

INVESTIGATING INTENTION-TO-USE SHARIA FINANCIAL TECHNOLOGY IN NEW NORMAL ERA

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Abstract

The new normal era has made the digital-based industries have better prospects, including the Sharia fintech industry. This study investigates the influence of knowledge on product, attitude, and intention-to-use related to the Sharia Financial Technology. This study three variables consisting of knowledge on product, attitude, and intention. A quantitative approach was used in this research with a regression test. The data were collected using an online survey of 60 respondents. The results indicated that knowledge on Sharia Fintech affects attitude and intention-to-use Sharia Fintech. The knowledge on product provided a significant influence to shape attitude and intention. Not many studies were conducted on the new normal conditions, including the Sharia fintech industry. For practitioners, this research is possibly useful as a reference to map the Muslim markets in the fintech industry. This study highlighted the importance of fintech in the new normal era to reduce the spread of covid-19 virus.

Keywords:

Knowledge, attitude, behavioral, sharia, financial technology

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1. Introduction

Innovation in the field of technology is overgrowing in this era (Duffett & Duffett, 2015). At present, the innovation development of fintech is becoming a tough competitor in the banking sector in the world (Vives, 2019). The rapid growth of technological innovation has triggered the growth of technological innovation in the financial industry. In Indonesia, financial technology began to overgrow with the emergence of many start-up financial technologies that began to enliven the market.

The new normal era faced by the world helped trigger the development of the fintech industry faster. Prevention of COVID-19 transmission has caused many industry sectors to change the way in serving customers and choosing digital platforms as the most appropriate choice. The physical distancing launched by the government makes business with digital platforms a great opportunity to reach a broader market quickly. The fintech sharia industry that uses digital services also has equally good opportunities.

In Indonesia, there are currently 51 Information Technology-based lending and borrowing service providers (fintech) listed by the OJK as of May 2018 (OJK, 2018a). Data compiled by the Majority of Financial Services also states that fintech growth occurred in Indonesia by seeing an increase in the number of users, starting with lenders, borrowers, and loan amounts (OJK, 2018b). The development of financial technology can also be seen from the anticipation of government incentives to deal with the possibility of problems in the financial technology industry, such as the issuance of the Financial Services Authority's regulation Number 77 / POJK.01 / 2016.

Various kinds of fintech are very helpful during the pandemic to the new normal era. For examples, Lending services offered by fintech companies like [Investree](#) and [Tunaikita](#) could help these small firms to get loans at a lower cost with [digital-friendly services](#) that outstrip conventional banks (Wardhani & Bohman, 2020). Digital payment platform LinkAja teamed up with the IT ministry to launch online shopping payment solutions in 18 traditional marketplaces throughout Jakarta. Lazada teamed up with Indonesian fintech start-up Alumak to provide quick, small loans for merchants to keep their businesses afloat during the COVID-19 pandemic (Mulia, 2020).

As a country with a Moslem population as a majority according to data released by BPS, sharia finance with a halal concept in transacting becomes a special attraction (BPS, 2018). Inevitably, the emergence of the star up Fintech Sharia has certainly enlivened the financial technology market lately. Twenty-six start-ups have been registered with the Indonesian sharia financial technology association.

A balanced amount between sharia fintech and conventional to fight for the same market makes Sharia fintech must develop a marketing strategy to control Moslem consumers in Indonesia. The development of conventional finance during the Moslem community is due to a lack of knowledge about sharia financial technology.

Consumer knowledge about products is needed to generate intentions in their use, even in financial technology. One of the factors that influence consumers' intention to use products is influenced by attitudes, while one of the factors that influence attitudes is knowledge about the product (Wang et al., 2020).

This study analyzes how much knowledge about the product will affect intention-to-use sharia financial technology. This research can be the basis for marketing, such as determining the marketing strategy of sharia financial technology, shrinking sharia financial technology marketing programs, etc. This research is beneficial in dealing with the new normal era, which forced the financial industry to migrate to digital platforms. The renewal

offered in this research is a fresh object of research to be studied because Islamic fintech is an object that appears in the current era of economic disruption.

The new thing in this research is the new normal era term time. There is not much research in the new normal era yet. Investigating the intention to use sharia financial technology is important to determine consumer behaviour in the new normal era.

2. Research Method

This study uses a quantitative approach. The preparation of the hypothesis in this study is based on a construct built from established literature. Two hypotheses were arranged in testing. Because the model is linear and allows for mediation relationships, mediation testing is done after hypothesis testing.

In testing the hypothesis, data collection is carried out through online surveys. Sampling in this study does not have a sampling frame, so it is categorized in nonprobability sampling. Sampling in this study was conducted by purposive sampling in the type of judgment sampling. Judgment sampling is a non-probability sampling method. Participants are selected based on the experience of individual beliefs that they will qualify in the study (Hair, Celsi, Oritinau, & Bush, 2013). Sampling criteria in this study were respondents who were over seventeen years old, Moslem, and had not used sharia fintech services. The total questionnaires distributed were 60 questionnaires.

Hypothesis Development

Much research examines the influence of knowledge on attitude formation. Knowledge about product affects consumer attitudes (Teng, Wang, & Wang, 2015). Knowledge differences will result in a change in attitude, so positive knowledge will result in a positive attitude as well (Agüeria, Terni, Baldovino, & Civit, 2018). Individual knowledge about information correlated with the attitude formed (Hinduan, Suherman, Pinxten, Alisjahbana, & Hospers, 2013). Based on previous research, this study also tried to investigate the influence of knowledge about sharia financial technology on attitudes, so that the following hypothesis was built.

H1: Knowledge of financial technology has a positive influence on attitudes to using sharia financial technology

The study of the influence of attitudes on intentions has been done before. The intentions explained that attitudes (Mohaidin, Wei, & Ali Murshid, 2017; Rahman, A. A, 2017; Teng et al., 2015). Based on these previous studies, the hypotheses built in this study are.

H2: Attitudes towards sharia financial technology influence the sharia financial technology's intention-to-use

Demographic Data of respondents

Table 1 presents the demographic information of respondents. One-third of the respondents are male, and two-thirds are female. The majority of respondents aged 21-30 years with a percentage of 58%, while respondents at least aged 17-20 years as much as 2%. Respondents aged 31-40 years were 28%, and respondents aged > 40 years were 12%.

Table 1. Demographic Information Respondents

Demographic Gender	Percentage
Gender	
Male	33,33%
Female	66,67%

Age

17-20	2%
21-30	58%
31-40	28%
>40	12%

Spending per Month

IDR 1,000,000	13%
IDR 1,000,000 – IDR 2,000,000	37%
IDR 2,000,001 - IDR 3,000,000	7%
IDR 3,000,001 – IDR 4,000,000	7%
IDR 4,000,001 - IDR5,000,000	3%
>IDR 5,000,000	33%

Last Education

Senior High School	17%
Bachelor	33%
Master	48%
Doctor	2%

The table presents the demographic information of respondents. One-third of the respondents are male, and two-thirds are female. The majority of respondents aged 21-30 years with a percentage of 58%, while respondents at least aged 17-20 years as much as 2%. Respondents aged 31-40 years were 28%, and respondents aged > 40 years were 12%.

From the data obtained, the highest number of respondents' expenditure was around IDR 1,000,000 – IDR 2,000,000 as much as 37% while the smallest number of respondents' expenditure was IDR 4,000,001 – IDR 5,000,000 as much as 3%. From these data can also be obtained information that respondent expenditure < IDR 1,000,000 as much as 13%, expenditure in the range of Rp.3,000.001,00-Rp.4,000,000.00 and IDR 4,000,001 – IDR 5,000,000 as much as 7%, and respondents spend > IDR 5,000,000 as much as 33%.

The table also reveals respondents' data based on education level. The largest respondents were S2 graduates with a proportion of 48%, while the least was S3 educated as much as 2%. Respondents with an undergraduate degree are 33%, and high school is 17%.

Validity and Reliability of the Research Instrument

Validity testing was conducted in this study to see accuracy in measurements. Constructions that have good validity are constructs that do not have errors in their measurements (Hair et al., 2013). Construct validity in this study was carried out using factor analysis. The factor analysis test is carried out by testing Keizer-Meyer-Olkin (KMO) and Bartlett of sphericity. KMO values are categorized into four categories. KMO values of 0.5-0.7 are categorized as moderate, 0.7 are categorized good, and values above 0.9 are very good (Li, Zhang, Tong, Tong, & Liu, 2011)

The KMO value in this study is 0.903, which is categorized as very good in the adequacy of the sample. Bartlett of sphericity value in this study is 0,000. This value can be interpreted that the matrix is not an identity matrix because $\alpha = 0.05 > 0,000$. The Bartlett of sphericity value means that factor analysis can be used.

Reliability is measured by calculating the value of Cronbach alpha. Reliability is built by testing consistency and stability (Sekaran & Bougie, 2016). Consistency is indicated by how well items to measure concepts are used together in a device.

From the test results, we obtained three values of Cronbach alpha for each variable. The Cronbach alpha value for variable product knowledge is 0.882. For the attitude variable of 0.965, and the intention variable of 0.969. All Cronbach alpha values are higher than 0.7 so that they can be analyzed as reliable research instruments.

3. Results and Discussion

Result

There are two tests of influence done in this study. The first test in this study was to test that knowledge of Sharia fintech has a positive effect on attitudes towards Sharia financial technology. At the same time, the second test is to test that the attitude towards Sharia financial technology has a positive effect on the intention to use Sharia financial technology. The results of this test are presented in Table 2.

In the first test, the R-value of 0.795 is the correlation between the variable knowledge of Sharia fintech and the attitude towards sharia fintech. The correlation values are categorized as strong values, and positive values indicate that the direction of the relationship is positive. From these values, it can be interpreted that knowledge of sharia fintech is closely and positively related to the attitude towards sharia financial technology.

The R-value in the second test is 0.631 and is positive. This value is categorized as a strong relationship. From this value, it can be interpreted that the value of attitudes towards sharia fintech is closely linked and has a positive direction with the intention to use sharia fintech.

R^2 is a percentage of the variation in the dependent variable described by the independent variable. If the R^2 value is 1, then the independent variable is used in full in predicting the dependent variable. In testing the first hypothesis, R^2 is obtained at 0.631, and the adjusted R^2 is 0.625. From this value, it can be interpreted that variables of knowledge about financial technology explain 62.5% of attitudes toward sharia fintech, and other variables besides knowledge explain 37.5%. In testing the second hypothesis, R^2 is obtained at 0.399, and the adjusted R^2 is 0.388. From this value, it can be interpreted that the attitude towards sharia fintech explains 38.8% of the intention to use sharia fintech, and other variables besides attitude explain 61.2%.

Table 2. Determinant Coefficient and Adjusted R Square, Result of t-Test, and F-Test

Determinant	Coefficient	Knowledge about Sharia	
		Fintech	Attitude
Adjusted R Square			
R		0,795	0,631
R^2		0,631	0,399
<i>Adjusted R Square</i>		0,625	0,388
Result of t-Test			
<i>Standarized Coeffisient Beta</i>		0,795	0,631
t		9,967	6,202
Sig.		0,000*	0,000*
Annotation		Significance	Significance

Result of the F Test

F	99,347	38,468
Sig.	0,000*	0,000*
Annotation	Significance	Significance

*Significant (Sig.<0.05)

The t-test is carried out in two hypothesis testing. In the first hypothesis test, the regression coefficient value is 0.795, with t count 9.967 and Sig. amounting to 0,000 at a significance level of 5% (0.05). Because of the Sig. t value is 0,000 <0,05; it can be interpreted that knowledge of sharia fintech is based on attitudes towards Sharia fintech. The value of 0.795 shows that the magnitude of the effect of the variable knowledge about sharia fintech affects the attitude towards fintech sharia by 0.795.

In testing the second hypothesis, the regression coefficient value is 0.631, with t count of 6.202, and a significance value of 0.000. Attitudes towards sharia fintech affect the intention to use fintech Sharia; this is because of the value of Sig. t is 0,000 <0,05. The magnitude of the influence of attitudes towards sharia fintech on the intention-to-use sharia fintech is 0.631.

The F test was also carried out in testing hypotheses. F test is done to find out whether a variable affects other variables. F ratio is the division of mean square and means square residual. From the test results, it is found that the F value for the regression test variable knowledge about sharia fintech has a value of 99.374 with a value of 0.000 significance smaller than 0.005. From these results, it can be interpreted that the knowledge of fintech sharia will affect attitudes. The results of the F test for variable attitudes have a value of 38.468 with a significance value of 0.000, which is 0.005 smaller. From the results of these tests, it can be interpreted that the attitude influences the intention to use sharia fintech.

Mediation Test

This study examines whether there is an indication of the mediation relationship of the three existing variables. Mediation testing is done by estimating three regression equations. First, test the influence of knowledge about sharia fintech and attitudes. By looking at the beta coefficient, it can be seen that the knowledge of sharia fintech has a regression coefficient of 0.713 with a significant value of 0.000 smaller than 0.005.

In the first condition of achieving mediation, the independent variable is expected to influence the mediator with a coefficient of $\neq 0$ significantly, so the results of this calculation are stated to fulfil the first conditions for achieving mediation (Baron & Kenny, 1986). Second, test the effect of variable attitudes on the intention to use sharia fintech. From the beta coefficient value, it can be seen that the variable attitude has a value of 0.752 with a significance value of 0.000 smaller than 0.05. Third, to test the effect of knowledge variables on Sharia fintech on the intention to use sharia fintech. From the test results, obtained the regression coefficient value of 0.761 with a significance value of 0.000 smaller than 0.005.

The second condition of achieving mediation, the independent variable, is expected to significantly affect the dependent variable with a regression coefficient of $\neq 0$. Therefore the results of this calculation are declared to fulfil the second requirement of achieving mediation (Baron & Kenny, 1986).

The results of the mediation test that examines the effect of knowledge on sharia fintech on attitudes, attitudes to intentions to use, and knowledge of sharia fintech on intentions to use are presented on the appendix. Fourth, test the multiple effects of product knowledge variables and attitudes on intention. The results of the test of these influences

are given in Table 6 on appendix too.

Variables of knowledge about products and attitudes have a positive and significant effect on the intention to use with beta coefficients of 0.150 for product knowledge variables and 0.534 for attitude variables.

In the third condition of achieving mediation, the mediator variable must significantly influence the dependent variable with the regression coefficient $\neq 0$ (Baron & Kenny, 1986). Besides, the influence of the independent variable on the dependent variable must be lower than the mediator variable to the dependent variable. Then the result of this calculation is, the attitude variable is stated to fulfil the mediation requirements.

Based on these equations, it can be interpreted that the mediation in this study because the influence of independent variables on the dependent variable is lower in the third equation (c') compared to the second equation (c'). Mediation in this equation is categorized as partial mediation because the coefficient c' is reduced but remains significant ($c' \neq 0$)

Discussion

This research proposed and examined knowledge and attitudes as factors that predict intention-to-use sharia fintech—also investigating the existence of a mediating relationship to the knowledge of sharia fintech with the intention-to-use sharia fintech. The positive influence of respondents' knowledge about fintech Sharia on their attitudes towards Sharia fintech indicates that knowledge influences attitude formation. The more knowledge about fintech Sharia, the better their attitude towards fintech Syariah.

The results of this study corroborate previous research, which concluded that knowledge about products has a positive effect on attitude formation (Agüeria et al., 2018; Jørgensen, 2017; Mohaidin et al., 2017; Rios, Riquelme, & Abdelaziz, 2014; Williams, Rana, & Dwivedi, 2015). With the new normal era, due to the pandemic, the prospect of the digital financial industry has risen dramatically. All financial companies seize this opportunity, so the fintech sharia industry must also participate because the new normal era is a big opportunity for the digital sector.

Enrichment of customer knowledge can be done through promotion and education. With these two steps, the customer will have product knowledge. Increasing knowledge levels will affect increasing other variables that contribute to behaviour (Wang et al., 2020). Education should not only be done in the potential fintech market, namely the younger generation. The younger generation is a good fintech market because of the characteristics of the younger generation, who are digital natives (Hawkin & Mothersbough, 2014). Fintech marketing to the older generation needs to be more active because this generation is more difficult to adapt to technology even though the older generation is a potential market because of its large numbers and good financial capabilities.

The establishment of consumer attitudes by providing knowledge about sharia fintech is needed. The knowledge given can be in the form of knowledge about the characteristics that distinguish sharia fintech from those that are not sharia, knowledge of the features of services provided by sharia fintech, knowledge of the operational processes of sharia fintech, and the knowledge that sharia fintech can help in solving financial problems. The new normal era can also be used as a reason to intensify the importance of digital finance in marketing programs through knowledge transfer.

Attitudes have a positive effect on the intention to use. The results of this study, the attitude of respondents has a positive effect on the intention-to-use sharia fintech. The

better the attitude of the respondents, the higher their intention-to-use sharia fintech. This result is in line with previous studies that mention the same thing. Namely, the attitude formed by prospective consumers will affect the intention to use a product (Abd Rahman, Asrarhaghighi, & Ab Rahman, 2015; Kuciapski, 2017; Mohaidin et al., 2017; Rahman, A. A, 2017; Spacey, Goulding, & Murray, 2004; Teng et al., 2015; Weerasinghe & Hindagolla, 2018).

Changing consumer behaviour is not only done at the individual level because the group level has a significant effect on behaviour change. The intention to do something in the group will have an impact on changing the behaviour of the individuals in the group (Valleman, 2015).

Creating the intention to use sharia fintech can be done by shaping consumer attitudes. The attitude that is formed includes the realization that sharia fintech is useful, good, valuable, and enjoyable when used. With the existence of a positive attitude, the intention-to-use sharia fintech will also be good. The intention to use is formed in the form of willingness to use, a sincere feeling to use, a desire to use, and a desire to consider using.

This study indicates of mediation so that the mediation test of the research model was conducted. The results of the survey reveal that there are indications of partial mediation. Partial mediation that occurs gives the meaning that knowledge about fintech will make prospective customers intend to use sharia fintech. However, the intention to use sharia fintech will be formed even stronger when potential customers have a positive attitude towards sharia fintech.

The study, along with its findings, has provided additional insights into an intention to use Sharia Fintech. Although Indonesia has been one of the frontrunners in the development of Fintech in Southeast Asia, not all individuals who use conventional banking system have similar perception towards Sharia Fintech. The study suggests such intention to use Sharia Fintech is determined by knowledge about product and attitude. The results imply customers' intention to use Sharia Fintech are still dependent on opinions from significant others and social trends.

Fintech creates new ways that give them the agility needed to rapidly create and deliver new solutions during Covid-19 pandemic era. Sharia Fintech has been developing new offerings and making certain platforms more easily accessible to help individuals cope with the effects of Covid-19. The collaboration between Fintech Firm, the banking industry and government is needed to support the use of Sharia Fintech during a pandemic and the new normal

4. Conclusion

This study proposed and investigated the intention to use sharia fintech. By looking at the theory and data analysis about knowledge about Sharia fintech, attitudes, and intentions to use sharia fintech, it can be concluded that knowledge about products has a sufficient contribution to help shape the intention of consumers to use Fintech Sharia. Consumer attitudes are important in forming intentions to use. In this study, the attitude has a positive influence on the intention to use Sharia fintech services. From the results of the mediation test, the results of partial mediation are obtained. Knowledge of sharia fintech directly influences the intention to use sharia fintech. However, the intention to use sharia fintech will be stronger if the attitudes of prospective consumers are also positive.

Some of the recommendations offered in this study are to market the sharia fintech

business, which is to increase marketing efforts through education about products offered to prospective consumers. With promotion about Sharia Fintech, the services offered, the difference with the services that are fintech Sharia and Sharia fintech trust is intended to form a positive attitude on sharia fintech services. Thus the intention to use sharia fintech by itself will be formed. Also, companies that are engaged in Sharia Fintech should conduct further studies regarding other factors that influence attitudes.

In the new normal era, a number of online promotional programs can be carried out by sharia financial technology businesses. Online promotion will help consumers to find out more about everything about sharia financial technology. Covid -19 momentum are potential to improve fintech faster because the advantages of technology

This research recommendation for further research is that further research should be able to use other variables or add an independent variable in investigating the intention-to-use. Other studies can also examine how much the intention to use the sharia fintech service in the formation of consumer behaviour.

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