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Research Paper

DETERMINATION OF SERVICE INNOVATION, ATTITUDE, AND SATISFACTION IN ADOPT USE OF SHARIA FINTECH

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ABSTRACT

Purpose - The purpose of this paper is to analyze the determination of service innovation, attitudes and user satisfaction on the intention to use Sharia FinTech repeatedly.
Research Method – Using a survey approach to users and prospective users of Sharia FinTech services in the research area, the research sample was 195 respondents and then analyzed by path analysis using the Smart PLS analysis tool.
Findings - The authors find evidence that service innovation has an impact on perceived usefulness and perceived ease of use. Perceived ease of use, perceived usefulness both affect the attitude of service users. Attitude will have an impact on user satisfaction, from there users of sharia FinTech services will repeat their use because they feel satisfied.
Implication – The increase in service user needs to be considered by developers of sharia FinTech systems, what must be done is to innovate sharia FinTech services in terms of increasing the ease of fullness and fullness of use so that they are developed according to the wishes or needs of the service.

Keywords: Adopt of Sharia FinTech, Service Innovation, Attitude, Satisfaction

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INTRODUCTION

There is a lot of space in Indonesia for the advancement of sharia financial technology (FinTech). This is due to Indonesia's big population and majority-Muslim demographic, both of which contribute to the country's sizable internet user base. The difference is in the guiding principle used in various business dealings regarding the supplied goods. Fintech adheres to Sharia Islamic principles that forbid gharar and usury. Fintech has been included into almost all transaction finance activities, including lending, financial planning, retail investing, crowdfunding, remittances, and so forth. Islamic finance technology is not developing as quickly as conventional finance technology. Based on Salam Gateway's global report, Indonesia is the fifth largest Islamic FinTech market in the world (Salam Gatway, 2021). In its 2021 report, it states that the Indonesian Islamic FinTech market is Rp. 41.7 trillion. The size of the Islamic FinTech market is because the number of Muslims is around 229.62 million in 2020. For example, data from Investree, the portion of users aged 20-30 years is 47%, aged 31-40 is 30% and the remaining 12% is aged 41-45 years.

The rapid development of FinTech has attracted the attention of the Otoritas Jasa Keuangan (OJK) to implement it by establishing various regulations. As of July 2021, 121 FinTech lending businesses have been registered with the financial services regulator. Of these, there are 10 Islamic FinTechs registered with Otoritas Jasa Keuangan (OJK). At least, sharia FinTech registered with the Otoritas Jasa Keuangan (OJK) is due to the time-consuming process of licensing registration to the relevant authorities compared to the conventional FinTech licensing application. There may yet be room for Islamic FinTech development in Indonesia if there are still 10 FinTechs registered with the OJK.

The existence of Sharia FinTech is a momentum that creates a lot of opportunity for new financing options based on sharia principles targeted at boosting transactions, satisfying market demands, and financial inclusion, both for individuals and particularly for business actors. Thus, different Sharia FinTech services and solutions are anticipated to address the issues of managing business operations in accordance with sharia principles, as well as the problem of limited access to MSMEs, in an effort to achieve financial inclusion for the community.

We underline that Indonesia still has a huge potential to boost economic growth by maximizing the use of FinTech, including both conventional and Sharia FinTech, based on the preceding argument. Some previous research (Mawarrini, 2017, Sinha *et al*., 2019, Raza *et al*., 2019) to our knowledge, very few researchers have made observations regarding customer intents to utilize FinTech, especially current study. Previous research has focused on consumer preferences in adopting mobile banking in the banking business (Sinha *et al*., 2019).

Most of his surveys on Islamic banking and finance still focus on Islamic bank performance at 54%, equity market performance at 24%, market interaction at 15% and asset pricing at 7% (Narayan & Phan, 2019). FinTech has caught the interest of investors, but its long-term viability and effectiveness remain in question (Ryu, 2018). The belief that comparing the rewards and dangers associated with using FinTech as a barrier to the development of Islamic FinTech remains a barrier to fully realizing the promise of Islamic FinTech. Therefore, the researcher seeks to empirically test the determinations that affect the intention to use Sharia FinTech to fill the void of research that has not been done much (Arner *et al*., 2015).

To fill the gaps in previous research, this study was carried out by examining the factors that can affect the intention and conduct of frequent users of Sharia FinTech services in Indonesia. This study uses basic behavioral theory and technology acceptance theory to explore customer intentions.

LITERATURE REVIEW AND HYPOTHESIS DEVELOPMENT

Sharia Financial Technology and Satisfaction

FinTech is a term used by the Irish-based National Digital Research Center to describe both innovation and financial services. Fintech is a sector of the economy that employs technology to improve the effectiveness of financial services (Wachyu & Winarto, 2020). The way that givers and recipients interact has been radically altered by fintech (Song, 2016). FinTech alters traditional transaction patterns to make them more straightforward and contemporary, namely through fusing financial services and information technology. Payments, loans, financial planning, retail investing, crowdfunding, and financial research are among the variety of fintech offerings. FinTech has replaced a number of bank and other financial institution services. FinTech is the application of information technology focused on gadgets to boost the effectiveness of the financial system (Harahap *et al*., 2017).

Islamic fintech is encouraged to expand by the emergence of conventional fintech. Islamic finance typically offers the same goods as mainstream fintech. Sharia fintech products are different because they adhere to Islamic law. Users shouldn't be concerned about using their items legally. The creation of humans is what makes sharia fintech interesting. Humanitarian goods make it simple for people to donate to different organizations. Because Indonesia has one of the largest markets for sharia-based products, there is a significant opportunity for sharia fintech there. A sale and purchase service based on wa'ad and murabahah contracts is one of the services provided. Islamic fintech has more opportunities the more people who are interested in Islamic products (Firmansyah & Anwar, 2019). Government licensing and regulations serve as indicators of support for Islamic fintech.

User satisfaction with new items will be influenced by individual positive thoughts and attitudes regarding these products. An individual's attitude toward technological production is referred to as satisfaction (Ahmad, 2011). An indicator of the value of sharia fintech goods is user happiness. This degree of satisfaction demonstrates how important sharia fintech products are in addressing a range of monetary issues and advancing humanitarian causes. User pleasure is viewed as an attitude that is focused on objects. According to satisfaction, the characteristics that contribute to personal information satisfaction are completeness, accuracy, presentation, and novelty. Sharia-compliant financial solutions contain these components. The utilization of information technology has an impact on the degree of user happiness. Additionally, user happiness is measured and based on actual usage of a technology or product.

Researchers in the past have used satisfaction to gauge whether customers will act favorably after utilizing products based on information technology (Majid, 2021). The attitude after utilizing sharia fintech products indicates positive conduct. In other words, attitude predicts user pleasure. An explanation of the description provides the basis for a study hypothesis.

H_1 : Satisfaction has a positive effect on the use of Sharia FinTech

Perceived Easy of Use, Perceived usefulness and Attitude

The Theory of Reasoned Action (TRA) shows that a person's behavior is determined by one's intention to do something in the form of behavior and intention, which in turn is a function of attitudes towards behavior and a subjective norm (Fishbein & Ajzen, 1975). Interest in behaving is influenced by (1) individual beliefs from the results of the behavior carried out, and (2) individual perceptions of the views of those closest to what they are doing.

This TRA theory is a model or form that has been widely used and has been proven to predict and explain the dominant behavior (Siregar, 2011). Because there are deficiencies in control and behavior that result from not all individuals having control in attitudes and

behavior, the construct of control is incorporated into a new theory as an effort to improve, namely the theory of planned behavior (TPB).

The TPB theory was developed by Ajzen and Fishben in 1988 that TPB is defined as an individual's intention to behave and have certain intentions. To be able to change the behavior of a person, it is necessary to understand about a behavior that is formed and occurs. The TPB theory explains that behavior can be formed because of an intention where the intention is influenced by attitudes towards behavior, subjective norms and behavioral perception control (Laub, 1999).

The TPB theory assesses a person's behavior based on the existence of certain intentions or goals. The Theory of Planned Behavior is based on the assumption that humans are rational beings and use the information that is possible for them, systematically. People think about the implications of their actions before they decide whether or not to perform certain behaviors. The main factors designed in the TPB and believed to be able to influence a person's attitude to behave are Perceived easy to use and perceived usefulness.

H_2 : Perceived easy of use has a positive effect on attitude

H_3 : Perceived usefulness has a positive effect on attitude

Service Innovation and Perceived Easy of Use, Perceived Usefulness

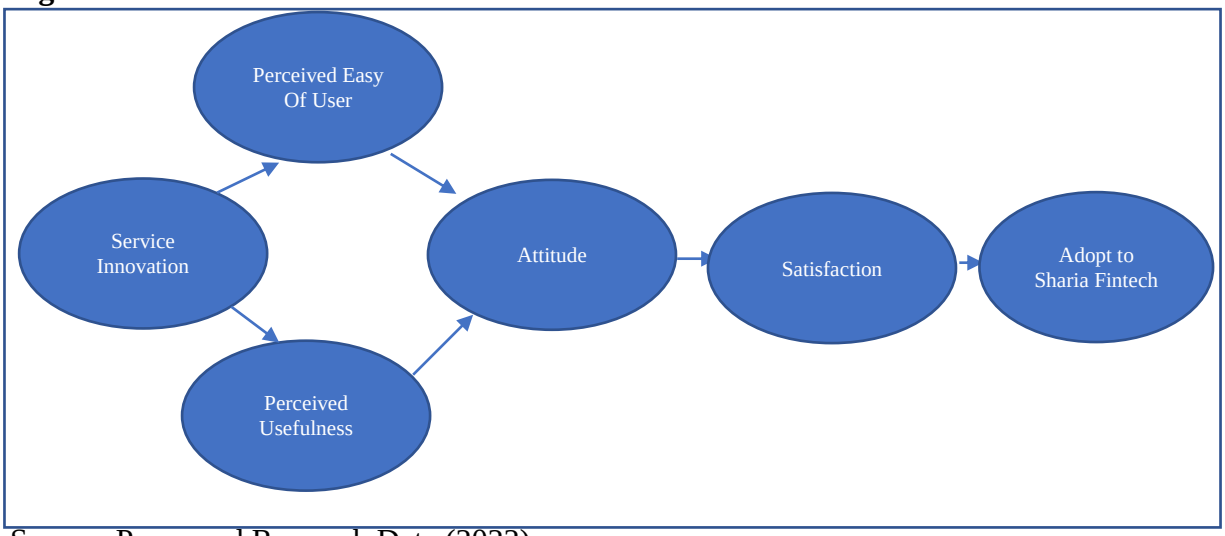
Service innovation is defined as a new service or an update of an existing service that is put into practice and that provides benefits to the organizations that have developed it, and these benefits usually come from the added value that updates provide to customers (Ali *et al*., 2021). Moreover, to be an innovation, an update must be new not only to the developer, but in a wider context. So in this study the hypothesis proposed that service innovation has an effect on perceived use.

Service innovation is a change made by the company to improve marketing performance by accelerating the company's service work system through various new combinations of existing service factors (Ginantra *et al*., 2020). This is due to the high desire of users for the novelty and superiority of technology or products to meet the daily needs of users of these services. In accordance with the theory put forward by Rogers, in the innovation process there are four indicators, namely innovation, communication channel, period of time and social system. Associated with perceived usefulness is an important reason for users to use a technology or product made by a service provider. So in this study the hypothesis proposed is the influence of service innovation on perceived usefulnesss.

H_4 : Innovative service has a positive effect on perceived easy of use

H_5 : Innovative service has a positive effect on perceived usefulness

Figure 1. Research Model



Source: Processed Research Data (2022)

RESEARCH METHODOLOGY

The population in this study are users and prospective users of Sharia FinTech services located in the Pekalongan, Batang, and Pemalang areas. The population in this study are users and prospective users of Sharia FinTech services located in the Pekalongan, Batang, and Pemalang areas.

An online survey was used as the research strategy in this study. Additionally, statistical testing will be used to process the primary data before it is interpreted (Tabash, 2017). In this survey, 195 sharia fintech users from the research locations were sampled.

An individual's response to the product he uses is referred to as satisfaction. The tool from was used to gauge user satisfaction (Sunan *et al*., 2021). Eight question questions on a 6-point Likert scale make up the measure. Then comes a build model that details several aspects that lead people to gain advantages from adopting a product. An apparatus created by was used to gauge attitude (Surendran, 2013). Each variable was measured using a 5-point Likert scale. Perceived ease of use is "the degree to which a person believes that using a new technology is effort-free". When a new technology is perceived by users as easy to use, and requires less effort and time (Jiwasiddi *et al*., 2019). Perceived usefulness is "the degree to which a person believes that using a particular system will improve his or her job performance" (Jiwasiddi *et al*., 2019). Instrument service innovation his of life and seeing various innovative techniques and methods introduced in our daily life related to technology improvement (Bhatia *et al*., 2021).

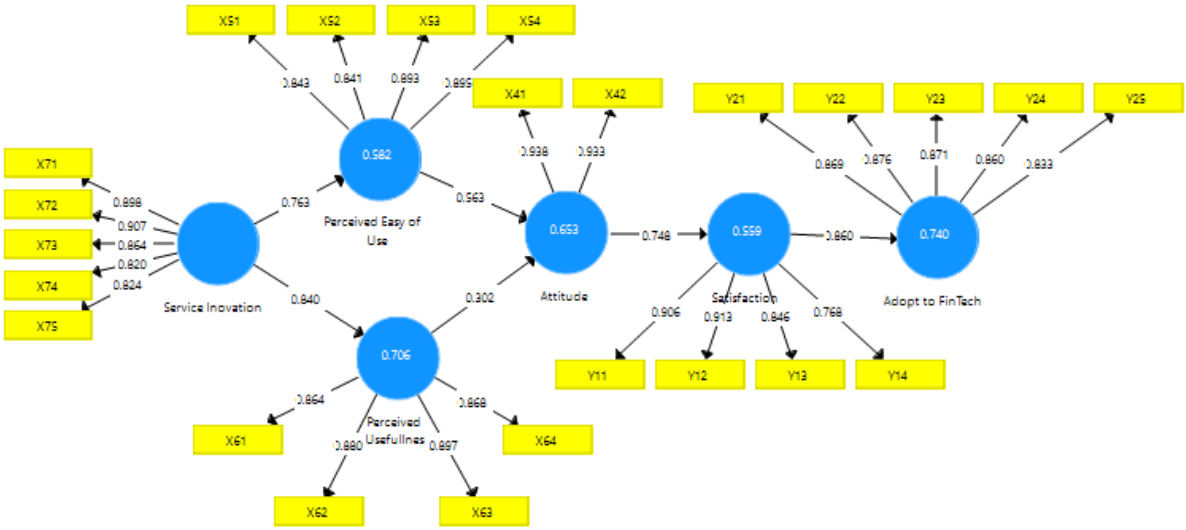
The structural equation-partial least squares (SEM-PLS) model was used to test the study model. For route models with indirect latent structures that are measured using several indicators, PLS is a popular technique (Nitzl, 2016). R2 for the dependent construct and path coefficient values or t-values for the significance test between constructs in the structural model were used to evaluate the SEM-PLS structural model (Ghozali & Latan, 2015). PLS offers the benefit of allowing for simultaneous testing. The level of significance and beta value of the investigated variables for each variable association may be examined through the structural model, allowing conclusions regarding the suggested hypothesis to be reached. Additionally, SEM-PLS simultaneously shows the results of the validity and reliability tests. SEM-PLS is ideal for evaluating intricate research models.

RESULTS AND DISCUSSION

The sample in this study was 195 respondents who filled out the questionnaire completely. The instrument used in this study is a questionnaire given to respondents to users of Sharia FinTech services who are the subject of the research. Questionnaires were distributed starting from February 1, 2022 to April 30, 2022. From the total questionnaires distributed, 195 questionnaires were used as research samples and have been filled out completely.

Based on the gender classification in the data collection carried out, the results obtained were 87 male respondents, while 108 female respondents were dominated by female respondents, namely 55.38%.

Figure 2. Loading Factor Test Results



Source: Smart PLS Processed (2022)

The analytical method used to empirically test the proposed hypothesis is using the structural equation modeling (SEM) technique using Smart PLS. With test analysis steps on the outer model and inner model. In addition, the bootstrap method was used sequentially to test for the indirect (i.e. mediating) effect.

To check the consistency of the data, item loading factors were analyzed on each latent variable by maintaining a value above 0.5. Figure 2 shows the analysis model and the magnitude of the loading factor value.

From figure 2, the loading factor value for the service innovation model construct has a value between 0.820 to 0.907. The perceived easy of use model construct has a loading factor value of 0.841 to 0.895. The perceived usefulness model constructs the loading factor value between 0.864 to 0.897. The construct of the attitude model has a loading factor value between 0.933 to 0.938. The construct of the satisfaction model has a loading factor of 0.768 to 0.913. Construct model adopt to sharia FinTech loading factor value between 0.833 to 0.876.

The reliability of the construct was then assessed by calculating Composite Reliability (CR), Average Variance Extracted (AVE), and Cronbach's Alpha. We proposed 0.8 as the threshold for CR, 0.7 for Cronbach's, and 0.5 for AVE. Cronbach alpha measures the lower limit of the reliability value of a construct, while composite reliability measures the real value of the reliability of a construct with a composite reliability value greater than 0.7 and a Cronbach's alpha value greater than 0.7 (Latan, 2015). The measurement results in table 2

show that the overall model has a composite reliability value above 0.7 so that the model is reliable.

Table 1. Construct Reliability and Validity

Variable	Cronbach's Alpha	Rho_A	Composite Reliability	Average Variance Extracted (AVE)
Adopt to FinTech	0.913	0.916	0.935	0.742
Attitude	0.857	0.858	0.933	0.875
Perceived Easy of Use	0.891	0.898	0.925	0.754
Perceived Usefulness	0.900	0.903	0.930	0.770
Satisfaction	0.881	0.888	0.919	0.740
Service Innovation	0.914	0.916	0.936	0.745

Source: Smart PLS Processed (2022)

The results of the discriminant validity test were used to assess the validity of the data. Discriminant validity test using Fornell Larcker. As can be seen in Table 3, all ratios are lower than the threshold value of 0.90. Thus, discriminant validity is met.

Table 2. Discriminant Validity

Variable	Adopt to FinTech	Attitude	Perceived Easy of Use	Perceived Usefulness	Satisfaction	Service Innovation
Adopt to FinTech	0.862					
Attitude	0.724	0.935				
Perceived Easy of Use	0.741	0.780	0.868			
Perceived Usefulness	0.761	0.706	0.718	0.877		
Satisfaction	0.860	0.748	0.748	0.747	0.860	
Service Innovation	0.818	0.751	0.763	0.840	0.814	0.863

Source: Smart PLS Processed (2022)

The hypothesis is tested by estimating the structural model. The R^2 value of the endogenous construct exceeds the moderately acceptable value recommended by Chinn (1998).

Table 3. R Square

Variable	R Square	R Square Adjusted
Adopt to FinTech	0.740	0.739
Attitude	0.653	0.649
Perceived Easy of Use	0.582	0.580
Perceived Usefulness	0.706	0.705
Satisfaction	0.559	0.557

Source: Smart PLS Processed (2022)

In addition to R^2, the effect size of f^2, was also calculated. The following are the test results of the f^2 value can be seen in Table 4 as follows:

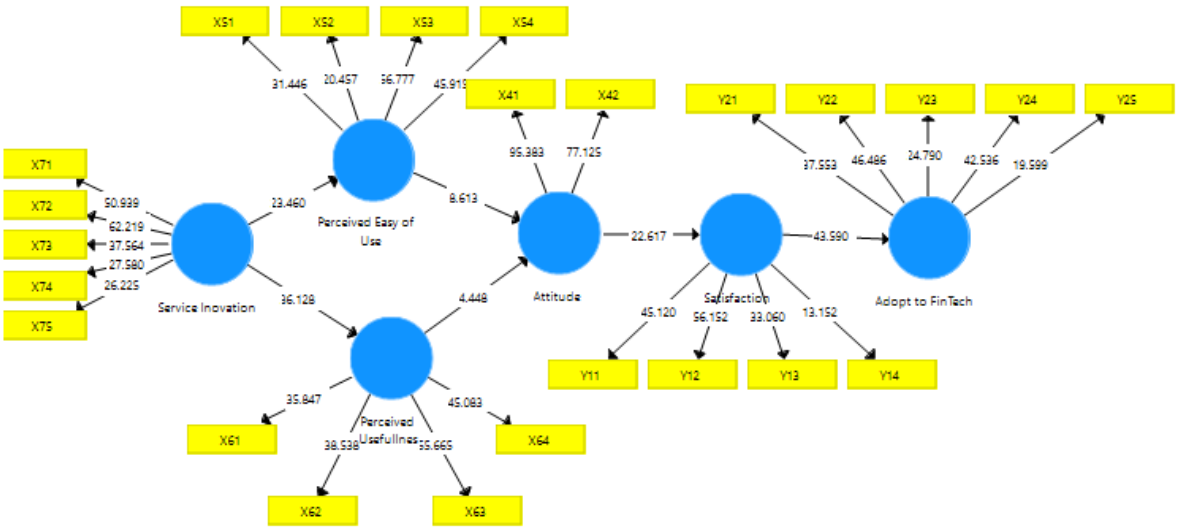
Table 4. F Square

Variable	Adopt to FinTech	Attitude	Perceived Easy of Use	Perceived Usefulness	Satisfaction	Service Innovation
Adopt to FinTech						
Attitude					1.268	
Perceived Easy of Use		0.442				
Perceived Usefulness		0.127				
Satisfaction	2.852					
Service Innovation			1.394	2.404		

Source: Smart PLS Processed (2022)

Hypothesis testing to test the influence between variables can be seen in table 5. From the results of the analysis in table 5 the hypotheses H1, H2, H3, H4 and H5, the following results are obtained:

Figure 3. Hypothesis Testing



Source: Smart PLS Processed (2022)

Table 5. Hypothesis Testing

Variable	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (|O/STDEV|)	P Values	Hypothesis
Attitude -> Satisfaction	0.748	0.748	0.033	22.617	0.000	
Satisfaction -> Adopt to FinTech	0.860	0.861	0.020	43.590	0.000	H_1 Accepted
Perceived Easy of Use -> Attitude	0.563	0.563	0.065	8.613	0.000	H_2 Accepted
Perceived Usefulness -> Attitude	0.302	0.304	0.068	4.448	0.000	H_3 Accepted
Service Innovation -> Perceived Easy of Use	0.763	0.766	0.033	23.460	0.000	H_4 Accepted
Service Innovation -> Perceived Usefulness	0.840	0.841	0.023	36.128	0.000	H_5 Accepted

Note: *p < 0.05, **p< 0.1, ***p<0.001
Source: Smart PLS Processed (2022)

Table 6. Result of Indirect Effect Analysis (Effect of Mediation Variable)

Variable	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (|O/STDEV|)	P Values
Perceived Easy of Use -> Attitude -> Satisfaction -> Adopt to FinTech	0.362	0.362	0.046	7.841	0.000
Service Innovation -> Perceived Easy of Use -> Attitude -> Satisfaction -> Adopt to FinTech	0.276	0.278	0.039	7.036	0.000
Attitude -> Satisfaction -> Adopt to FinTech	0.643	0.644	0.036	17.941	0.000
Perceived Usefulness -> Attitude -> Satisfaction -> Adopt to FinTech	0.194	0.196	0.047	4.159	0.000
Service Innovation -> Perceived Usefulness -> Attitude -> Satisfaction -> Adopt to FinTech	0.163	0.165	0.041	3.951	0.000
Service Innovation -> Perceived Easy of Use -> Attitude	0.430	0.431	0.054	7.962	0.000
Service Innovation -> Perceived Usefulness -> Attitude	0.254	0.256	0.060	4.251	0.000
Perceived Easy of Use -> Attitude -> Satisfaction	0.421	0.421	0.052	8.126	0.000
Service Innovation -> Perceived Easy of Use -> Attitude -> Satisfaction	0.321	0.322	0.043	7.440	0.000
Perceived Usefulness -> Attitude -> Satisfaction	0.226	0.228	0.053	4.232	0.000
Service Innovation -> Perceived Usefulness -> Attitude -> Satisfaction	0.190	0.192	0.047	4.026	0.000

Catatan *p < 0.05, **p< 0.1, ***p<0.001
Source: Smart PLS Processed (2022)

Discussion

Satisfaction to Adopt Use FinTech Syariah

Based on the analysis that has been done, satisfaction has a t_count of 43,590, t_table of 1.9722. Thus, it means that t_count (7,200) > t_table (43.590), then H1 is accepted, so that the satisfaction variable has a positive and significant effect on the Sharia FinTech adopt use variable.

Satisfaction is an assessment of the characteristics or features of a product or service, which provides a level of consumer pleasure related to meeting consumer consumption needs. The satisfaction obtained is the result of an evaluation or assessment of the product or service features used in meeting needs, where the performance matches or even exceeds expectations (Soon *et al*., 2019). Consumer satisfaction is a person's feeling of pleasure or disappointment after comparing the perceived performance or results compared to his expectations (Jiwasiddi *et al*., 2019, Majid, 2021). Consumer satisfaction includes a sense of pleasure showing the extent to which these consumers feel happy with their transaction experience while dealing with FinTech, which is measured by the feelings that arise from customers in choosing as service users and also the conformity of expectations as measured by customer feelings. influence on the repeated use of Islamic FinTech services. In this study, the hypothesis proposed that satisfaction affects the use of Sharia FinTech repeatedly.

Perceived Easy of Use, Perceived Usefulness, and Attitude

Based on the analysis that has been done, service innovation has a t_count of 8.613, t_table of 1.9722. Thus, it means that t_count (8.613) > t_table (1.9722), then H2 is accepted, so that the perceived easy of use variable has a positive and significant effect on the attitude variable.

This study shows that there is a positive and significant influence of perceived ease of use or perceived easy of use on customer attitudes, which means that the easier it is to use the Sharia FinTech application, the customer's attitude towards the application also increases. When customers feel the ease of using Sharia FinTech applications, customer attitudes to use the application will also increase because customer attitudes are influenced by the convenience presented in Sharia FinTech. These results support previous research by Uke (Surendran, 2013) which states that perceived easy of use has a positive influence on attitude.

Based on the analysis that has been done, perceived usefulness has a t_count value of 4.448, t_table of 1.9722. Thus, it means that t_count (4.448) > t_table (1.9722), then H3b is accepted, so that the perceived usefulnesss variable has a positive and significant effect on the attitude variable.

This study shows that there is a positive and significant effect of perceived benefits on customer attitudes, which means that the more useful the FinTech application, the higher the customer attitude towards the application. When they are on the move and users need to fulfill their needs online, customers can entrust these activities by using FinTech applications (Yildiz, 2021). So that in whatever activity the customer is doing, the customer has the attitude that FinTech services have the benefits that are offered to customers so that customers can still feel the benefits of FinTech. These results support previous research by (Sunan *et al*., 2021) stating that perceived usefulness has a positive influence on attitude.

Service Innovation, Perceived Easy of Use, and Perceived Usefulness

Based on the analysis that has been done, service innovation has a t_count of 23,460, t_table of 1.9722. Thus, it means that t_count (23.460) > t_table (1.9722), then H1a is accepted, so that the service innovation variable has a positive and significant effect on the perceived easy of use variable. From the analysis above, it can be seen that service innovation has a positive and significant influence on perceived easy of use. The results of the analysis can be interpreted that service innovation can affect perceived use where new innovation services can facilitate the use of technology.

From the analysis above, it can be seen that service innovation has a positive and significant influence on perceived easy of use. The results of the analysis can be interpreted that service innovation can accelerate the development of application use, so that it can be useful for its users.

Based on the analysis that has been done, service innovation has a t_count of 36,128, t_table of 1.9722. Thus, it means that t_count (36,128) > t_table (1,9722), then H1b is accepted, so that the service innovation variable has a positive and significant effect on the perceived usefulness variable. From the analysis above, it can be seen that service innovation has a positive and significant influence on perceived usefulness. The results of the analysis can be interpreted that service innovation can accelerate the development of application use, so that it can facilitate its use.

CONCLUSION AND SUGGESTION

The purpose of this study is to analyze service innovation, attitudes, and user satisfaction on the intention to use FinTech Syariah repeatedly. Based on data analysis and discussions related to service innovation, perceived easy to use, perceived usefulness, attitude, satisfaction and adoption to sharia fintech indicate that service innovation has a positive effect on perceived easy to use, perceived usefulness. Perceived easy to use, perceived usefulness have a positive effect on the attitudes of service users. Attitude has an effect on user satisfaction, which in turn can have a positive effect on increasing users of sharia fintech services. This study reveals consumer behavior so that this research is useful as empirical evidence for the development of Sharia Fintech services. From this research, it can be seen that Islamic fintech has an impact on increasing the use of technology and finance from users. The variety offered by sharia fintech shows that the modern financial system can have a good impact on community empowerment. Apart from the various risks that will be experienced, sharia fintech offers an easy and modern financial system that is in accordance with religious guidance. This risk is the responsibility of all fintech players, regulators, and the government. Further research needs to be done specifically on the impact of using Islamic fintech on service development companies.

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