currently have reached 30 million (Aldin, 2019). Moreover, sharia label has been common for Indonesian, and many companies in Indonesia have used the

sharia label. This certainly will support the achievement of the target number of Sharia LinkAja users, which are projected to reach 1 million users in 2020.

Although the sharia label has become common in Indonesian society, there is still skepticism about sharia labels on some products. As the results of the study (Riza, 2017), sharia bank customers still have skepticism about the sharia label on sharia banks. This skepticism means that customers do not agree that they believe in sharia claims from Islamic banks. Then this is used as an emphasis, that customers who already use sharia-labeled products are still skeptical of sharia claims on these products, what about the general public who have not used sharia products?

This skepticism may also occur with electronic money products that have sharia labels, or in this case, Sharia LinkAja thus Sharia LinkAja's target users are LinkAja users, who use non-sharia products. For this reason, it is essential to know how the intention of LinkAja users to switch to use Sharia LinkAja. The results of this study are expected to provide useful information for the better Sharia LinkAja. For the closest expectation this research is also expected help LinkAja sharia targets to get 1 million users in 2020.

Researchers chose to use the modified Unified Theory of Acceptance and Use of Technology thus this is an obvious choice for studying consumer switching intention for an existing technology (Sombultawee, 2017). The UTAUT theory was developed through a comprehensive synthesis and integration of TRA (Theory of Reasoned Action), TPB (Theory of Planned Behaviour), C-TAMTPB (Combined TAM and TPB), MPCU (Model of the

PC Utilization), IDT (Innovation Diffusion Theory) ) and SCT (Social Cognitive Theory) (Suwandi & Elvira Azis SE., 2018).

UTAUT is used to determine people's behavior intentions toward technology. According to (Keaveney, 1995), behavior intention can be divided into two kinds; they are using intention and switching intention. Research on the intention to use using UTAUT has been routinely used. The review study conducted by (Venkatesh et al., 2016) on IS literature on UTAUT from 2003 to 2014 shows that studies adopted UTAUT used intention to use (Hess et al., 2010) (Yoo et al., 2012), purchase intention (Guo & Barnes, 2011) and continuance intention (Venkatesh et al., 2011) (Sun et al., 2014) as the dependent variable.

While research on the intention to switch using the modied UTAUT model is still rarely used. One study that used UTAUT as a model to determine the intention to switch a group on existing technology is research by (Sombultawee, 2017). The findings of this study showed that the extended UTAUT model, which included online social support and convenience, significantly explained the consumer's decision to engage in mobile commerce. However, direct incentives (discounts and referral codes) were not significant.

Unlike prior research, this study aims to understand switching intention using modified UTAUT 2. Moreover, the study of (Sombultawee, 2017)) is used UTAUT to understand switching intention, not UTAUT 2. Besides that, there is no research of millennial switching intention using modified UTAUT 2. Based on this background, researchers intend to do a research on Millennial

Generation Switching Intention to Use Syariah E-Money: Adopting modified UTAUT2 as a Research Model in this study.

#### **B. The Research Problems**

Based on the background described above, the formulation of the problems that can be compiled in this study is, "How is the millennial switching intentions on existing sharia electronic money (Sharia LinkAja) of E-money they have already used, using modified UTAUT 2 as the research model."

#### **C. The Objective of the Study**

The purpose of the discussion in this study, based on the formulation of the problems that have been described, is to examine millennial switching intentions on existing sharia electronic money (Sharia LinkAja) of E-money they already interact with. It applies an extended modified Unified Theory of the Adoption and Use of Technology 2 (UTAUT2) to examine switching intentions.

#### **D. The Significance of the Study**

The expected benefits of this study are as follows:

1. Theoretical benefits

- a. Benefits for readers

This research is expected to be a reference material for future research and as material to add to the literature.

- b. Benefits for further research

For further research, this research is expected to be a reference material for researchers who will research-related topics.

## 2. Practical benefits

### a. For writers

This research is a valuable experience that can add insight knowledge, provide an overview of the application of theoretical knowledge that the author obtained in college.

### b. For the company

It can be one of the considerations in the decision-making process, especially in the field of marketing related to millennial responses to LinkAja applications and their intention to switch on sharia LinkAja.

## **E. The Outline**

This research is organized as follows:

CHAPTER I INTRODUCTION, this chapter comprises the background of the study, the formulation of the problem, the objective of the study, the significance of the study, and the outline.

CHAPTER II LITERATURE REVIEW, the second chapter encompasses the theoretical base, literature review, hypothesis, and conceptual framework. The literature review is used to determine limitation of the study. While, the conceptual framework in this study act as a basis for strengthening the research.

CHAPTER III, RESEARCH METHODOLOGY, the next chapter involves the research type, population, sample and sampling, the types and the sources of data, the research model, the variables, and the data analysis as an analytical tool used to conduct the study.

CHAPTER IV RESULT AND DISCUSSIONS, this chapter contains the overview of research object, the descriptive analysis, and the result discussions. The data analysis obtained from this research using the necessary analysis tools used as a discussion of the result.

CHAPTER V CONCLUSIONS AND SUGGESTIONS, the fifth chapter serves the conclusions of the result, the research limitations, and suggestions.





## CHAPTER V

### CONCLUSIONS AND SUGGESTIONS

#### A. Conclusions

Based on the research findings, the essential conclusions from this study are as follows:

1. Sharia LinkAja is the first and the only electronic money that has received certification from DSN-MUI, so the sharia electronic money research in this study is applied to Sharia LinkAja
2. From the results of data processing, it can be seen that the majority of 26.2% of respondents have used the LinkAja application for more than ten months, followed by the number of respondents who have used LinkAja since they were T-Cash. So, it can be concluded that the majority of respondents are old users of LinkAja. Even so, only a small proportion of respondents already knew and used the Sharia LinkAja service. This is due to the Sharia LinkAja service was still very new, and there were not many publications at the time the questionnaire was distributed.
3. Three indicators are not used in this study due to the value of factor loading is smaller than 0.6. The three indicators are PE5, SI3, and FC2.
4. Two of the seven hypotheses, they are  $SI \rightarrow ITS$  and  $FC \rightarrow ITS$  were declared rejected due to they had little influence in testing the structure of the model. The rejection of this hypothesis shows the difference in results with previous similar studies. The researcher argues that this difference is a natural thing, due to the differences in objects, samples,

and research instruments, and the limitations or constraints when conducting research also become a factor that can affect research results.

5. Five hypotheses were accepted; they are PE → ITS, PE → ITS, PE → ITS, PE → ITS, and PE → ITS. So, the factors that influence the intention to switch are as follows:

- a. The performance expectancy variable has a positive and significant effect on switching intention to use sharia electronic money. These results state that H1 in this study was accepted.
- b. The effort expectancy variable has a positive and significant effect on switching intention to use sharia electronic money. These results state that H2 in this study was accepted.
- c. The social influence variable does not affect the switching intention to use sharia electronic money. These results state that H3 in this study was rejected.
- d. The facilitating condition variable does not affect the switching intention to use sharia electronic money. These results state that H4 in this study was rejected.
- e. The hedonic motivation variable has a positive and significant effect on switching intention to use sharia electronic money. These results state that H2 in this study was accepted.
- f. The price value variable has a positive and significant effect on switching intention to use sharia electronic money. These results state that H6 in this study was accepted.

- g. The habit variable has a positive and significant effect on switching intention to use sharia electronic money. These results state that H7 in this study was accepted.

Based on the findings, it can also be concluded that this research has contributed as follows:

1. In theory, this research has developed an evaluation model for the use of UTAUT2 by using the intention to switch variable as the dependent variable. The development of this research model is based on the multilevel research framework conducted by Venkatesh 2016 regarding the mapping of the UTAUT and UTAUT2 research models. Based on these results, most of the studies that apply UTAUT or UTAUT2 use the first type of behavior intention, namely intention to use, purchase intention, repurchase intention, etc. In contrast, the second type of behavior intention, that is, switching intention or intention to switch has not been used. Then one year after the UTAUT multilevel research framework was conducted, Sombultawe used the UTAUT research model to examine the switching behavior in mobile commerce in Thailand.
2. In terms of methodology, this research also plays a role in encouraging the use of quantitative methods by applying the UTAUT2 model to examine intention to switch in the preparation of a thesis in the Islamic Banking Study Program of UIN Sunan Kalijaga Yogyakarta.

3. In practice, the results of this study can be taken into consideration for electronic money issuers, especially PT Finarya, in developing Sharia LinkAja services.

## **B. Research Limitation**

Based on the results of the research described above, there are some limitations in this study, which also serve as a gap and suggestion for future research. The limitations of this study include the following:

1. According to LinkAja (2020), the target of the Sharia LinkAja service is community groups with an Islamic background, such as Islamic boarding schools, mosques, and ZISWAF institutions. For this reason, the limitation of this study is that there are no independent variables regarding Islam, for example, religiosity or the background of Islamic institutions. So, this becomes a gap that can be used in future research.
2. The distribution of questionnaires was less than the maximum due to several obstacles. So, the questionnaire is not spread evenly.

## **C. Suggestions**

Based on the research results described above, several suggestions are expected to provide some benefits. The suggestions in this study are as follows:

1. Suggestions for Electronic Money Issuing Companies or in this case PT Finarya, LinkAja issuers:
  - a. Looking at the influence of facilitating conditions and social influence, publishers should create better facilities to support the transaction process using LinkAja and Sharia LinkAja. So, users can

get better services and build a thought about the importance of using sharia electronic money in transactions. And then, they can recommend, support, and invite their friends and family to use sharia electronic money.

- b. Seeing the response of respondents who do not know about Sharia LinkAja, the publication of the Sharia LinkAja service is still really needed. In addition to intensifying publications about Sharia LinkAja services, PT Finarya also needs to make certain strategies to attract people to use Sharia LinkAja by describing the benefits of using Sharia LinkAja compared to LinkAja services in general.

2. Suggestions for further research:

- a. Next, researchers need to develop independent and dependent variables. As Sharia LinkAja's target users are community groups with an Islamic background, so the suggestions submitted by researchers for further research are variables regarding religiosity or Islamic Institution backgrounds.
- b. Further researchers also need to level out the distribution of questionnaires to various regions in Indonesia and to add offline methods in distributing questionnaires.

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## ATTACHMENTS

### *Attachment 1 Research Questionnaire*

#### RESEARCH QUESTIONNAIRE

#### MILLENNIAL GENERATION SWITCHING INTENTION TO USE SHARIA E-MONEY: ADOPTING UTAUT2 AS A RESEARCH MODEL

Dengan Hormat,

Perkenalkan nama saya Imtyazul Hikmah Halimah mahasiswa UIN Sunan Kalijaga Yogyakarta Program Studi Perbankan Syariah Fakultas Ekonomi dan Bisnis Islam. Saat ini saya sedang menyelesaikan tugas akhir tentang “Millennial Generation Switching Intention to Use Sharia E-Money: Adopting Utaut2 As A Research Model”.

LinkAja adalah sebuah layanan keuangan elektronik yang diselenggarakan oleh PT Fintek Karya Nusantara (“Finarya”) yang telah terdaftar dan diawasi oleh Bank Indonesia. Berdasarkan Surat Izin Bank Indonesia Nomor 21/65/DKSP/Srt/B yang dikeluarkan pada tanggal 21 Februari 2019, Finarya secara resmi telah mendapat lisensi/izin dari Bank Indonesia sebagai Perusahaan Penerbit Uang Elektronik dan Penyelenggara Layanan Keuangan Digital Badan Hukum. LinkAja memiliki fungsi yang sama dengan uang tunai sebagai alat pembayaran yang sah, dimana nilainya setara dengan nilai uang tunai yang disetorkan terlebih dahulu ke rekening LinkAja dan uang yang disetorkan bukanlah bersifat simpanan sebagaimana diatur dalam peraturan perundang-undangan perbankan dan oleh karenanya LinkAja tidak memberikan bunga serta tidak dijamin oleh Lembaga Penjamin Simpanan.

Layanan Syariah LinkAja adalah uang elektronik syariah pertama dan satu-satunya di Indonesia yang mendapatkan sertifikat DSN MUI setelah terbitnya Fatwa DSN MUI No.116/DSN-MUI/IX/2017 tentang uang elektronik syariah, serta izin pengembangan produk uang elektronik server-based dari Bank Indonesia. Dalam implementasinya, Layanan Syariah LinkAja mengedepankan beberapa

prinsip dasar, yaitu penempatan dana bekerja sama dengan sejumlah bank syariah, mengaplikasikan tata cara transaksi yang sesuai dengan kaidah syariah, serta dapat diterima di seluruh merchant LinkAja. Di samping itu, Layanan Syariah LinkAja juga menghadirkan beragam produk yang sesuai dengan akad syariah dengan tidak ada unsur maisyir (judi), gharar (ketidakjelasan), riba (tambahan), zalim, dan barang tidak halal.

Saya mohon kesediaan saudara untuk mengisi kolom yang sudah disediakan berdasarkan pernyataan-pernyataan yang telah tersedia. Berilah tanda silang(x) pada kolom yang telah disediakan.

Nama

---

Jenis Kelamin

- a. Laki-laki
- b. Perempuan

Asal (Provinsi)

---

Domisili

---

No HP yang terdaftar LinkAja (untuk mengetahui bahwa Anda adalah benar pengguna LinkAja)

---

Tahun Lahir

- a. 1980 – 1985
- b. 1986 – 1990
- c. 1991 – 1995
- d. 1995 – 2000
- e. Lainnya: \_\_\_\_\_

**Pekerjaan**

- a. Wirausaha
- b. Karyawan swasta
- c. PNS/TNI/POLRI
- d. Mahasiswa
- e. Lainnya: \_\_\_\_\_

**Penghasilan/Uang saku Perbulan**

- a. < Rp 1.000.000
- b. Rp 1.000.000- Rp 2.000.000
- c. Rp 2.000.001- Rp 3.000.000
- d. Rp 3.000.001- Rp 4.000.000
- e. Rp 4.000.001- Rp 5.000.000
- f. > Rp 5.000.000

**Sudah berapa lama Anda menggunakan LinkAja**

- a. < 1 Bulan
- b. 1 – 3 Bulan
- c. 4 – 6 Bulan
- d. 7 – 9 Bulan
- e. > 10 Bulan
- f. Sejak LinkAja masih Tcash
- g. Lainnya: \_\_\_\_\_

**Apakah Anda mengetahui bahwa LinkAja mempunyai fitur baru yaitu LinkAja Syariah**

- a. Ya
- b. Tidak

**Sudahkah Anda menggunakan LinkAja Syariah**

- a. Sudah
- b. Belum

**Alasan sudah menggunakan / belum menggunakan LinkAja Syariah**

---

**Petunjuk:**

Berilah tanda silang di kotak yang disediakan dengan ketentuan

STS = Sangat Tidak Setuju

TS = Tidak Setuju

N = Netral

S = Setuju

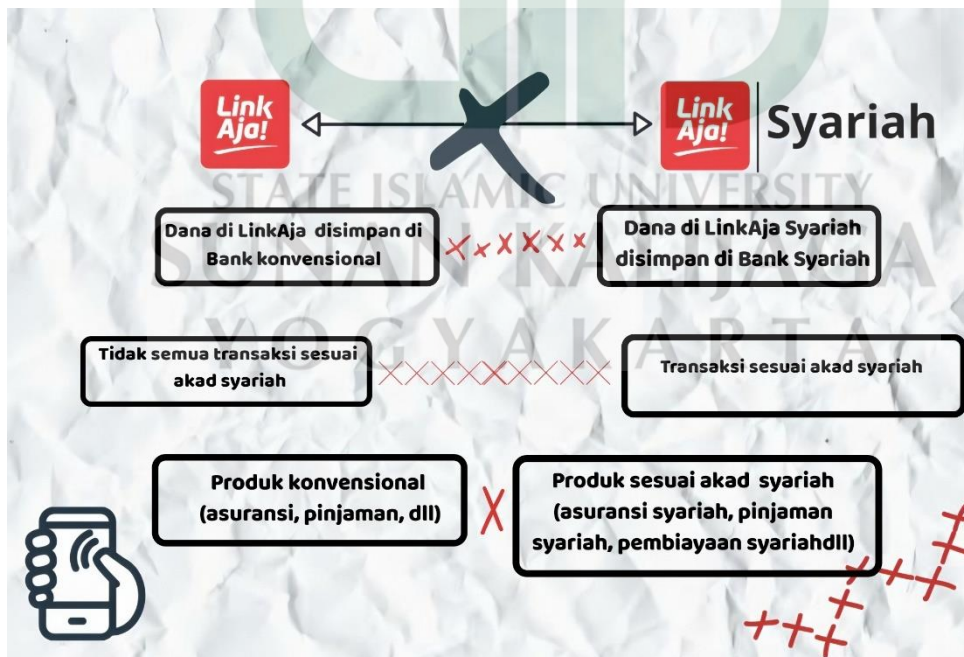
SS = Sangat Setuju



No	Pertanyaan	STS	TS	N	S	SS
1	LinkAja akan berguna dalam kegiatan sehari-hari saya					
2	Menggunakan LinkAja akan meningkatkan kinerja saya					
3	Menggunakan LinkAja dapat meningkatkan keefektifan kinerja saya					
4	Menggunakan LinkAja meningkatkan produktifitas saya					
5	Jika saya menggunakan LinkAja, kesempatan untuk mendapatkan keuntungan menjadi lebih besar					
6	Menggunakan LinkAja jelas dan dapat dimengerti					
7	Menggunakan LinkAja tidak melibatkan terlalu banyak waktu untuk melakukan operasi mekanis (misal: Input data).					
8	Belajar untuk menggunakan LinkAja sangat mudah bagi saya					
9	Orang yang mempengaruhi sikap saya (ayah/ibu/saudara/teman/orang terdekat/dll) berpendapat bahwa saya seharusnya menggunakan LinkAja					
10	Secara keseluruhan, lingkungan saya mendukung penggunaan LinkAja					
11	Orang-orang yang menggunakan LinkAja disekitar saya mempunyai image yang lebih bagus daripada mereka yang tidak menggunakan LinkAja					
12	Saya mempunyai sumber daya yang dibutuhkan untuk mengoprasikan/ menggunakan LinkAja					
13	Saya bisa mendapatkan bantuan dari orang lain jika saya mengalami kesulitan saat menggunakan LinkAja					
14	Menggunakan LinkAja cocok dengan gaya bekerja saya					
15	Menggunakan LinkAja itu menyenangkan					

16	Menggunakan LinkAja sangat menghibur					
17	Menggunakan LinkAja itu menggembirakan					
18	Biaya yang saya keluarkan untuk menggunakan LinkAja sepadan dengan manfaat yang saya dapat dari LinkAja					
19	Biaya untuk menggunakan LinkAja cukup murah					
20	Dengan biaya yang ditawarkan saat ini (biaya top up, admin, dll), LinkAja sudah memberikan pelayanan yang bagus (good value)					
21	Menggunakan LinkAja sudah menjadi kebiasaan bagi saya					
22	Saya ingin terus-menerus menggunakan LinkAja					
23	Saya harus menggunakan LinkAja					
24	Menggunakan LinkAja sudah menjadi hal yang natural/ wajar bagi saya					

## LinkAja Syariah





LinkAja Syariah baru saja di rilis pada akhir tahun 2019. 3 perbedaan mendasar antara LinkAja dan LinkAja Syariah adalah:

1. Dana di LinkAja Syariah disimpan di Bank Syariah
2. Seluruh transaksi berdasarkan akad syariah (Promo diberikan oleh penjual bukan LinkAja)
3. Produk seperti asuransi dan pinjaman dalam LinkAja disesuaikan dengan akad syariah

Selain ketiga perbedaan di atas, **SELURUH FITUR DAN SERVICE** yang disediakan LinkAja dan LinkAja Syariah adalah **SAMA** (Bisa bertransaksi seperti biasanya). Lalu bagaimana responmu dengan adanya LinkAja syariah?

No	Pertanyaan	STS	TS	N	S	SS
1	Saya memiliki niat yang tinggi untuk beralih menggunakan LinkAja Syariah					
2	Kemungkinan besar saya akan beralih menggunakan LinkAja Syariah					
3	Saya akan berusaha untuk beralih menggunakan LinkAja Syariah di waktu mendatang					

Alasan berminat atau tidak berminat untuk menggunakan LinkAja Syariah

STATE ISLAMIC UNIVERSITY  
 SUNAN KALIJAGA  
 YOGYAKARTA

## ATTACHMENT

### *Attachment 2 Respondents Characteristic's Data*

<b>Gender</b>	<b>Address (Province)</b>	<b>Domicile (Province- city)</b>	<b>Birt of Year</b>	<b>Job</b>	<b>Income</b>
Female	JATIM	DIY - Yogyakarta	1996 - 2000	University Student	2.000.001 - 3.000.000
Female	JATIM	Jawa Timur - Mojokerto	1996 - 2000	University Student	<1.000.000
Male	JATENG	DIY	1996 - 2000	University Student	<1.000.000
Female	JATIM	Jawa Timur - Tulungagung	1996 - 2000	Employee	1.000.000 - 2.000.000
Female	JATIM	Jawa Timur - Bojonegoro	1996 - 2000	Private Tour	<1.000.000
Female	JABAR	DIY - Yogyakarta	1996 - 2000	University Student	1.000.000 - 2.000.000
Male	DIY	DIY - Sleman	1996 - 2000	University Student	<1.000.000
Male	JATENG	Jawa Barat - Bogor	1996 - 2000	University Student	2.000.001 - 3.000.000
Male	DIY	Sumatra Barat - Padang	1996 - 2000	University Student	1.000.000 - 2.000.000
Female	MALUKU UTARA	Sumatera Barat - Muaralabuh	1996 - 2000	University Student	<1.000.000
Male	JABAR	DIY-Sleman	1996 - 2000	University Student	<1.000.000
Female	JATIM	Jawa Timur - Jember	1996 - 2000	University Student	1.000.000 - 2.000.000
Male	MALUKU UTARA	DIY - Yogyakarta	1996 - 2000	University Student	<1.000.000
Female	DIY	Jawa Timur - Magetan	1996 - 2000	University Student	1.000.000 - 2.000.000
Male	SUMSEL	DKI Jakarta	1996 - 2000	University Student	<1.000.000
Male	JABAR	Jawa Tengah - Semarang	1996 - 2000	University Student	<1.000.000
Female	JATIM	Jawa Timur - Trenggalek	1996 - 2000	University Student	<1.000.000
Male	JATENG	Jawa Barat - Majalengka	1996 - 2000	University Student	<1.000.000
Female	JATIM	Jawa Timur - Lamongan	1996 - 2000	University Student	<1.000.000
Female	KALBAR	DIY - Yogyakarta	1996 - 2000	University Student	1.000.000 - 2.000.000

Male	JATIM	DIY - Sleman	1996 - 2000	University Student	<1.000.000
Female	JATIM	Jawa Timur - Sidoarjo	1996 - 2000	Housewife	<1.000.000
Male	JABAR	DIY - Yogyakarta	1996 - 2000	University Student	1.000.000 - 2.000.000
Male	JABAR	DIY - Bantul	1996 - 2000	University Student	<1.000.000
Male	JATIM	Jawa Timur - Malang	1996 - 2000	Employee	1.000.000 - 2.000.000
Female	JATIM	Jawa Timur - Blitar	1996 - 2000	University Student	1.000.000 - 2.000.000
Female	JATIM	Jawa Timur - Surabaya	1996 - 2000	Employee	4.000.001 - 5.000.000
Female	JABAR	Jawa Tengah - Purworejo	1996 - 2000	University Student	<1.000.000
Female	JATIM	Jawa Timur - Lamongan	1996 - 2000	University Student	<1.000.000
Male	JABAR	Jawa Tengah - Semarang	1996 - 2000	University Student	<1.000.000
Female	JATIM	Jawa Timur - Blitar	1996 - 2000	University Student	<1.000.000
Female	DIY	DIY	1980 - 1985	PNS/TNI/POLRI	2.000.001 - 3.000.000
Male	JATENG	Jawa Barat - Bogor	1980 - 1985	Employee	1.000.000 - 2.000.000
Male	DIY	DIY - Sleman	1996 - 2000	University Student	<1.000.000
Female	JABAR	DIY - Sleman	1996 - 2000	University Student	<1.000.000
Female	JABAR	Jawa Tengah - Karanganyar	1996 - 2000	University Student	1.000.000 - 2.000.000
Female	JABAR	Jawa Tengah - Kota Surakarta	1996 - 2000	University Student	<1.000.000
Female	JABAR	Jawa Tengah - Solo	1991 - 1995	PNS/TNI/POLRI	2.000.001 - 3.000.000
Male	JABAR	DIY	1996 - 2000	Entrepreneur	2.000.001 - 3.000.000
Female	JATIM	Jawa Timur - Surabaya	1996 - 2000	University Student	<1.000.000
Female	JABAR	Jawa Tengah - Banjarnegara	1996 - 2000	University Student	1.000.000 - 2.000.000
Male	JABAR	Jawa Tengah - Boyolali	1996 - 2000	University Student	1.000.000 - 2.000.000
Female	DIY	DIY - Sleman	1996 - 2000	University Student	<1.000.000
Male	JATENG	Jawa Barat - Bogor	1991 - 1995	Housewife	<1.000.000

Male	JABAR	Jawa Tengah - Sukoharjo	1986 - 1990	PNS/TNI/POLRI	> 5.000.000
Female	JABAR	Jawa Tengah - Surakarta	1996 - 2000	University Student	<1.000.000
Female	BANTEN	Sumatera Utara - Medan	1991 -1995	Unemployment	3.000.001 - 4.000.000
Female	JATIM	Jawa Timur - Blitar	1996 - 2000	Employee	<1.000.000
Female	JABAR	Jateng-pekalongan	1996 - 2000	University Student	<1.000.000
Female	DIY	Yogyakarta	1996 - 2000	University Student	<1.000.000
Male	MALUKU UTARA	Jatim - Ponorogo	1991 -1995	University Student	<1.000.000
Female	JATIM	Lamongan	1996 - 2000	University Student	3.000.001 - 4.000.000
Female	JATIM	Diy-sleman	1996 - 2000	University Student	> 5.000.000
Female	JATIM	Jatim - Gresik	1996 - 2000	University Student	1.000.000 - 2.000.000
Female	JATIM	Jatim - Kediri	1996 - 2000	University Student	<1.000.000
Female	JATIM	Jatim- Sidoarjo	1996 - 2000	University Student	<1.000.000
Female	DIY	DIY-Yogyakarta	1996 - 2000	Employee	1.000.000 - 2.000.000
Female	JATIM	Jatim-malang	1996 - 2000	University Student	1.000.000 - 2.000.000
Male	SUMSEL	Lampung - bandar lampung	1991 -1995	University Student	<1.000.000
Male	KALTIM	Ternate	1996 - 2000	University Student	<1.000.000
Male	JABAR	Brebes	1996 - 2000	University Student	<1.000.000
Male	JATIM	Jatim-tulungagung	1996 - 2000	University Student	<1.000.000
Male	JABAR	Jawa tengah- sragen	1996 - 2000	University Student	1.000.000 - 2.000.000
Female	JABAR	Jateng - Purworejo	1996 - 2000	University Student	<1.000.000
Male	JATIM	Jatim - Surabaya	1991 -1995	Entrepreneur	3.000.001 - 4.000.000
Female	JATIM	Jatim-Surabaya	1991 -1995	Employee	<1.000.000
Male	JABAR	Jateng - Cilacap	1996 - 2000	University Student	1.000.000 - 2.000.000
Female	JATIM	Jatim-Surabaya	1996 - 2000	Private Tour	<1.000.000
Male	JATENG	DKI Jakarta	1986 -1990	Employee	> 5.000.000

Female	JATIM	Surabaya	1996 - 2000	University Student	1.000.000 - 2.000.000
Female	JABAR	Yogyakarta-Yogyakarta	1996 - 2000	University Student	<1.000.000
Female	JATIM	Jatim malang	1996 - 2000	Unemployment	<1.000.000
Female	JATIM	Surabaya	1996 - 2000	Employee	2.000.001 - 3.000.000
Male	DIY	Jabar-karawang jgn tanya goyang karawang sama aku	1996 - 2000	Employee	> 5.000.000
Male	JATIM	Jatim - Mojokerto	1996 - 2000	Employee	<1.000.000
Male	SUMSEL	Lampung	1991 - 1995	Entrepreneur	> 5.000.000
Male	JATIM	Jatim-Tulungagung	1996 - 2000	University Student	<1.000.000
Female	JATIM	Gresik	1996 - 2000	University Student	<1.000.000
Female	JATIM	Jatim - Surabaya	1996 - 2000	University Student	<1.000.000
Female	JATIM	JATIM- JOMBANG	1996 - 2000	University Student	<1.000.000
Female	JATIM	Jatim-Bojonegoro	1996 - 2000	Lecturer	3.000.001 - 4.000.000
Male	JATENG	Garut - Bandung	1996 - 2000	University Student	<1.000.000
Male	JATIM	Jatim-malang	1996 - 2000	University Student	2.000.001 - 3.000.000
Male	JATENG	Jating - Semarang	1996 - 2000	University Student	1.000.000 - 2.000.000
Female	JATENG	JABAR-PURWAKARTA	1991 - 1995	Teacher	4.000.001 - 5.000.000
Male	JABAR	Jateng - semarang	1996 - 2000	University Student	1.000.000 - 2.000.000
Female	JATENG	Jabar-Depok	1996 - 2000	Teacher	4.000.001 - 5.000.000
Female	DIY	DIY-SLEMAN	1996 - 2000	University Student	<1.000.000
Female	MALUKU UTARA	Yogyakarta	1996 - 2000	University Student	<1.000.000
Male	DIY	Jawa Barat - Bandung	1996 - 2000	University Student	1.000.000 - 2.000.000
Female	JATIM	Jatim - Bojonegoro	1996 - 2000	University Student	1.000.000 - 2.000.000
Female	JABAR	Tegal	1996 - 2000	University Student	<1.000.000
Female	MALUKU UTARA	jogja sleman	1996 - 2000	University Student	1.000.000 - 2.000.000

Female	JATENG	Jawa Barat - Sumedang	1996 - 2000	University Student	<1.000.000
Female	DIY	Yogyakarta	1996 - 2000	Employee	1.000.000 - 2.000.000
Female	DIY	DIY - Sleman	1996 - 2000	University Student	<1.000.000
Female	JATENG	Jabar-Sukabumi	1996 - 2000	University Student	1.000.000 - 2.000.000
Male	SULTENG	Kaltim-Bontang	1991 - 1995	Employee	> 5.000.000
Male	DKI JAKARTA	Tangerang	1996 - 2000	Employee	3.000.001 - 4.000.000
Female	JATIM	Jatim - Lamongan	1991 - 1995	Entrepreneur	<1.000.000
Female	JATIM	Jatim - Bojonegoro	1996 - 2000	University Student	<1.000.000
Female	JATIM	Jatim-Banyuwangi	1996 - 2000	University Student	<1.000.000
Female	JATIM	Jatim - malang	1996 - 2000	University Student	<1.000.000
Female	SUMSEL	Lampung - bandar lampung	1996 - 2000	University Student	1.000.000 - 2.000.000
Female	DIY	DIY - Sleman	1996 - 2000	University Student	<1.000.000
Female	JABAR	Jawa Tengah - Klaten	1996 - 2000	University Student	1.000.000 - 2.000.000
Female	SUMBAR	DKI Jakarta - Jakarta Timur	1996 - 2000	University Student	<1.000.000
Male	JABAR	Jateng-Kudus	1991 - 1995	Employee	4.000.001 - 5.000.000
Female	JABAR	Jateng-Semarang	1996 - 2000	University Student	<1.000.000
Male	DIY	Jogja	1980 - 1985	Entrepreneur	> 5.000.000
Female	DIY	Gunungkidul	1996 - 2000	University Student	<1.000.000
Female	JATIM	Jatim - Jember	1996 - 2000	University Student	<1.000.000
Female	JATENG	Jabar-Bogor	1996 - 2000	University Student	<1.000.000
Female	JATIM	Jatim - Sidoarjo	1996 - 2000	University Student	<1.000.000
Female	JATIM	Jatim - Trenggalek	1996 - 2000	University Student	<1.000.000
Female	DIY	DIY-KULONPROGO	1996 - 2000	University Student	1.000.000 - 2.000.000
Female	LAMPUNG	Sumatera Selatan- Palembang	1991 - 1995	Employee	3.000.001 - 4.000.000

Female	JATENG	Jabar - Tasikmalaya	1996 - 2000	Employee	1.000.000 - 2.000.000
Female	JATENG	Jateng - Karanganyar	1996 - 2000	University Student	1.000.000 - 2.000.000
Male	JATENG	Jateng-Kudus	1991 - 1995	Employee	4.000.001 - 5.000.000
Male	JATIM	JATIM - Probolinggo	1996 - 2000	University Student	<1.000.000
Female	DIY	DIY - Sleman	1996 - 2000	University Student	<1.000.000
Male	JABAR	Jawa Timur - Surabaya	1996 - 2000	University Student	<1.000.000
Male	BANTEN	Banten-Serang	1991 - 1995	University Student	1.000.000 - 2.000.000
Male	JATIM	Jatim - jombang	1996 - 2000	Unemployment	<1.000.000
Male	SUMBAR	Sumbar- Padang	1996 - 2000	University Student	1.000.000 - 2.000.000
Female	SUMBAR	Sumbar-Padang	1996 - 2000	University Student	1.000.000 - 2.000.000
Male	JATENG	YOGYAKARTA - KOTA REGIONAL	1996 - 2000	University Student	1.000.000 - 2.000.000
Male	KALTIM	Kaltim - Samarinda	1991 - 1995	Employee	> 5.000.000
Female	JATIM	Sidoarjo	1980 - 1985	Entrepreneur	> 5.000.000
Male	JATIM	JATIM -MALANG	1991 - 1995	Employee	3.000.001 - 4.000.000
Female	KALTIM	Kaltim - Samarinda	1996 - 2000	Housewife	<1.000.000
Male	JATENG	Jateng - Cilacap	1996 - 2000	University Student	1.000.000 - 2.000.000
Male	JATENG	Jateng - Cilacap	1996 - 2000	University Student	<1.000.000
Male	JATENG	Jawa Tengah - Cilacap	1996 - 2000	University Student	1.000.000 - 2.000.000
Male	JATENG	Jawa Tengah-Cilacap	1996 - 2000	University Student	<1.000.000
Female	JATENG	jateng-tegal	1996 - 2000	University Student	1.000.000 - 2.000.000
Female	JATENG	Jateng-Kebumen	1996 - 2000	University Student	<1.000.000
Female	JATENG	Jateng-Salatiga	1996 - 2000	Employee	2.000.001 - 3.000.000
Female	DIY	DIY - Bantul	1996 - 2000	University Student	<1.000.000
Female	JATENG	Jateng-Sragen	1996 - 2000	Entrepreneur	1.000.000 - 2.000.000

Female	JAMBI	Sarolangun	1996 - 2000	Employee	2.000.001 - 3.000.000
Female	JATIM	Jatim - Blitar	1996 - 2000	University Student	1.000.000 - 2.000.000
Female	DKI JAKARTA	Jakarta timur	1991 - 1995	Entrepreneur	3.000.001 - 4.000.000
Female	JABAR	Jawa Barat - bekasi	1991 - 1995	Employee	4.000.001 - 5.000.000
Male	BANKA BELITUNG	Bangka Belitung - Tanjung Pandan	1996 - 2000	University Student	1.000.000 - 2.000.000
Female	NTB	DKI Jakarta - Jakarta Timur	1980 - 1985	Employee	4.000.001 - 5.000.000
Male	JATIM	KALSEL - BATULICIN	1996 - 2000	Entrepreneur	> 5.000.000
Female	JATIM	Jatim - Bojonegoro	1996 - 2000	University Student	<1.000.000
Male	KALBAR	Kalbar - Mempawah	1991 - 1995	University Student	1.000.000 - 2.000.000
Female	NTB	DIY-YOGYAKARTA	1996 - 2000	University Student	1.000.000 - 2.000.000
Female	JABAR	Jawa Barat - Bandung	1996 - 2000	University Student	4.000.001 - 5.000.000
Female	JATENG	Jatim - Malang	1996 - 2000	University Student	<1.000.000
Male	JATIM	Jatim-Pasuruan	1996 - 2000	University Student	<1.000.000
Male	JATIM	Jawa Timur- Magetan	1996 - 2000	University Student	<1.000.000
Female	JATIM	Malang	1996 - 2000	University Student	<1.000.000
Male	JATIM	jatim-jombang	1996 - 2000	University Student	2.000.001 - 3.000.000
Male	JATIM	Malang	1996 - 2000	University Student	<1.000.000
Female	JABAR	Jabar-Bekasi	1996 - 2000	University Student	1.000.000 - 2.000.000
Female	KALSEL	Kota Yogyakarta- DIY	1996 - 2000	University Student	2.000.001 - 3.000.000
Male	JATIM	Jatim - Malang	1996 - 2000	University Student	1.000.000 - 2.000.000
Female	JATENG	Jateng - Rembang	1996 - 2000	University Student	1.000.000 - 2.000.000
Male	JATENG	Jateng - Semarang	1996 - 2000	University Student	1.000.000 - 2.000.000
Female	JATIM	Jatim - Kediri	1996 - 2000	University Student	1.000.000 - 2.000.000
Female	JATIM	Jatim - Surabaya	1996 - 2000	University Student	1.000.000 - 2.000.000



Male	JATENG	Jateng - Sragen	1996 - 2000	University Student	<1.000.000
Female	JATIM	Jatim - Malang	1996 - 2000	University Student	<1.000.000
Female	JATIM	Jatim-Tulungagung	1996 - 2000	University Student	<1.000.000



*Attachment 3 Original Data*

PE1	PE2	PE3	PE4	EE1	EE2	EE3	SI1	SI2	FC1	FC3	HM1	HM2	HM3	PV1	PV2	PV3	H1	H2	H3	H4	ITS1	ITS2	ITS3
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*Attachment 4 Path Coefficient*

	EE	FC	H	HM	ITS	PE	PV	SI
EE					0,279			
FC					-0,039			
H					0,224			
HM					0,200			
ITS								
PE					0,151			
PV					0,147			
SI					-0,078			

*Attachment 5 Outer Loading*

	EE	FC	H	HM	ITS	PE	PV	SI
EE1	0,747							
EE2	0,766							
EE3	0,734							
FC1		0,772						
FC3		0,841						
H1			0,748					
H2			0,857					
H3			0,795					
H4			0,759					
HM1				0,801				
HM2				0,829				
HM3				0,836				
ITS1					0,851			
ITS2					0,872			
ITS3					0,846			
PE1						0,718		
PE2						0,779		
PE3						0,806		
PE4						0,816		
PV1							0,787	
PV2							0,785	
PV3							0,712	
SI1								0,725



*Attachment 9 The Result of Respondents' interview*

**ATTACHMENT**

**THE RESULT OF RESPONDENTS' INTERVIEW**

Respondent's Name	: Azhar
Domicile	: Solo
Year of Born	: 1996 - 2000
Occupation	: University Student

Researcher : Zaar, Mau nanya dong

Azhar : Apa?

Researcher : Kamu kan katanya minat pakek linkaja syariah ya, Nah itu karena diri sendiri atau dari orang2 sekitar?

Azhar : Diri sendiri yas. Ya aware akan transaksi syariah sih klo aku. Kek sekarang aja atmku syariah semua

Researcher : Wihiii, Alhamdulillah

Respondent's Name	: Dhawi
Domicile	: Jombang
Year of Born	: 1996 - 2000
Occupation	: University Student

Researcher : Dhawi

Dhawi Resp 28 : Piye mbak?

Researcher : Kamu kan katanya minat pakek linkaja syariah ya. Nah itu karena diri sendiri atau dari orang2 sekitar?

Dhawi Resp 28 : Kemauan sendiri si mbak ehe

Researcher : Owalah ya ya. Trus menurut pengalaman kamu. Fasilitas2 yang dikasih linkaja itu uda sesuai ekspektasi mu belum?. Atau masih ada yg kurang?

Dhawi Resp 28 : Masih sedikit kurang memuaskan si mbak. Yang bagian nganu. Sek bentar tak merangkai kata kata 😊

Researcher : oke siapp

Dhawi Resp 28 : Kayak kirim uang itu kan ada prosedurnya kan mbak. Pake upload foto ga si? Kejadiane udah lama mbak,jadi banyak lupa e

Dhawi Resp 28 : Nah yang bagian ini mbak

Dhawi Resp 28



Researcher : Oh yang upgrade ke fullservice ya. Susah gitu ya buat upgrade ke full service ya?

Dhawi Resp 28 : Susah banget mbak 😊. Sebenere step" nya simpel kok mbak,tapi gatau kenapa kok kayak di persulit,apa emang akunya yang ndak bisa yah mbak? 😊

Researcher : Oh iya memang menurut pengalaman temen2 yg lain memang akhir2 ini agak sulit buat upgrade ke full service

Respondent's Name	: Elya
Domicile	: Jember
Year of Born	: 1996 - 2000
Occupation	: University Student

Researcher : el, mau nanya2 dikit boleh gak?

Elyaaa : Iya gimana yas

Researcher : kan kamu linkaja nya masih yang biasa kan ya?

Elyaaa : Iya

Researcher : Kira2 misal kamu minat pakek yg syariah ya, Apa kamu ganti karena diajak teman? Atau dari diri kamu sendiri?

Elyaaa : Dari diri aku sendiri sih kemungkinan besarnya dengan melihat manfaatnya

Researcher : Oh ya ya. Terus menurut pengalaman mu, kira2 ada fasilitas linkaja yg ga sesuai sama expektasi gak?

Elyaaa : Sepengalamanku, cuman pas check saldo rekening yg bukan prabayar atau bukan listrik pulsa yg gak bisa2. Ntah itu gangguan atau gak. Selain itu, pulsa, belanja dll aman sih

Researcher : Jadi masih lemot gitu ya,

Elyaaa : Bukan lemot sih, tapi gak muncul tagihannya, katanya salah masukin nomor padahal udh nomor yg sesuai

Researcher : Oh iya, Siapp, Terimakasih

Respondent's Name	: Ikhsan
Domicile	: Jawa Barat
Year of Born	: 1996 - 2000
Occupation	: University Student

Researcher : San

Ikhsan Shodiq Resp 4 : Iya mba

Researcher : mau nanya tentang kuisisioner penelitianku kemarin dong

Ikhsan Shodiq Resp 4 : Boleh mba

Researcher : kamu minat pakek linkaja syariah tuh, alasannya apa? apakah karena dari teman sekitar atau dari hati? Wkwk

Ikhsan Shodiq Resp 4 : Klo aku sih dari hati mba Aku orang nya penasaran, jadi semua e wallet aku pake wkwk

Researcher : oh oke2, nah menurut pengalamanmu, fitur2 linkaja itu ada yang kurang? maksudnya yg ga sesuai sama ekspektasimu gitu

Ikhsan Shodiq Resp 4 : Klo masalah fitur menurut ku udah sesuai ekspektasi mba. Tapi UI nya yg aku kurang suka

Researcher : UI?

Ikhsan Shodiq Resp 4 : User interface

Researcher : apa itu?

Ikhsan Shodiq Resp 4 : Kaya tampilannya mba

Researcher : oh iya, jadi tampilan yang sesuai ekspektasimu kira2 kayak ewallet yang mana?

Ikhsan Shodiq Resp 4 : Ovo

Researcher : oh oke2 deh, makasih yaaa

Ikhsan Shodiq Resp 4 : Sama2 mba

Respondent's Name	: Akbar
Domicile	: Yogyakarta
Year of Born	: 1996 - 2000
Occupation	: University Student

Researcher : barr

Akbar Resp 10 : Ia kak

Researcher : mau nanya dong, entang kuisisionerku kemarin

Akbar Resp 10 : Ia

Researcher : menurut pengalaman kamu, Fasilitas2 ya g dikasih linkaja itu uda sesuai ekspektasi mu belum? Atau masih ada yg kurang?

Akbar Resp 10 : Ada si kak klo beli makan gitu kadang di beberapa merchant gak bias. Biasanya aku bli bensin ma obat aja

Researcher : oh ya ya, berarti kurangnya merchant gitu?

Akbar Resp 10 : Ia benar

Researcher : Oke oke makasih yaa

Akbar Resp 10 : Ok kak

*Attachment 10 Biography*

**CURRICULUM VITAE**

**Identity**

Name : Imtyazul Hikmah Halimah  
Place & date of birth : Lamongan, 24<sup>th</sup> of January 1997  
Gender : Female  
Address : RT 13 RW 02 Sendangharjo, Brondong,  
Lamongan  
E-Mail : imtyazulhikmah@gmail.com  
Phone Number : 0856-0763-5844



**Formal Education**

2001 – 2003 : TK Muslimat NU 01 Sendangharjo  
2003 – 2009 : MIMA Darul Ulum Sendangharjo  
2009 – 2012 : Darussalam Gontor for Girls 1 Ngawi  
2012 – 2016 : Madrasah Aliyah Islamiyah Attanwir Bojonegoro  
2016 : UIN Sunan Kalijaga Yogyakarta

**Non-Formal Education**

2015 : Basic English Course Pare Kediri  
2017 : Sharia Banking Training Center Yogyakarta  
2019 : Inbound Program at Malaya University

**Organizations**

2015 : OSA (Organisasi Santri Anttanwir)  
2015 : ALC (Attanwir Language Center)  
2018 – 2019 : LC (Language Community)  
2018 – 2019 : HMPS-PS (Himpunan Mahasiswa Program Studi  
Perbankan Syariah)  
2017 – 2020 : Impact Education  
2019 – 2020 : GenBI (Generasi Baru Bank Indonesia)



### **Committee Experiences**

- 2017 : Committee of 1<sup>st</sup> Islamic Banking Festival
- 2018 : Treasury of 2<sup>nd</sup> Islamic Banking Festival
- 2018 : Committee of ISIEB (International Seminar on Islamic Economic and Business)
- 2019 : Committee and Facilitator of Business Incubation
- 2019 : Committee of Konferensi Pengabdian Masyarakat 2019
- 2019 : Committee of International Short Course 2019
- 2019 : Committee of ICIFB (International Conference of Islamic Finance and Banking)

### **Achievements**

- 2015 : Arabic Olympiad at Malang State University
- 2017 : Awardee of academic achievement scholarships UIN SUKA 2017
- 2018 : Awardee of academic achievement scholarships UIN SUKA 2018
- 2018 : Semifinal Economics Olympiad at Islamic State University of Walisongo Semarang
- 2019 : Awardee of Bank Indonesia Scholarship 2019

### **Internship Experiences**

- 2017 – 2019 : English Tutor at Impact Education
- 2018 – Now : Pegadaian Agent
- 2019 : Internship Program at Bank Muamalat Indonesia
- 2019 : Staff Assistant at Suka Umrah and Hajj UIN Sunan Kalijaga