



# Behavioral Intention on Sharia Fintech in Indonesia

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**Abstract.** Financial technology, commonly known as fintech, represents a notable innovation in the finance sector, harnessing the power of information technology. Fintech entails the delivery of financial products and services through a blend of technological platforms and innovative business models. This research endeavors to investigate and analyze the impact of attitudes and perceived behavioral control on the intention to utilize sharia fintech services. Employing a quantitative methodology, including descriptive and regression analyses, this study targets followers of Instagram accounts. Utilizing the Issac and Michael formula, the sample size was determined to be 383 respondents. Non-probability sampling, employing a simple random sampling technique, was employed for data collection. Descriptive analysis using the Likert scale and verification via simple regression analysis were conducted. The findings reveal that attitudes exert a partial effect on intention to use, accounting for 16.1%, while perceived behavioral control contributes to 23.4% of the partial effect on intention to use. The combined effect of attitudes and perceived behavioral control on intention to use stands at 16.1%. This underscores the necessity for further exploration of sharia fintech to understand consumer behavior adequately and devise relevant marketing strategies.

**Keywords:** Attitude, Behavioral Control, Intention Behavior, Sharia Fintech.

## 1 Introduction

The development of digital technology today can be said to be increasingly rapid. When compared to the past few years, there are more and more digital technology users. The rapid development of digitalization of technology is inseparable from the phenomenon of the Covid-19 pandemic that occurred 3 years ago [1], [2], [3]. The situation that occurred has in fact changed the economic order and various business sectors in Indonesia. The number of internet users in Indonesia in the last 10 years has increased significantly. The internet makes everybody's life easier and more comfortable [4]. In the last few years when the pandemic hit the whole world, internet users in Indonesia increased by 64% [5]. The increase in internet users in Indonesia has had a real impact on changing people's habits, including in terms of transactions. The pandemic's spread has led to between a 21% and 26% increase in the relative rate of daily downloads of finance-related mobile applications [6]. In limited circumstances, transactions using financial technology or fintech are the answer in that situation [7], [8], [9]. Amidst the

COVID-19 lockdown, the closure of shops and borders has prompted a swift acceleration in the growth of Fintech, presenting considerable opportunities for Fintech firms [8]. Financial technology (FinTech) provides the financial sector and consumers with innovations that streamline transactions, reducing costs, enhancing convenience, and bolstering security [9].

Electronic money users are increasing significantly all the time [10], this is followed by the number of electronic money transactions in Indonesia continuing to increase from year to year [5]. The increase in electronic money transactions in Indonesia is due to the increasing public preference for online shopping, the ease and breadth of digital payment systems [5], the speed of banking services through digital banking, as well as the need to use high-frequency, small-value mass transactions such as transportation, parking, and toll roads. Electronic money is contained in mobile payments, mobile payment service also known as mobile wallet or mobile money, is a payment service directly linked to financial institutions and FinTech payment services [11]. The increasing number of electronic money transactions in Indonesia has made fintech companies in Indonesia engage in open competition, especially companies with p2p lending or loan services.

Technological advancements are revolutionizing human society, enhancing both the quality and quantity of production capabilities. The advent of new technologies in the industrial revolution is set to fundamentally alter the way people work and live. In the era of the Fourth Industrial Revolution, the internet has enabled seamless communication among humans and between humans and machines, transcending the constraints of time and space. Today, the internet's presence can significantly contribute to society, businesses, industries, and governments. The digital era's technological advancements have spurred various innovations based on new technologies, notably in the financial sector, marked by the emergence of financial technology [12]. The aim of this technological innovation is to enhance accessibility, security, convenience, and cost-effectiveness, making processes more efficient and economical [13].

Financial technology (fintech) represents an innovative approach within the finance sector, leveraging information technology [14]. Fintech encompasses the delivery of financial products and services through the integration of technology platforms and inventive business models [15]. It is distinguished by its broad utilization, attributed to its diverse range of services, user-friendly interface, and high degree of transparency [16]. The advent of the "new normal" era, prompted by global circumstances, has accelerated the rapid evolution of the fintech industry. The imperative to prevent the transmission of COVID-19 has prompted numerous industries to alter their customer service methods, with many opting for digital platforms as the most suitable solution [1]. Fintech has the potential to collaborate with established financial institutions, offering manifold advantages to society [17].

One of the societal benefits of fintech is the provision of peer-to-peer (P2P) lending services. P2P lending entails the practice of lending money to individuals or businesses [12]. This lending process occurs online through various lending platforms and credit assessment tools developed by P2P lending companies themselves [18]. P2P lending platforms offer a wider pool of lenders, which can include individuals and entities from both domestic and international locations. Lenders may include Indonesian citizens,

foreign citizens, Indonesian or foreign legal entities, as well as international businesses and institutions [19]. In comparison to traditional banking systems, P2P lending exhibits several distinctive characteristics. P2P platforms facilitate transactions by directly connecting borrowers with lenders. Borrowers typically complete an electronic loan application form, providing details such as loan amount, terms, purpose, and personal information, including age, occupation, address, and credit history [20].

Conventional fintech services remain a higher priority for the public compared to sharia fintech services. The perceived lack of intention to use sharia fintech is believed to be influenced by community attitudes, as a vigilant attitude within the community can lead to diminished intention to use. It's established that attitude significantly and positively affects intention to use [26]. The Theory of Planned Behavior, developed by [21], is one of the theories that elucidates individual behavioral intentions. Another influential factor is perceived behavioral control, which offers insight into whether providing information is perceived as easy, thereby influencing one's intention to use a platform service. This aligns with findings that perceived behavioral control impacts intention to use [23], [24].

Past research indicates that both attitudes and perceived behavioral control significantly influence intention to use [25]. However, some studies suggest that while attitude has a significant effect on intention to use, behavioral control may not [26]. Yet, other research [27], [28] confirms the significant effects of attitudes and perceived behavioral control on intention to use.

Building on previous research, the framework emphasizes the correlation between attitude and perceived behavior control, stating that attitude is a mental state prepared to respond to an object, shaped through experience and directly or indirectly influenced. Attitudes typically play a pivotal role in shaping behavior, and there's evidence that attitudes and perceived behavioral control are closely related, both contributing to intention; as attitudes and behavioral control increase, so does intention [29][30].

Moreover, attitude's influence on intention to use is underscored by its role in influencing consumer decisions, with attitudes toward behavior determined by beliefs about its consequences. Behavioral intentions, in turn, are influenced by attitudes [28][31]. Similarly, perceived behavioral control's impact on intention to use is highlighted, indicating that it pertains to individuals' perceptions of the ease or difficulty of carrying out a specific behavior. Behavior control is determined by beliefs about certain behaviors and past experiences, closely tied to what actions are undertaken or avoided [32][33].

The text discusses the factors affecting a person's willingness to use a service. These factors include a person's attitude towards the service and their perceived control over using the service. The research suggests that people are more likely to use a service if they have a positive attitude towards it and believe they can easily use it. The author is interested in researching how these factors influence people's willingness to use Sharia fintech services [34][28].

The author is motivated to study how people's attitudes and beliefs about their ability to use a service (perceived behavioral control) influence their willingness to use Sharia fintech services. This research is based on previous studies on this topic.

## 2 Method

The researchers used a quantitative method to describe and verify their findings. They studied a sample of 383 Instagram users selected through a random sampling technique. They used Likert scales to collect data and then performed a simple regression analysis to verify their results. A figure illustrating the research model is included later in the paper.

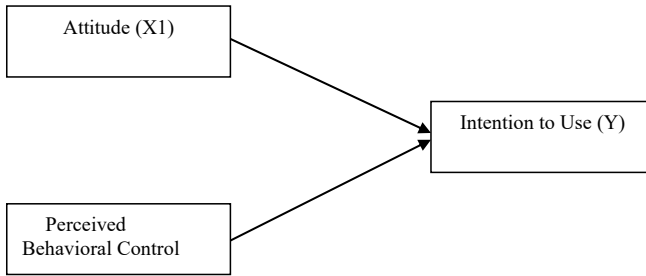


Fig. 1. Research Model

## 3 Result and Discussion

### 3.1 Descriptive Analysis

Attitudes are defined in various ways, as mental and emotional "constructs" that cannot be detected directly, or as "psychological tendencies expressed by evaluating certain entities" [35]. Attitude is also defined as an individual's tendency to support or hate a particular idea, object, or behavior [2]. The study of attitudes is the study of evaluation, and has been a part of social psychology since the field first emerged [36]. People's motivations can lead them to develop positive attitudes. These attitudes can help people achieve their goals, identify with certain groups, or live according to their values. However, it's important to note that these positive attitudes are not the same as the underlying motivations that created them. Instead, they reflect a person's desire to hold a particular opinion about something [37]. Attitude is initially a reaction trial, an alternative behavior that arises in an inadequate adjustment response, but has the potential to become a long-term human set [38]. The result shown in Table 1.

Table 1. Attitude

No.	Dimensions	Average Score	Description
1	Cognitive	3.61	Good
2	Affective	3.57	Good
3	Conative	3.52	Good
<b>Total</b>		10.70	<b>Good</b>
<b>Average number of variables Attitude</b>		3.57	

The high score value in the affective dimension means that users have good feelings that result in a positive assessment of Sharia Fintech. This means that the expression of feelings described by users is considered good by producing a good attitude towards Sharia Fintech so that they are interested in using Sharia Fintech services. This is in line with research which shows that the better the attitude shown, the more one's interest increases [39]. In other research shows that someone will choose to use a service when showing a positive attitude [40].

Based on the results of the attitude variable data recapitulation, the expression of feelings described by users is considered good by producing a good attitude towards Sharia Fintech so that they are Intentioned in using Sharia Fintech services. This is also in line with the theory which states that Intention to Use services is influenced by the emergence of an initial attitude towards the service, a positive initial attitude can encourage greater Intention [41]. In other studies, it has been shown that a person's positive attitude greatly influences that person's interest [42]. A positive attitude can also encourage a person's interest to be even greater [43]. Having a strong positive attitude can generate a person's interest in using [44]. A person's interest in using Fintech is also greatly measured by their attitude towards using it [45].

Perceived Behavioral Control is defined as "a person's perception of the ease or difficulty of performing a behavior of interest" [46]. Our belief in our ability to perform a behavior (perceived behavioral control) stem from understanding the situation (accessible control beliefs). These beliefs consider both factors that can make the behavior easier (facilitate) and those that might make it harder (hinder) [47]. It's also a combination of two things: perceived control, like how much control you have over using a service, and self-efficacy, which is your confidence in using that service effectively [48]. People with a stronger perceived sense of control are more likely to intend performing certain behaviors [49]. Additionally, perceived behavioral control is influenced by external factors we perceive as affecting our ability to perform the behavior. This includes both factors that might help (facilitate) and those that might hinder our actions [50] (Table 2).

**Table 2.** Perceived Behavioral Control

No.	Dimensions	Average Score Per Dimension	Description
1	Control Beliefs	3.58	Good
2	Perceived Power	4.13	Good
	<b>Total</b>	7.71	
	<b>Average</b>	<b>13.86</b>	<b>Good</b>

The high score on the perceived power dimension means that users have confidence in Sharia Fintech's services and it influences them to use Sharia Fintech. The lowest score value of the control beliefs dimension is still relatively good. This is in line with most respondents who are in the millennial generation and are self-employed, where they can always influence themselves to be confident in using Sharia Fintech services. This is in line with research showing that the millennial generation can always influence themselves, even unconsciously [51].

Analysis of Sharia Fintech users reveals a strong correlation between their confidence in using the services and their actual use. This aligns with existing research on perceived behavioral control, which suggests that people who believe they can perform a behavior (like using Sharia Fintech) are more likely to do it [52] [43]. Our belief in our ability to perform a behavior (perceived behavioral control) comes from our understanding of the situation (accessible control beliefs). These beliefs consider both factors that can make the behavior easier and those that might make it harder. [5]. If individuals have more significant control over themselves, they will have greater, they will have stronger intentions to perform certain behaviors [49]. A person's decision to engage in a particular behavior is also influenced by their perceived behavioral control. This refers to their belief in their ability to perform the behavior, which is shaped by their perception of how much external factors can either facilitate or hinder their actions. [24].

Intention to using the service is the awareness of the ability to use the service from the customer. Customer interest in using the service will be influenced by several motivating factors that lead to that interest [53]. A person's intention to using a service is also influenced by their attitude towards the technology [54]. The result shown in Table 3.

**Table 3.** Intention To Use

No.	Dimensions	Average Score	Description
1	Attraction to the Object of Interest	3.67	Good
2	Good Feelings	3.63	Good
3	Propensity to Use	3.57	Good
<b>Total</b>		<b>10.87</b>	<b>Good</b>
<b>Average number of variables Intention to Use</b>		<b>3.62</b>	

The high score on the good feeling dimension means that users have a good interest and produce a positive assessment of Sharia Fintech. Based on this, it can also be said that user interest is considered good by producing a good attitude towards Sharia Fintech so that they are interested in using Sharia Fintech services. This is in line with research showing that a person's interest is influenced by a good and positive attitude [39].

Based on the results of the analysis, it can be seen that the user's Intention is considered good by producing a good attitude towards Sharia Fintech so that they are Intentioned in using Sharia Fintech's services. This is also in line with the opinion which states that behavioral intention to use is an individual action on a system in the future which will form a special individual behavior [55]. Other research states that the user's attitude to some extent determines his tendency to use new services. With the advancement of increasingly sophisticated technology, proficiency in using it will increase a person's interest in using a service [25]. Interest in using services is awareness of the ability to use services from customers. Customer interest in using the service will be

influenced by several motivating factors that lead to this interest [43]. A person's interest in using a service is also influenced by their attitude towards the technology [49], [56].

### 3.2 Verification Analysis

This study confirms findings from other research (references included) that positive attitudes and a belief in one's ability to use something (perceived behavioral control) lead to a greater willingness to use it (intention to use). Ultimately, a person's willingness and actual ability to use something determine their behavior (as shown in Figure 2) [58], [59], [60], [61],[57].

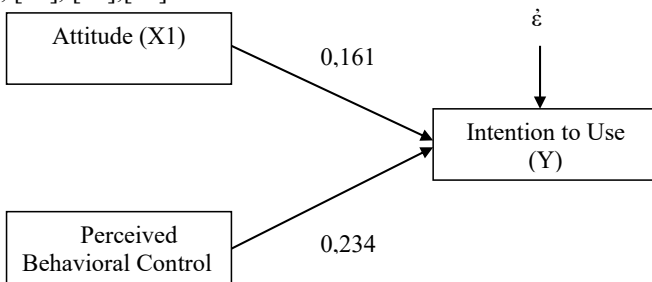


Fig. 2. Simple Regression Analysis Result

The analysis found that a positive attitude towards using the service partially explains people's willingness to use it (16.1% effect). Statistical tests ( $p\text{-value} < 0.05$  and  $t\text{-value} > 1.966$ ) confirm this positive relationship. In other words, people with a more positive attitude are more likely to want to use the service. This aligns with past research showing that a person's general feelings about something influence their behavior towards it, including their desire to use it [62]. These results are consistent with research which shows that the more positive the user's attitude, the higher the Intention to Use a person. Intentioned users can be shown by continuing to use the service [63]. This is also in line with research which states that attitude variables have a significant effect on intention to use [64], [65].

Based on the results of the analysis it is known that Perceived Behavioral Control has a partial effect on Intention to Use of 0.234 or 23.4% It is known that the results of hypothesis testing of the variable Perception of Behavioral Control on Intention to Use with a value of Sig.  $0.000 < \alpha 0.05$  and  $t \text{ count } 3.645 > t \text{ table } 1.966$  which means  $H_0$  is rejected and  $H_1$  is accepted. This shows a positive correlation so that it can be concluded that Perceived Behavior Control has a positive and significant effect on Intention to Use. This is in line with research which shows that the higher the control of a person's behavior regarding service use, the higher the Intention to Use the service [66]. This is also in line with research which states that the perceived behavioral control variable has a significant effect on intention to use. [67].

Based on the results of the analysis it is known that Attitudes and Perceptions of Behavioral Control have a simultaneous effect on Intention to Use by 0.131 or 13.1% and the remaining 0.879 or 87.9% are influenced by other factors. It is known that the

results of testing the hypothesis variable Attitudes and Perceptions of Behavioral Control on Intention to Use with a value of Sig.  $0.000 < \alpha 0.05$  and  $f \text{ count } 28.665 > f \text{ table } 3.019$  which means  $H_0$  is rejected and  $H_1$  is accepted. This shows a positive correlation so that it can be concluded that Attitudes and Perceptions of Behavior Control have a positive and significant effect on Intention to Use.

This is reinforced by research which states that the more positive the consumer's attitude towards a service, it can be said that consumer attitudes have a positive influence on increasing user Intention to Use and the greater a person's positive perception, this will further motivate individuals to use the service [68]. This is also in line with research which states that attitude variables and perceptions of behavioral control have a significant effect on intention to use [60], [64], [65].

## 4 Conclusion

Based on the findings and results of data analysis, it can be concluded that attitude had an effect on Intention to Use, perceived behavioral control had an effect on Intention to Use. To increase Intention to Use Sharia Fintech service users, based on the descriptive analysis that has been carried out, it is suggested that Sharia Fintech can further improve its consistency as a service such as carrying out routine web and application maintenance so that Sharia Fintech users remain comfortable when using Sharia Fintech, providing smooth access to user transactions to increase the trust of Sharia Fintech users, and finally Sharia Fintech must be able to create programs that can increase the user's desire to use Sharia Fintech, one way that can be suggested is by reducing admin fees for its users.

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