

Factors Affecting MinaIndividuals Using Sharia *Financial Technology* (*Fintech*) in Medan City Community

Rinsa Oos¹, Sriwardany²

¹ Faculty of Economics, Accounting Study Program, Universitas Muslim Nusantara Al-Washliyah
Medan, Indonesia

Email: rinsaos04@gmail.com¹, sriwardany115@gmail.com²

Abstract

This study aims to identify the factors that influence the interest of the people of the city of Medan in using Sharia *Fintech*. This study uses a quantitative descriptive approach. The population in this study were all the people of the city of Medan who met certain criteria as many as 70 people. Instruments and data collection is done by giving a questionnaire directly to the respondents. This study uses multiple linear regression analysis techniques, t test, F test, and the coefficient of determination. Based on the results of the multiple linear regression equation $Y = -6.547 + 0.258 X_1 + 0.255 X_2 + 0.301 X_3 + 0.150 X_4 + 0.916 X_5$ where the variables of social factors, trust, sharia compliance, security guarantees and habits have an influence on individual interest variables. Based on the results of the partial test (t test) shows that social factors have a positive and significant effect on individual interest. It can be seen from $r_{count} > r_{table}$ (4.201 > 1.997) with a significant level of $0.000 < 0.05$. Based on the results of the coefficient of determination test, it is known that the R square value is 0.646. This means that the influence of social factors, trust, sharia compliance, security guarantees and habits on individual interests is 64.6%, while the remaining 35.4% is influenced by other variables not included in this study.

Keywords: *Sharia Fintech*, *Individual Interest*, *Sharia Compliance*

Introduction

In an increasingly sophisticated era of globalization, technology plays a very important role in facilitating the community in utilizing the resources needed. One technology that is increasingly being enjoyed by the community is the use of the internet. As for what can be accessed via the internet, one of them is *Financial Technology (Fintech)* which has definitely become an important aspect in people's financial lives.

The development of the economy using technology media in Indonesia is growing and followed by the emergence of many new *start-ups*. The world of *start-ups* is becoming a trend in Indonesia lately. Examples of evidence of success from local *startups* such as Grab, Shopee, and Traveloka, trigger the enthusiasm for the emergence of new *startups*. Slowly the development of technology is quite rapid and can change the financial industry into the digital era. Currently, what is trending and becoming the talk of the community in Indonesia is *Sharia Financial Technology (Sharia Fintech)*. *Sharia fintech* is starting to be in demand by the public because it is very helpful as a medium for technology-based funding and financing and also applies sharia principles.

As with *Fintech* in general, namely digital-based financial services, the thing that distinguishes conventional *Fintech* and *Islamic Fintech* lies in the basic principles. Conventional *fintech* uses an interest system while sharia *fintech* uses principles according to Islamic sharia rules.

In carrying out its business activities, sharia-based and conventional *fintech* must comply with regulations issued by OJK Number 77/POJK.01/2016 dated December 26, 2016 regarding Information Technology-Based Borrowing and Borrowing Services, but specifically for sharia *fintech*, there are additions other than referring to the regulations that have been issued. by OJK, also refers to the Fatwa of the National Sharia Council of the Indonesian Ulema Council (DSN-MUI) No:

117/DSN-MUI/II/2018 concerning Information Technology-Based Financing Services Based on Sharia Principles. (Yudhir 2021).

The presence of Sharia *Fintech* in the midst of society is the answer to all the obstacles experienced when using traditional financial services. Sharia *fintech* is the answer to the needs of the Indonesian people, the majority of whom are Muslim, to avoid the practice of *usury*, *gharar* and *maysir* (Misisahifi and Sriyana 2021).

With the emergence of Sharia *Fintech*, it is expected to increase the benefit of the community to be more effective and efficient. What can be done is by developing the Sharia *Fintech* to facilitate economic services for the community. (Rahmawati, et al 2020)

There are several factors that can influence the interest of an individual or user in deciding to choose or use a technology, namely:

Social factors (*Social factors*) According to Pengajar et al (2007) in Ismail (2021) in Social factors can be defined as the degree to which a person or individuals perceive that other people can play a role and convince individuals to do what they do.

Trust is a person's belief in another person or belief in a product, service or even a service that is believed to be able to fulfill its obligations and functions. A product or service that is able to provide the best credibility will of course increase the confidence of its users in using the product.

(*Sharia*) El Janusi (2012) in Missisaifi (2020) is an important part for the Islamic finance industry in terms of management and operations. Therefore, there must be a Sharia Supervisory Board (DPS) for every sharia-based financial institution to support each of its activities. One of the duties of the Sharia Supervisory Board is to oversee the implementation of contracts and contracts that are practiced at the institution.

Security Guarantee (*Security Guarrantee*) Safe has a broad meaning, namely free from the threat of danger, protected and disturbed, protected from fear, safe is a condition in which a person is free from physical and psychological injury and in a safe and secure condition.

Habit is everything that we do automatically, even if we do it without thinking or an activity that is carried out continuously so that it becomes a part of us, which we often call a habit. Habits referred to in this study are habits in using information technology or the internet. Sonia Livingstone (2002) in Nugraheni and W Yuni (2017) describes how in everyday life people at various ages have been bound by communication technology.

The presence of sharia *Fintech* offers convenience and comfort as well as security in accordance with sharia principles in every transaction, public knowledge is still limited regarding *Fintech* especially *Fintech* Sharia is the reason sharia *Fintech* growth in Indonesia is limited when compared to *conventional* *Fintech*.

Based on a survey conducted by researchers, public trust in digital-based financial services is still minimal, because there are still many frauds committed by irresponsible persons, this is what makes public interest in using digital-based financial services is still low.

Therefore, this study aims to find the factors that cause an individual's interest in using digital-based financial services, especially sharia *fintech* in the city of Medan. Considering the city of Medan is a multiethnic city whose population consists of people with different cultural and religious backgrounds. So this is a consideration to find out the interest of the people of the city of Medan regarding digital-based financial services, especially sharia *Fintech*.

Methodology

This study uses quantitative methods with primary data or data obtained directly by researchers. data collection using research instruments, data analysis is quantitative/statistical, with the aim of testing the established hypothesis. The population in this study were all people in the city of Medan who met certain criteria as many as 70 people. sample collection technique using *purposive sampling method* . *purposive sampling* is a sampling technique of data sources with certain considerations. The reason for using the *Purposive Sampling technique* is because not all samples have criteria that match the phenomenon under study (Sugiono, 2018: 85)

The data was collected by giving direct questionnaires to the respondents by the researcher. The data analysis technique in this research uses multiple linear regression analysis. This research data was processed with the help of SPSS version 21 application software.

1.1 Basic Research Framework

The basic research framework in this study can be seen in the image below:

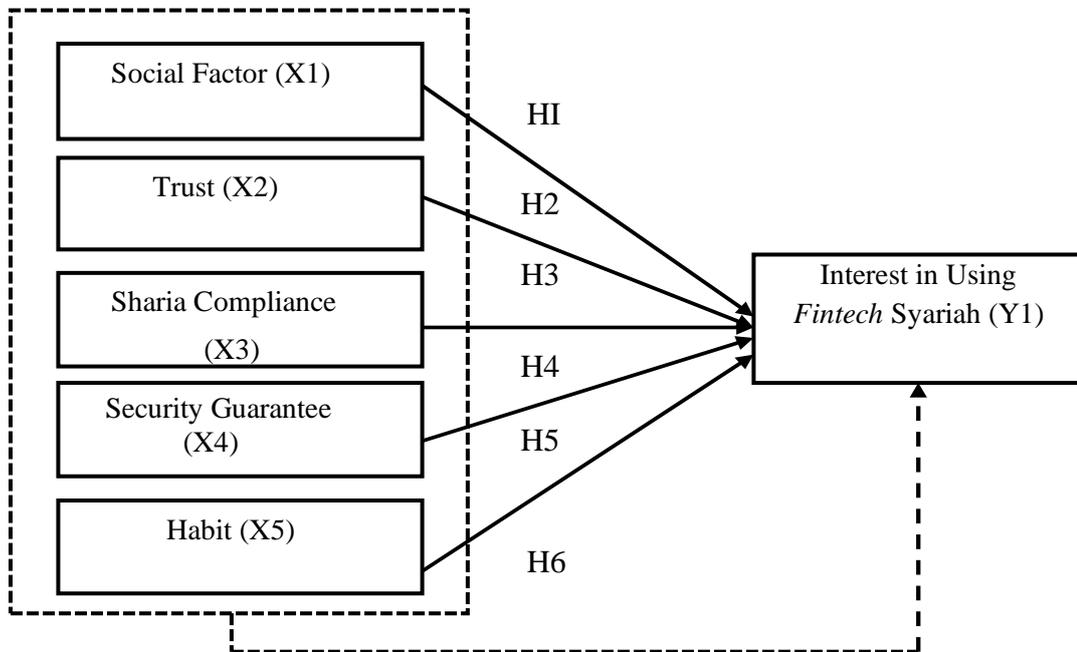


Figure 1. Research Framework

- H₁ : Social factors have a positive and significant effect on individual interest in using sharia *financial technology (fintech)* in the people of Medan city
- H₂ : Trust has a positive and significant effect on individual interest in using sharia *financial technology (fintech)* in the people of Medan city
- H₃ : Sharia compliance has a positive and significant effect on individual interest in using sharia *financial technology (fintech)* in the people of Medan city
- H₄ : Security guarantees have a positive and significant effect on individual interest in using sharia *financial technology (fintech)* in the people of Medan city
- H₅ : Habits have a positive and significant effect on individual interest in using sharia *financial technology (fintech)* in the people of Medan.

H₆ : Social Factors, Trust, Sharia Compliance, Security Guarantees and Simultaneous Habits of interest in using sharia *financial technology (fintech)* in the people of Medan city.

Research Results and Discussion

Description of Respondents Characteristics

Table 1. Respondents by Gender

No.	Gender	Frequency	Percentage (%)
1	Man	48	68.6%
2	Woman	22	31.4%
Amount		70	100

Based on the table above, it is explained that the male respondents were 48 people or 68.6%, while the female respondents were 22 people or 31.4%. This shows that the majority of respondents are male.

Table 2. Respondents by Age

No.	Age	Frequency	Percentage (%)
1	22 – 31 years	37	52.8%
2	32 – 42 years old	33	47.2%
Amount		70	100

Based on the table above shows respondents aged between 22-31 years as many as 37 people (52.8%), respondents aged between 32-42 years as many as 33 people (47.2%). Thus it can be concluded that the majority of respondents are aged 22-31 years. with a percentage value of as much as (52.8%).

Table 3. Respondents by Profession

No.	Profession	Frequency	Percentage (%)
1	Student	13	18.5%
2	Teacher/Lecturer	5	7.1%
3	Self-employed	10	14.2%
4	Father / Housewife	8	11.4%
5	Civil Servants (PNS)	5	7.1%
6	Trader	17	24.2%
7	Employee	12	17.3%
Amount		70	100

Based on the table above, it shows that the respondents who are students by profession are 13 people (18.5%), respondents who are teachers/lecturers are 5 people (7.1%), respondents who are entrepreneurs are 10 people (14.2%), Respondents who are housewives as many as 8 people (11.4%), respondents who work as Civil Servants (PNS) as many as 5 people (7.1%), respondents who work

as traders as many as 17 people (24.2%) , and respondents who work as employees as many as 12 people (17.3%). Thus it can be concluded that the majority of respondents are traders by profession.

Validity Test

Table 4. Results of the Social Factor Validity Test (X₁)

Question	R value count	Table r value	Criteria
Question 1	0.582	0.232	Valid
Question 2	0.720	0.232	Valid
Question 3	0.735	0.232	Valid
Question 4	0.692	0.232	Valid
Question 5	0.482	0.232	Valid

Based on the results obtained from the table above, it can be seen that the correlation coefficient value for each question item has a value above 0.239, it can be concluded that all question items for the Social Factor variable *are* declared valid.

Trust Validity Test Results (X₂)

Question	R value count	Table r value	Criteria
Question 1	0.733	0.235	Valid
Question 2	0.584	0.235	Valid
Question 3	0.733	0.235	Valid
Question 4	0.694	0.235	Valid

Based on the results obtained from the table above, it can be seen that the correlation coefficient value of each question item has a value above 0.239, it can be concluded that all of the question items for the Trust variable *are* declared valid.

Table 6. Sharia Compliance Validity Test Results (Shariah Compliance) (X₃)

Question	R value count	Table r value	Criteria
Question 1	0.719	0.235	Valid
Question 2	0.620	0.235	Valid
Question 3	0.666	0.235	Valid
Question 4	0.690	0.235	Valid
Question 5	0.681	0.235	Valid
Question 6	0.609	0.235	Valid
Question 7	0.555	0.235	Valid
Question 8	0.576	0.235	Valid

Based on the results obtained from the table above, it can be seen that the correlation coefficient value for each question item has a value above 0.239. It can be concluded that all question items for the Syariah Compliance variable *are* declared valid.

Security Guarantee Validity Test Results (X 4)

Question	R value count	Table r value	Criteria
Question 1	0.619	0.235	Valid
Question 2	0.742	0.235	Valid
Question 3	0.687	0.235	Valid
Question 4	0.826	0.235	Valid
Question 5	0.652	0.235	Valid
Question 6	0.673	0.235	Valid

Based on the results obtained from the table above, it can be seen that the correlation coefficient value of each question item has a value above 0.239, it can be concluded that all of the question items for the Security Guarantee variable *are* declared valid.

Habit Validity Test Results (X5)

Question	R value count	Table r value	Criteria
Question 1	0.838	0.235	Valid
Question 2	0.887	0.235	Valid

Based on the results obtained from the table above, it can be seen that the correlation coefficient value of each question item has a value above 0.239, it can be concluded that all question items for the Habit variable *are* declared valid.

Table 9. Individual Interest Validity Test Results (Y)

Question	R value count	Table r value	Criteria
Question 1	0.640	0.232	Valid
Question 2	0.799	0.232	Valid
Question 3	0.558	0.232	Valid
Question 4	0.826	0.232	Valid
Question 5	0.747	0.232	Valid
Question 6	0.654	0.232	Valid

Based on the results obtained from the table above, it can be seen that the correlation coefficient value of each question item has a value above 0.239, it can be concluded that all of the question items for the Individual Interest variable (Y) are declared valid.

Reliability Test

Table 10. Reliability Test Results

Variable	Cronbach's Alpha	Information
Social Factor	0.651	Reliable
Trust	0.624	Reliable
Sharia Compliance	0.806	Reliable
Security Guarantee	0.792	Reliable
Habit	0.652	Reliable
Individual Interest (Y)	0.796	Reliable

Based on the data in the table above, the value of cronbach's alpha of the Social Factors variable is 0.651, the value of cronbach's alpha of the Trust variable is 0.624, the Cronbach's alpha value of the Sharia Compliance variable is 0.806, the Cronbach's alpha value of the Security Assurance variable is 0.792, the Cronbach's alpha value for the Habit variable is 0.652 and the value of cronbach's alpha of the individual interest variable is 0.796 . Overall, the questions are reliable because the value of Cronbach's alpha for all variables is greater than the standard value of 0.60.

Classical Assumption Test
Normality Test

Table 11. Normality Test Results Normality One-Sample Kolmogorov-Smirnov Test

	Social Factor	Trust	Sharia Compliance	Security Guarantee	Habit
N	70	70	70	70	70
Normal Parameters ^{a,b}					
mean	19.7857	15.7286	32.0714	24.0714	7.9143
Std. Deviation	2.51887	1.96285	3.54401	2.91086	1.20076
Most Extreme Differences					
Absolute	.114	.112	.119	.101	.186
Positive	.089	.111	.119	.101	.186
negative	-.114	-.112	-.067	-.086	-.186
Kolmogorov-Smirnov Z	.951	.938	.994	.843	1.555
asymp. Sig. (2-tailed)	.326	.342	.277	.476	.016

a. Test distribution is Normal.

b. Calculated from data.

Based on the normality test above, it is known that the significance value of the social factor variable (X_1) is 0.326, the trust variable (X_2) is 0.342, the sharia compliance variable (X_3) is 0.277, the security guarantee variable (X_4) is 0.476 and the trust variable (X_5) is) of 0.016. This can be seen from the significance value (Asymp. Sig) of all items greater than 0.05. So it can be concluded that the data is normally distributed.

Multicollinearity Test

Table 12. Multicollinearity Test Results

Model	Collinearity Statistics	
	Tolerance	VIF
(Constant)		
Social Factor	.825	1,213
Trust	.306	3.269
Sharia Compliance	.349	2.864
Security Guarantee	.988	1.012
Habit	.755	1.325

Based on the results of the multicollinearity test above, the tolerance value is >0.10 (greater than 10) and the VIF value is <10 (less than 10). Thus, it can be said that in the regression between the independent variables of social factors (X₁), trust (X₂), sharia compliance (X₃), security guarantees (X₄) and habits (X₅) there is no multicollinearity between the dependent variables of individual interest (Y).

Heteroscedasticity Test

Table 13. Heteroscedasticity Test Results
Coefficients

Model	Unstandardized Coefficients		Standardized Coefficients	T	Sig.
	B	Std. Error	Beta		
(Constant)	2,471	2.036		1,213	.229
1 Social factor	-.025	.064	-.056	-.393	.696
Trust	-.015	.129	-.026	-.117	.908
Sharia Compliance	.013	.069	.042	.195	.846
GuaranteeSecurity	.019	.050	.047	.376	.708
InterestsIndividual	-.052	.068	-.140	-.765	.447

a. Dependent Variable: abs_res

Based on the results of the heteroscedasticity test above, it can be seen that the value of Sig. of each variable is 0.696 for social factors for the Trust variable 0.908 for the Sharia Compliance variable of 0.846 for the Security Guarantee variable of 0.708 and for the individual interest variable of 0.447. From these results, it can be concluded that the regression equation model does not experience heteroscedasticity. This is because the value of each variable is not significant, or the value of Sig. greater than 0.05.

Multiple Linear Regression Test

Table 14. Multiple Linear Regression Analysis Test Coefficients ^a

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	-6.547	3,332		-1,965	.054
1 Social Factor	.258	.099	.212	2,592	.001
Trust	.255	.209	.164	1,218	.228
Sharia Compliance	.301	.109	.349	2,770	.007
Security Guarantee	.150	.079	.143	1,914	.060
Habit	.916	.218	.360	4,201	.000

a. Dependent Variable: Individual Interest

In the table above, showing the results of the regression calculation, the constant value (a) is -6.547, (b₁) is 0.258, (b₂) is 0.255, (b₃) is 0.301, (b₄) is 0.150 and (b₅) of 0.916 so that the multiple linear regression equation is obtained as follows:

$$Y = -6.547 + 0.258 X_1 + 0.255 X_2 + 0.301 X_3 + 0.150 X_4 + 0.916 X_5$$

The results of the multiple linear regression analysis above are as follows:

1. Constant (a) of -6.547 means that the constant value has a negative effect, meaning that if the variables of social factors, trust, sharia compliance, security assurance and habits do not change or = 0, it will reduce individual interest by -6.547%
2. The regression coefficient value of the social factor variable (X₁) is 0.258, meaning that if the social factor changes 1%, the individual's interest will experience a change of 0.258%. Social factors are positive, so social factors have a positive influence on individual interests.
3. The regression coefficient value of the confidence variable (X₂) is 0.255, meaning that if the confidence changes by 1%, the individual's interest will experience a change of 0.255%. trust is positive, then trust has a positive influence on individual interests.
4. The regression coefficient value of the security guarantee variable (X₄) is 0.150, meaning that if sharia compliance changes by 1%, the individual's interest will experience a change of 0.150%. Security guarantees have a positive value, so security guarantees have a positive influence on individual interests.
5. The regression coefficient value for the habit variable (X₅) is 0.916, meaning that if the habit changes by 1%, the individual's interest will experience a change of 0.916%. Habits have positive values, habits have a positive influence on individual interests.

**Hypothesis Test
t-test (Partial)**

**Table 15. T -test (Partial Test)
Coefficients^a**

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	-6.547	3,332		-1,965	.054
1 Social Factor	.258	.099	.212	2,592	.001
Trust	.255	.209	.164	1.218	.228
Sharia Compliance	.301	.109	.349	2,770	.007
Security Guarantee	.150	.079	.143	1,914	.060
Habit	.916	.218	.360	4.201	.000

a. Dependent Variable: Individual Interest

Determine the value of t_{table} :

The significance value = 5% (0.05) and the degree of freedom (df) = n – k. with df = 70 – 6 = 64 and from table t found 1,997. Based on the table above, it can be seen that the t-test calculation is as follows:

1. The t value for social factors is $2,592 > 1,997$ with a significant level of $0.001 < 0.05$, so H_1 has a positive and significant effect on individual interest in using sharia *fintech* in the people of the city of Medan.
2. t - count value of confidence is $1.218 < 1.997$ with a significant level of $0.228 > 0.05$, so H_2 has a positive but not significant effect on individual interest in using *sharia fintech* in the people of Medan city.
3. The t - count value for sharia compliance is $2.770 > 1.997$ with a significant level of $0.007 < 0.05$, so H_3 has a positive and significant effect on individual interest in using sharia *fintech* in the people of Medan city.
4. obtained t value of security guarantee is $1.914 < 1.997$ with a significant level of $0.060 > 0.05$ then H_4 has a positive but not significant effect on individual interest in using sharia *fintech* in the people of Medan city .
5. value of t - count habits is $4.201 > 1.997$ with a significant level of $0.000 < 0.05$, so H_5 has a positive and significant effect on individual interest in using sharia *fintech* in the people of Medan city. .

Test f (Simultaneous)

**Table 16. F Test Results (Simultaneous Test)
ANOVA^a**

Model	Sum of Squares	df	Mean Square	F	Sig.
1 Regression	416,385	5	83.277	23350	.000 ^b
Residual	228,258	64	3.567		
Total	644.643	69			

A. Dependent Variable: Individual Interest

b. Predictors: (Constant), Customs, Security Assurance, Sharia Compliance, Social Factors, Trust

table F value :

Degree of freedom (*degre of freedom* /df) = n – k. k = number of variables and n = number of samples. Thus the F table value is 70 – 6 = 64 with a significant level of 5% (0.05), then the F table value is 2.36

Based on the table above, it can be seen that the effect of each variable simultaneously can be seen that the calculated F value (23350) > F table (2.36) with a significant level of 0.000 < 0.05. So this shows that H₆ is accepted. Social factors, trust, sharia compliance, security guarantees and habits have a simultaneous effect on individual interest in using sharia *fintech* in the people of the city of Medan.

5.6.3 Coefficient of Determination Test

Table 17. Coefficient of Determination Test Results

Model Summary^b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.804 ^a	.646	.618	1.88852

a. Predictors: (Constant), Customs, Security Assurance, Sharia Compliance, Social Factors, Trust

b. Dependent Variable: Individual Interest

Based on the table above, it can be seen that:

1. The R value is 0.618 (61.8%), where the value of this correlation coefficient indicates that the relationship between social factors, trust, sharia compliance, security assurance and strong habits, the greater R means the relationship is getting very strong.
2. R Square shows the coefficient of determination is 0.646, meaning that the percentage of social factors, trust, sharia compliance, security guarantees and habits towards individual interests is 64.6%, while the remaining 35.4% is influenced by other factors not included in this study.

Conclusion

This study aims to determine the factors that influence a person's interest in using sharia *fintech* by using the community in the city of Medan as the research location. This study uses a quantitative approach through direct questionnaires.

Based on the results of research and discussion on individual interest in using sharia *fintech* in the people of Medan, the following conclusions can be drawn:

1. based on the results of hypothesis testing by t test (partial) the influence of social factors on interest in using sharia *fintech* obtained $t_{count} > t_{table}$ (2,592 > 1,997) with a significant level of $0.001 < 0.05$ then H₁ is accepted, which means that social factors have a positive effect and significant impact on individual interest in using sharia *fintech* in the people of Medan city. The influence of the trust factor is obtained $t_{count} < t_{table}$ (1.218 < 1.997) with a significant level of $0.228 > 0.05$ then H₂ is rejected, which means that the trust factor has a positive but not significant

effect on individual interest in using sharia *fintech* in the people of Medan city. The influence of the sharia compliance factor is obtained $t_{\text{count}} > t_{\text{table}}$ ($2.770 > 1.997$) with a significant level of $0.007 < 0.05$ then H_3 is accepted, which means that the sharia compliance factor has a positive and significant effect on individual interest in using sharia *fintech* in the people of the city of Medan. The effect of the security guarantee factor is obtained $t_{\text{count}} < t_{\text{table}}$ ($1.914 < 1.997$) with a significant level of $0.060 < 0.05$ then H_4 is rejected, which means that the security guarantee factor has a positive but not significant effect on individual interest in using sharia *fintech* in the people of Medan city. The influence of the habit factor is obtained $t_{\text{count}} > t_{\text{table}}$ ($4.201 > 1.997$) with a significant level of $0.000 < 0.05$ then H_5 is accepted, which means that the habit factor has a positive and significant effect on individual interest in using sharia *fintech* in the people of the city of Medan.

2. Based on the results of the F (simultaneous) test, it shows that the calculated F value (23350) $>$ F_{table} (2.36) with a significant level of $0.000 < 0.05$. Thus, social factors, trust, sharia compliance, security guarantees and habits simultaneously have a positive and significant effect on individual interest in using sharia *fintech* in the Medan city community.
3. The results of the determination coefficient test show that the variables of social factors, trust, sharia compliance, security guarantees and habits towards individual interests are 0.646 or 64.6%, while the remaining 35.4% is influenced by other variables not included in this study.

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