Abstract

Ulfah Siti Nurhidayah, 2025, Determinants of Interest in Using Sharia Fintech (Study on MSMEs in Tasikmalaya City)

Islamic fintech is an innovative financial solution that can improve the efficiency and security of financial transactions, especially for Micro, Small and Medium Enterprises. By using sharia fintech, Micro, Small and Medium Enterprises can access financial services more easily and quickly. However, there are still many Micro, Small and Medium Enterprises that have not used sharia fintech. This study aims to determine how subjective norms, trust, perceived benefits and perceived convenience affect the interest of Micro, Small and Medium Enterprises in Tasikmalaya City to use Islamic fintech. Thus, research can provide insight into the factors that influence interest in using sharia fintech among Micro, Small and Medium Enterprises in Tasikmalaya City.

This research is associative research with a quantitative approach, this study took samples from Micro, Small and Medium Enterprises in Tasikmalaya City with a total of 180 people who have Micro, Small and Medium Enterprises that use Islamic fintech. The independent variables in this study are subjective norms, trust, perceived benefits and perceived convenience. The data analysis technique was carried out using Structural Equation Modeling Partial Least Square (SEM-PLS) with data collection techniques through distributing questionnaires.

The results showed that subjective norms have a strong and significant positive effect on interest in using Islamic fintech. Then trust and perceived benefits have a moderate and significant positive effect on interest in using Islamic fintech. Meanwhile, perceived convenience has a weak and insignificant positive effect on interest in using sharia fintech. Based on these results, this study implies that Islamic fintech companies need to prioritize developing services that are in accordance with subjective norms, increase trust, emphasize the benefits and convenience of Islamic fintech to increase adoption among Micro, Small and Medium Enterprises.

Keywords: Islamic financial technology, Trust, Subjective norms, Perception of convenience and Perception of benefits.