

**Jurnal TAM (Technology Acceptance Model)**

Jurnal TAM, Volume 13, Nomor 1, Juli 2022

E ISSN: 2579-4221; P ISSN: 2339-1103, pp.9-18

Accredited SINTA 4 Nomor 23/E/KPT/2019

<https://ojs.stmikpringsewu.ac.id/index.php/JurnalTam/index>

A QUALITATIVE ANALYSIS OF USER INTERFACE DESIGN ON A SHARIA FINTECH APPLICATION BASED ON TECHNOLOGY ACCEPTANCE MODEL (TAM)

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Received: February 5, 2022

Revised: June 15, 2022

Accepted: July 2, 2021

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[*aa123@ums.ac.id](mailto:aa123@ums.ac.id)**Keywords:**

User Interface;

Technology Acceptance Models;

Sharia fintech applications .

Abstract

This research aims to discuss user interface design analysis on the use of Sharia applications based on the technology acceptance model and sharia principles. This research wants to illustrate the assessment results of the initial view and know-how easy to use in a Sharia fintech application, namely Sharia funds. This study interviewed ten respondents from young and old, both young and old, who had not used this application or who were already using it. This study uses a type of qualitative research with the Grounded Theory method to explain the phenomenon specifically. The results showed that the User Interface in Dana Syariah application, which is assessed in terms of Consistency, Personality, Layout, and control and affordances, could be said almost all views make it easy for users young and old. However, there are some drawbacks, perhaps due to less innovative colors. There are few constraints found for older and above average users who find it difficult to distinguish some of that application's particular functions. This research recommends Islamic fintech application providers to pay better attention to the user interface while inviting academics in Sharia economics to evaluate fintech applications' use to develop a faster Islamic economy.

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1. INTRODUCTION

The technology was created to provide ease of activities [1]. Information technology is a facility consisting of hardware and software supporting and improving every layer of society's quality of information quickly and quality [1]. Nowadays, smartphone applications are new and highly developed media [2]. The presence of smartphones provides many benefits and conveniences for its users. The facilities present on smartphones are not only SMS (short message service) and calls only, but also present new features in the form of Whatsapp, Line, Telegram, and applications that support daily mobility. So that all circles can enjoy it.

The increase in smartphone usage is due to the increasing variety of mobile applications. Mobile applications are also vying to improve the user-friendly look because the user is friendly for them. The ease of users is an aspect that must take precedence. Before its launch, an application for smartphones will be tested on TAM (Technology Acceptance Model). Theoretically and practically TAM is the model that is considered the most appropriate in explaining how users receive a system [4]. In this instance, the Technology Acceptance Model can be utilized to evaluate the user's behavior toward the system or behavioral purpose (TAM) [5]. TAM aims to determine the factors that influence the user's interest in using an

application and can be an input for the bank management to evaluate an application's use [6].

TAM was bred by adding four external variables to research how customers receive internet technology. The four external variables include experience, complexity, gender, and voluntariness [3].

User Interface (UI) refers to systems and users interacting with each other through commands or techniques to operate the system, input data, and use the content. In contrast, User Experience User Experience (UX) refers to the overall experience related to the perception (emotions and thoughts) of that reaction and behavior in the user of the application [4]. Today, UI and UX are very often noticed because of the increasingly sophisticated development of technology in which the UI to set up a system or technique operate to run an application. At the same time, UX is more directed to after the user feels an application related to each other for the advancement of sophisticated applications in this era.

In-app design is crucial in terms of aesthetics, which can attract traffic so that people want to visit an app. Even the smallest design elements that come in an app can have a significant impact. For example, the size of a button and the color used may influence a person to press or not. When one wants to try a new app, the user experience must be a priority. The design is designed very effectively and can take advantage of space with a simple concept. Users can see the features and services of the application clearly without confusion.

Indonesia offers all forms of transactions on the application on Smartphones. There are many applications for transactions on Smartphones, one of which is M-Banking, which makes it easy for account users not to queue at an ATM Transactions through smartphones have been convenient [8]. Also, other transaction applications are more directed to sharia financings, such as the title that the author adopts, one example of which is Duha Syariah and Investee. This makes it easier for users to do financing without dealing directly with others. Only through smartphones can already make a transaction.

The most central issue in the study of electronic payment systems is the innovation of card-based electronic payments, especially Card-Based Payment Instruments (APMK) and Electronic Money (e-money). E-money whose characteristics are different from the previously mentioned electronic payments APMK. E-money does not require the authorization process and language linkage with the account. For example, the storage of an absolute value of funds has been stored in the payment instrument used, for example, in the smartphone application [5].

The phenomenon of electronic money can facilitate transactions without having to travel out,

or forgetting to bring a wallet or card as APMK means and do not have to think about or not bother with change. This society tends to use smartphones more often. Therefore, there are many benefits from the use of electronic money. Electronic money applications have mushroomed, ranging from buying and selling transactions to expanding to financing or online loans [10].

It is fascinating to analyze the phenomena of the establishment of a new Islamic financial institution based on financial technology (Fintech) [11]. Meanwhile, according to the Islamic perspective on Electronic Money payment transactions the Islamic Perspective, payment transactions are the primary function in the money media to meet holders' needs in obtaining the benefits of electronic money media owned. Following sharia principles, there must be a binding agreement between the parties involved in the transaction. Sharia principles in electronic money payment transactions that first do not contain Maysir, electronic money facilitator must be based on the need for retail payments that demand on faster and efficient transactions, not for the needs of transactions containing maysir. Second, it does not encourage Israf because of electronic money as a means of retail or micropayment to avoid Israf (overspending) in consumption. There is a nominal limit on total transactions. Third, it is not used for transactions of Illicit objects [5].

Fatwa DSN MUI No:117/DSN-MUI/II/2018 concerning Information Technology Based Financing Services Based on Sharia Principles stated not allowed to violate or contrary to the prevailing sharia principles. Standard agreements that must meet sharia criteria and follow applicable laws and regulations ensure validity and authentication. The organizers wear ujah as a provider of facilities and infrastructure services based on information technology and if the information offered through electronic media disclosed is different from reality. The aggrieved party has the right not to continue [12].

Nowadays, smartphone users are not only among young people, but all circles can use smartphones. However, research in the framework of developing Dana Syariah application is still few, and one of the application's components is the User Interface. This User Interface is a form of graphical display that is directly related to the user. Therefore, this research will analyze the results of using a sharia application that will be the author of user interface analysis in several circles with the TAM method.

This research aims to illustrate users' perception or assessment of user interfaces in a fintech product based on the TAM model. This research can be useful for reference for further researchers around the design of User Interface in a Sharia fintech application based on the TAM

model. This research also intends to evaluate a problem that exists in an application. It is expected that the research on an application that will be present to be better than before

II. LITERATURE

2.1. Previous Studies

Sukendro [13] found that perception of usefulness, ease, and integrity does not significantly influence the attitude of I-Banking consumers with tam indicators. Credibility influences the attitude of I-Banking consumers. In comparison, consumer attitude has a significant influence on consumer intention to use I-Banking. Nafiah [8] revealed that sharia fintech has a sharia maqashid basis and has a clear legal umbrella, and is already contained in the law. Kurniawati [3] found that the perception of the use of inexperience has a significant influence. The influence on the complexity of stating that mobile banking takes much time in completing banking transactions makes students find many difficulties in using mobile banking. The Ease of Use application's effect states that all the conveniences felt by students will automatically increase trust to increase the desire of students to use mobile banking to facilitate all transactions and tasks in banking.

Previous research has focused on consumer attitudes and interests in I-Banking or Mobile Banking based on the TAM (Technology Acceptance Mobile) method. Meanwhile, this research is more about research on the initial display design of an application (User Interface) in Sharia application using the basis of Technology Acceptance Model method.

2.2. Sharia Fintech Application with TAM Model

Fintech is one of the businesses that focus on providing financial services using modern software and technology. With a breakthrough in the form of fintech, economist Joseph Schumpeter said in his theory that creative destruction, which this theory contains about the statement that new findings impact destroying the old players, then replaced with new ones. The real reason is that the appearance of fintech not to destroy incumbents who have long existed—the existence of fintech to reduce the functions of incumbents better and more effectively and efficiently [14].

According to Bank Indonesia Regulation No. 19/12/P.B.I./2017, it uses technology in the financial system that produces new products, services, technologies, and business models. It can impact monetary stability, financial system stability, professionalism, efficiency, smoothness, and security [15].

The development of digital-based technology begins with the emergence of Financial Technology (Fintech), which becomes innovation and impacts

all economic activities. Adults now realize that the Muslim market in the world has great potential. Startup Fintech does not waste the opportunity to build and develop Sharia Fintech. The concept of Sharia Fintech is not far away and does not escape orders on the Sharia economy. Namely, it does not contain elements of *riba*, *gharar*, danger, and *jahalalah* between sellers and buyers.

Started by the existence of beehive's first fintech startup in Dubai in 2004, a fintech that obtained sharia certificates for the first time provides cheap financing for MSMEs that uses a peer to peer lending marketplace approach. In Southeast Asia, in 2016, Singapore-based Fintech Kapital Boost has obtained a Sharia compliance certificate from Singapore's Financial Shariah Advisory Consultancy (FSAC) Platform [14].

According to data published in the official OJK system as of October 30, 2019, 144 companies consist of 13 companies that have obtained business licenses and 131 that are still registered but still under the supervision of the OJK [16]. This can be proven by the number of emerging startups that run their businesses based on sharia principles and registered with the OJK and DSN-MUI. Therefore, the importance of business walkers, especially in the startup that uses sharia principles, then the system would be acceptable by sharia rules or principles starting from products marketed or offered. Contracts used to get along with the principles and legal restrictions following the fatwa and not contrary to consumer protection principles.

2.3. Technology Acceptance Model (TAM)

The successful acceptance and utilization of new technology by users or the public can be measured by a model called TAM (Technology Acceptance Model). TAM model has been widely used to test the acceptance of technology by system users in various contexts. TAM model adopted from the TRA model (Theory of reasoned Action) is a theory of action based on one premise that a person's reaction and perception will determine the person's attitude and behavior [11].

One of the very modern and frequently used theories is the theory of Fred Davis formulation. According to in information systems describe the behavior of users in receiving and using new technologies. User behavior in accepting and using new technology is influenced by several factors, namely: Perceived Usefulness, which is interpreted as the degree to which the user believes that using new technology will improve the user's performance. Perceived Ease of Use is defined as the degree to which the user believes that using new technology will be free from the risks or difficulties. The attitude toward application usage is conceptualized as using a system in the form of acceptance or rejection when someone uses technology in his work. Behavioral Intention to Use

behavioral tendencies to keep using technology. Actual System Usage real condition of system usage, conceptualized in the form of measurement of the frequency and duration of time of use of technology

TAM shows that the perception of ease of use and benefit is a belief in the existence of new technologies that influence users' attitude towards the use of technology. In essence, TAM has been tested to be a benchmark in users' purpose and behavior in utilizing technology.

2.4. User Interface in Sharia Application

User Interface or user interface to an application is a form of graphical display to describe the appearance of a software or application that can interact directly with the user. In an application, the preparation design dramatically influences people's interest in always using the application, which is mainly judged in appearance. An attractive look can affect a person's interest or be comfortable using the app. Not only in terms of appearance makes users comfortable using the application, namely from several components that are divided into consistency [13].

From the eight design components above to assess an application about the User Interface is all continuous in the assessment of an application that makes the user comfortable. Starting from an application's consistent appearance, the layout of objects contained in an application is unchanged from the beginning of the application is standing. Most importantly, the object's location is easy to understand by the layperson and still shows the characteristics of the application. The right color will always affect the user's interest to be comfortable with the design and colors that are interesting to see. Lastly, the application can also interact easily with the application admin (live chat).

III. RESEARCH METHODS

This section contains a complete and detailed description of the steps undertaken in conducting this research. In addition, the research step also needs to be shown in the form of flowchart of research or framework step in complete and detailed including reflected algorithm, rule, modeling, design and others related to system design aspect. A study has the primary fact of trying to get information about how the system can run on objects so that a study must also have a method to collect [18]. This research uses qualitative research, a procedure in research that produces descriptive data in the form of speech, writing, and people observed in the study [19].

Qualitative research characteristics are carried out by describing an actual or factual state. According to Bogdan and Biklen, the qualitative character is done in a natural condition where

directly to the data source, more descriptive, more pressing on the process than the product, and analysis used inductively,(5) emphasizes the meaning of the phenomenon [19].

Researchers use the *grounded theory research approach*, which analyzes a phenomenon that can explain the phenomenon specifically. From the phenomena studied using data collection by *memoing the* beliefs, views, and ideology of participants [20]. The study used this approach because it wanted to know the direct view of users young and old towards the advantages and disadvantages of using the Sharia Fund application. Dana Syariah is a *financial technology company* based on peer to *peer lending* with sharia principles that have been registered with the Financial Services Authority (OJK). In the implementation of its activities, the Sharia Fund also complies with the provisions and requirements of the National Sharia Council-Majelis Ulama Indonesia (DSN-MUI).

This study used primary data, namely Sharia Fund Application and respondents among young and older adults [21]. Nature of this study, this study conducted interviews for the collection of data, and this interview is carried openly. The interviewer and the respondent knew the purpose and purpose of the author. The results of this interview will serve as the basis for further research. The author chooses respondents among young and old to want to know and, at the same time, compare how much understand the design when first looking at the application that each application has its value. At the same time, the author educates the respondents who very lay about the Design Interface.

Table. 1 Respondent Data

No.	Name	Age	Job
1.	FNR	25 Years Old	Self-employed
2.	WA	28 Years Old	Civil Servants
3.	HE	27 Years Old	Private
4.	MF	27 Years Old	Waiter
5.	ER	40 Years Old	Civil Servants
6.	WY	35 Years Old	Private
7.	AO	25 Years Old	Nurse
8.	AES	31 years old	Self-employed
9.	MA	22 years old	Students
10.	KB	22 years old	Designer

The reason for taking this research by interviewing respondents is that researchers want to know how much people understand the design's appearance when first looking at the application that each application has its value. Researchers want to know that credible respondents' assessment of whether the sharia design application or the application's appearance is per sharia rules or regulations. Researchers also educated respondents who are still very laid on the appearance of applications or design of an application through a

User Interface approach with qualitative methods or interviews.

IV. RESULTS

4.1. Results

The development of digital-based technology begins with the emergence of Financial Technology, which makes innovations and impacts all economic activities. Nowadays, realizing that the Muslim market has great potential, fintech startups do not waste the opportunity to build and develop sharia fintech. The concept of sharia fintech is not far away and does not escape orders on the Sharia economy. Namely, it does not contain elements of *riba*, *gharar*, *mudharat*, and *jahalah* between sellers and buyers.

Table 2. Overview of User Interface Perception on Sharia Fund Application

User Interface	
Factors	Description
Consistency	-Each page is still interconnected. -Always use green
Personality	-The existence of Islamic symbols by showing pictures of mosques and hijab
Layout	-The green color is all so confusing the function of each icon. -Not <i>user friendly</i> for the elderly.
Control and Affordances	-There is no live chat feature directly in the Dana Syariah application.

Constraints on sharia fintech in the community sphere, namely, lack of public knowledge of sharia principles and technology, began to proliferate in online financing, commonly referred to as Sharia Fintech. Of the ten respondents whom researchers found, all did not use sharia applications because of several things, one of which is still involved in conventional zones because they are not aware of sharia-based applications, perhaps because of the lack of education and socialization to the community. This finding can be due to the lack of promotion and education to the public, who are still lying against Sharia Fintech.

Therefore, it should be done by companies or online financing institutions to socialize and to market products and applications to the community.

The user interface or user interface to an application is a form of graphical display to describe the appearance of a software or application that can interact directly with the user. However, the success of acceptance and utilization of new technology by users or society can be measured using TAM

(Technology Acceptance Model). There are several categories that researchers input to examine the user interface in the Sharia Fund application, namely in terms of consistency, personality, layout, and control and affordances.

a. Consistency

In terms of *consistency*, this discusses when an icon or system update is done on the application is not very changed and still shows the application's characteristics. Some respondents said consistent means that nothing had changed significantly so far, judging by the display of interconnected animations. In terms of color, green can be used as an identity. As the respondent with the initials, KB said as Graphic Designer, "*Judging from the page displayed interconnected animations that appear when performing commands and design as a whole is still in one concept.*"

This statement states that this application's consistency is still rele

vant, has not changed significantly, and is still easy to use for over 40 years old.

b. Personality

In terms of personality, the application's personality can be marked as brand identity or identity of a brand in the application. It can be said to be the main feature of the application, usually more towards the logo. The logo is used as one of the highlights that are different from the others. Some respondents said that what characterizes the app is only the green color, nothing else stands out. According to him, as fn R respondents work as private employees, "*It is less because it refers more to other application references. So nothing makes it unique as well as interesting.*"

That is the opinion of FMF respondents. This Syariah Fund application does not yet have an identity that other people can easily recognize and memorize. Other respondents reinforced this opinion. According to respondent H, who said, "*Maybe because this application is new, so the logo is less attractive and no one depicts sharia on the logo, only the frills in the name alone.*"

Respondent H's opinion corroborates that the sharia image in the Dana application is seen from the logo has not seen any element that states sharia, may be made with the presence of an Islamic-smelling logo. Furthermore, therefore, people rarely know him who becomes the identity of the application.

c. Layout

The layout is a combination of font layout, photo, icon, and elements in the application in terms of layout. In this Syariah Fund application, some respondents said it is quite organized, neat, and easy to use. Nevertheless, other respondents said that the Application of Sharia Fund is less varied than the color that is only green and typography that is less interesting to read or see. As AES respondents who work as self-employed say, "*The layout is confusing*

because of the contrast of allgreen colors, there should be a differentiator to be more varied."

The statement indicates that the app still lacks imperfect and is not yet easy to use for ages 40 and older. In addition to the overly contrasting colors of green, all that is confusing to the elderly, other respondents said in terms of typography that is not readable, the statement reinforces that this application has not been easy to use by all circles. Respondents with the initials KB working as Graphic Designer said, *"Quite neatly, there is still much to be refined as well as icon-enhancing is too pushy."*

This statement reinforces previous statements, which are still difficult for the elderly to accept because the same color all makes it difficult for people aged 40 and over to distinguish each icon's function.

d. Control and Affordances

In terms of Control and Affordances, this has the function of a live chat feature that can connect and interact with the admin of the application if there are any obstacles and questions that want to be asked. However, unfortunately, this Dana Syariah application has no live chat feature. This feature is needed if the user has problems that want and needs to be asked the application's admin. This weakness is one of the shortcomings that can be difficult for users when they need help. Nevertheless, the dana Syariah website provides a live chat feature through other applications, namely; WhatsApp, so the feature is not directly on the application.

In an application, the preparation design dramatically influences people's interest always to use the application in addition to the appearance, whether seen from the benefits and collateral, user needs, or comfortable and easy to use. Therefore, the application can be assessed using the TAM method that has been described by researchers above with various components, namely, consistency, personality, layout, and control and affordances. What is lacking in the sharia fund application is; control and affordances. This component is very influential in helping the user comfortable to ask questions that the user wants to ask. In every marketplace application, financing, or investment, almost all there is a live chat feature.

4.2. Discussion

In an application, the preparation design dramatically influences people's interest always to use the application, which is mainly considered to be seen in terms of appearance. An attractive look can affect a person's interest or be comfortable using the app. The not only facet of the display that makes the user comfortable using the application, but there are also several components websites; consistency, hierarchy, personality, layout, type, color, imagery, and control and affordances [22].

Of the eight design components above, the researchers only selected a few components related to the researchers examined Consistency, Personality, Layout, and Control and Affordances. The reason researchers only choose a few components, because researchers want to analyze in terms of the initial appearance only.

a. Consistency

Consistency is discussed about icon updates on applications that do not change much on the layout. Still, I show the characteristics of the application. In Dana, Syariah Application does not find the layout that changes all are still appropriate and consistent from the page page.

b. Personality

Personality becomes the main characteristic of the brand or application. The characteristic can usually be seen in terms of unique logos that others can quickly memorize who can make the application's identity. However, the application of Dana Syariah, according to some respondents above, the lack of identity that makes the characteristics of The Sharia Fund itself tends to be the same as others still. What distinguishes it from other fintech applications is that the green color characteristic of this application is different from other fintech that tends to use a light blue color. Besides, the characteristic of Sharia Fund application if you want to enter into the Fund account, there is a saying "Ahlan Wa Sahlan" that characterizes Islamic symbols.

c. Layout

In this sense, the layout is very prominent in displaying fonts, photos, icons, and elements that support the ease of the application for users to use. Dana Syariah has looked quite neat to the font and icon in terms of application, making it easier for users of Sharia Funds.

d. Control and Affordances

Control and Affordances, the function of this component leads more users and admins to interact or commonly called live chat. To make it easier for users to interact with what the user needs. Unfortunately, the Dana Syariah application is not yet available, a live chat feature that is directly connected with the admin directly in the Dana Syariah application.

According to Davis, perceived usefulness, perceived usefulness as a measure for users of trustworthy technology, would provide benefits for people who use it and the perception of usefulness in future applications specifically to improve ease [23].

This research will explain each of the benefits of the above four components:

Consistency, the benefits of this consistency component make it easy for old users. Suppose there are updates to the application that change not too much, so it does not confuse the old or new users. Consistency in tam method guidelines is

essential to be a guideline for each application. If the average user is more than 30 years old or older, it does not confuse the already old user if there is an update on the application. Perhaps what often happens after the update is not the presence of a changed icon, but user reviews on the application can not be logged into the user's profile. The consistency of the system here is less user-friendly than it has to be.

Personality, the benefits of personality components in tam method, make differentiators from other applications, which are easy to memorize and remember by other users. The existence of Islamic symbols can describe personality in sharia application as in the application of Dana Syariah is the image of mosques and headscarves characterizing the existence of Islamic symbols contained.

Layout, the appearance is the most fundamental component of the User Interface. This component is vital because there are many benefits to the layout, making the user as comfortable as possible using this application judging by the layout and making it easier for the user. The display is usually gridded in groups and has different functions and uses. The benefits are categorizing the appearance, such as examples in sharia fund applications with homepages, funding, simulations, and profiles. Each icon has different functions, and the existence of it facilitates the user.

Control and Affordances, this component is more directed to the live chat feature. That feature is needed by users if there is a problem with an application regarding funding for the application. This feature can be said to be customer service for 24 hours. The benefits of this application make it easy for users to ask related questions. The User Experience is divided into four elements of Frank Guo's grumbling: value, usability, desirability, and adaptability [24].

In the application, the usability element is strongly influenced because its usefulness is useful or not the application. For the application to have value in a good User Experience, then a product must-have features that suit the needs of the user. While in the Dana Syariah application, there is no live chat feature needed by users in this application. As for the live chat feature of the connected application admin, but must use other chat applications. That includes the ease of use on the User Experience to solve the user's needs and things. An example of a user-given review on a rating is the difficulty of a user logged in after an updating app. Perhaps things like this should be asked directly to the admin through the Dana Syariah application's live chat feature.

V. CONCLUSION

Respondents valuation to the User Interface of Dana Syariah application that is assessed in terms

of Consistency, Personality, Layout, and control and affordances as a whole can be said almost all views make it easier for users among young and old. Nevertheless, there are some drawbacks. Perhaps due to less innovative colors and icons, there are few obstacles for users aged 40 and over who have difficulty distinguishing functions from those icons. This research recommends Islamic fintech application providers to pay better attention to the user interface while inviting academics in Sharia economics to evaluate the use of fintech applications to develop a faster Islamic economy.

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