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The Influence of Perceived Usefulness, Perceived Ease of Use, Accountability, Transparency, Trust, and Data Security on Intention to Use LinkAja Syariah Application Among Generation Z in Yogyakarta

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Abstract

The presence of Sharia-based Fintech is expected to enhance the initial goal of Fintech's presence to make it easier for people to carry out economic activities and transactions based on Sharia principle. This study aims to determine the influencing factors on intention to use LinkAja Syariah e-wallet. The independent variables of this study are perceived usefulness, perceived ease of use, accountability, transparency, trust, and data security. The sampling techniques is purposive sampling, and the study uses primary data by distributing questionnaires to generation Z in Yogyakarta city, Indonesia as respondents. The data in this study was analysed using SmartPLS Version 4. The statistical results show that the perceived of usefulness and accountability significantly affects the intention to use LinkAja Syariah. Meanwhile, perceived ease of use, transparency, trust, and data security do not significantly affect the intention to use LinkAja Syariah. The findings contribute on establishing the policies that ensure transparency, accountability, and data security, thereby fostering trust. These findings imply that companies must improve features and services that strengthen users' perceptions of the app's benefits and ensure high accountability in every transaction. By paying attention to these two factors, companies can more effectively attract and retain users from Generation Z.

Keywords

Fintech, Intention, Sharia e-Wallet, Generation Z

1.0 Introduction

In the era of digitalization, technology is developing rapidly. These cause a lot of innovation and creativity to emerge, one of which is in the field of finances, namely Financial Technology. Financial Technology, or Fintech, is the result of a combination of financial services and technology, which ultimately changes the traditional business model to a modern one, from which beginning had to involve face-to-face transactions and a certain amount of cash, now you can make transactions remotely, and its only take minutes to make transactions (Bank Indonesia, 2018). According to the Financial Stability Board (FSB), it is explained that Fintech is a technology-based financial innovation that can create new business models, applications, processes, or products that have a significant impact on markets and financial institutions and the provision of financial services. The areas covered by Financial Technology can be broadly in a manner described as (i) credit, deposit, and capital raising services; (ii) payment, clearing, and settlement services, including digital currencies; (iii) investment management services (including trading); and (iv) insurance (Thakor, 2020).

In Indonesia, Financial Technology is divided into two types that are conventional and Sharia. The

difference lies in the principles used in various transactions for the products offered, namely in Sharia Fintech transactions using Sharia principles that avoid usury and gharar (Wijayanti & Yandra, 2021). The presence of Sharia-based Fintech is expected to enhance the initial goal of Fintech's presence to make it easier for people to carry out economic activities and transactions based on Sharia principles (Wijayanti & Yandra, 2021).

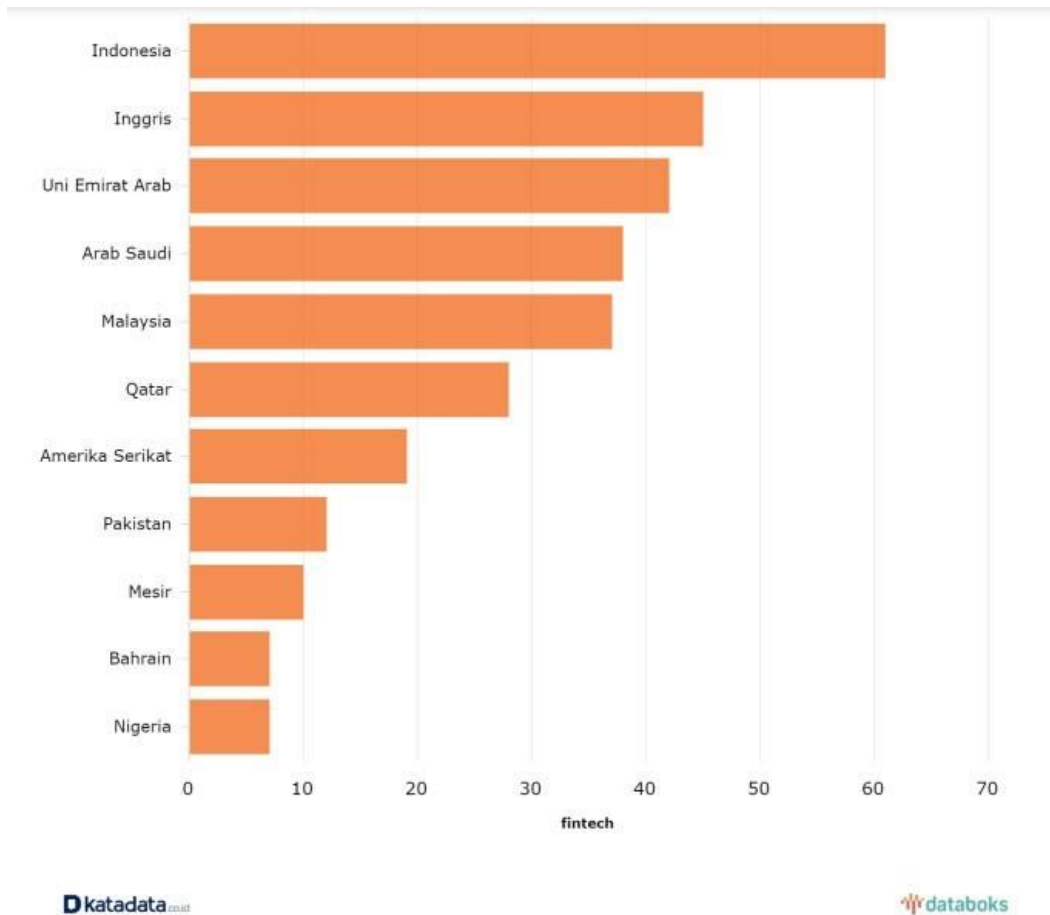


Figure 1: Country with World's Largest Number of Sharia Fintech (2021)
Source: Salaam Gateway, 2022

Based on the data above, in 2021, Indonesia occupies the top position with the largest number of sharia financial technology in the world. The number of Sharia fintech in Indonesia reaches 61 or around 16.27% of the total Sharia financial technology in the world.

One of Financial Technology's innovative products is electronic money. Based on Bank Indonesia Regulation No. 20/6/PBI/2018 Concerning Electronic Money explained that electronic money is a means of payment that fulfills its elements, including issuance based on the monetary value previously deposited to the issuer, the monetary value stored electronically on a server or chip, as well as the value of electronic money, managed through issuers are not deposits as stipulated in the Act governing banking.

In Indonesia, there are two types of electronic media for saving money, among them that are namely chip-based, known as e-money, and server-based, known as e-wallets or digital wallets. The difference between

e-money and e-wallet is in the form. E-money is usually a card with a chip inserted, e-money such as Flazz from BCA, Brizzi from BRI, E-Money Mandiri, MTT from PT MRT, Tap-Izy from Telkomsel, Etc. Meanwhile, e-wallets are usually in the form of applications, for example, GoPay, OVO, ShopeePay, LinkAja, Funds, Etc. According to Bank Indonesia Regulation Number 18/40/PBI/2016 of 2016 Concerning Administration Processing Transaction Payment, in Article 1 (7) it is explained that Electronic Wallets or Electronic Wallets are electronic services for storing payment means data, including means of payment using cards and/or electronic money, and can also save money to make payments.

Based on data from Bank Indonesia, 38 e-wallets have been licensed officially (CNBC Indonesia, 2019). The use of e-wallets in Indonesia continues to increase from year to year. Based on the research results by RedSeer, an institution consultant marketing based in India, they explained that the transaction value of digital wallets or e-wallets in Indonesia is estimated to reach US\$ 70.1 billion in 2025. The transaction value of E-wallets in 2020 reached US \$17.8 billion, so RedSeer estimates that by 2025, the compound annual growth rate (CAGR) of e-wallets in Indonesia could reach 31.5% (Databooks, 2022).

E-wallets are also related to e-commerce and other digital payments because the average circle generation Z uses e-wallets to do online transactions. Generation Z or Gen Z is the generation birth 1995 – 2010 and known as digital natives. Characteristics of Gen Z viz that they are proficient in new technology, prioritize personality and taste individual, actively use social media, and depict a prioritized mark economy (Kim et al., 2022). According to Wood (2013), Gen Z has a trend toward new technology, stresses convenience use, and wants a sense of security. Even though Gen Z has an age under Millennials, however, they have experienced and owned knowledge of the use of digital wallets. The average Gen Z vote using an e-wallet instead of a Bank ATM because they assume online payment transactions using an e-wallet are more convenient and practical (Karim et al., 2020). According to Liébana-Cabanillas et al. (2014) explained that digital payments using digital wallets not only give convenience and speed but also can provide a sense of comfort and security for the user in a transaction.

PT Fintek Karya Nusantara (Finarya), the LinkAja digital wallet license owner, launched the first Sharia-based e-wallet product in Indonesia called LinkAja Syariah. LinkAja Syariah is a development product of existing services at LinkAja and is intended for users who wish to transact using Sharia principles. LinkAja Syariah has obtained permission from the National Sharia Council of the Indonesian Ulema Council (DSN MUI) and approval from Bank Indonesia after the issuance of DSN Fatwa No. 116/DSN-MUI/IX/2017 concerning Sharia Electronic Money which, among other things, regulates legal relations between parties involved in electronic money transactions and general principles that must be followed in conducting electronic money transactions. LinkAja Syariah offers products in the form of transactions that are free from usury (additional), gharar (obscurity), maysir (gambling), and not halal (LinkAja, 2020). The services offered by LinkAja Syariah can not only pay bills, transportation, and e-commerce. However, they can also pay for social funds such as mosques, helping others, zakat, infaq, and waqf.

Understanding user intentions in digital financial services that comply with Sharia principles is critical, especially among Generation Z in Yogyakarta. This generation, which grew up with the advancement of digital technology, has great potential in adopting Sharia-based financial applications. However, to encourage wider adoption, it is essential to understand the factors that influence their intentions in integrating Sharia compliance with digital financial needs. This study provides the insights needed to

develop effective strategies in promoting Sharia financial services among young users and strengthen the relevance of these services in the digital era.

The following are some of the variables used in this study, which develop the theory used in the study of the influence of Gen Z's intention to use Sharia-based electronic services: usefulness, perceived ease of use, accountability, transparency, trust, and data security. Perceived usefulness/benefit is one of the variables that can influence Generation Z's intention to use technology. An electronic service will often be used if it can benefit its users. Suppose electronic services have benefits so users will often use them. Otherwise, if services electronic have minimal benefits, users will abandon them. Generation Z is a generation that has characteristics all practical in transacting online. The LinkAja Syariah application makes it easy to transact online by applying Sharia principles in every transaction. Transaction services provided by LinkAja Syariah include bill payments, transportation, e-commerce, ZISWAF payments (Zakat, Infaq, Alms, Endowments), mosque empowerment, and Education.

In service LinkAja Syariah is available ZISWAF payments online, variable neither is accountability lost important in influencing Gen Z intention to use sharia e-wallets, particularly LinkAja Syariah. Accountability relates to trusting a muzaki (people who are ZISWAF) for the Institution that manages ZISWAF and trusting user to service LinkAja Syariah in handle difficulty users in transactions at LinkAja Syariah.

Furthermore, there is variable transparency. A company should present its financial reports that can be shared through its official website. This is intended to prevent information confusion and create a negative stigma from users towards the company that houses the Sharia e-wallet. For ZISWAF funds, there must be clear information regarding the amount of funds collected and distribution of funds. Trust is also included factor important that can influence Gen Z's intention to use Sharia e-wallets. In its use, a consumer will believe that if they do not need to feel worried, problems will arise during the transaction (Padiya & Bantwa, 2018). According to Sinha (2016), consumer intention and trust in consumer service digital wallets will increase. Factor Data security also becomes important that can influence Gen Z's intention to use digital wallets. The more companies that digital wallets guarantee the security and confidentiality of consumer data, the more intention individuals will have to use digital wallets.

The dependent variable used in this study is that they still intention to use LinkAja Syariah because this Sharia-based digital wallet application was first introduced to the public on April 14, 2020, so it is still a relatively new digital wallet application compared to other digital wallets. Therefore, most people still do not know and use the LinkAja Syariah application services.

However, the problem statement in this study also covers the gap in the literature related to factors that influence the intention to use Sharia-compliant financial applications among Generation Z. It is essential to identify whether the perceived usefulness, ease of use, accountability, transparency, trust, and data security have different relevance in the context of Sharia-compliant applications compared to conventional digital financial applications. Given that LinkAja Syariah is still relatively new and not widely known by the public, it is essential to explore how these factors influence Generation Z's decision to adopt this service compared to other digital wallets that are already well-known.

Based on the explanation above, the author wants to examine the influence of factors that can influence Generation Z's intention to use a Sharia-based digital wallet with several variables, including perceived usefulness, perceived ease of use, accountability, transparency, trust, and data security.

2.0 Literature Review

Theory of Technology Acceptance Model (TAM)

This study uses TAM to explain the effect of independent variables on the dependent variable. The Technology Acceptance Model (TAM) was first introduced by Davis in 1989. TAM was designed to model user acceptance of information systems (Yuspita et al., 2019). The Theory Basis of TAM by Davis et al. (1989) is a development of the Theory of Reasoned Action (TRA) model by Fishbein & Ajzen (1975). According to TRA, beliefs affect attitude, leading to intentions that guide or produce behavior (Hu et al., 1999). TAM adapted this intention-behavior-belief-attitude relationship to the Information Technology User Acceptance Model (Hu et al., 1999). TAM aims to explain the common determinants of technology acceptance, capable of explaining user behavior across various end-user computing technologies and user populations (Hu et al., 1999).

In addition, this study also emphasizes the use of the Technology Acceptance Model (TAM) in the context of Sharia applications. A number of previous studies have applied TAM to analyze user acceptance of various Sharia-based applications, such as Sharia mobile banking and other financial applications that comply with Sharia principles (Senali., 2022; To & Trinh., 2021; Aji et al., 2021). In this context, TAM has proven effective in explaining how perceived usefulness and ease of use influence user intention to adopt Sharia technology.

Theory of Planned Behavior (TPB)

The TPB theory develops the TRA (Theory of Reasoned Action) model. The TPB theory emphasizes the rationality of individual behavior and the belief that behavior is under the conscious control of each individual. The trust perspective can be achieved by combining certain characteristics, qualities, and information attributes, then forming behavioral intentions (Yuliana, 2004). According to Afdalia et al. (2014), the theory of planned behavior (TPB) shows three components to determine individual behavioral actions: Attitude towards behavior, subjective norms, and perceived behavioral control.

In addition, this study emphasizes the application of the theory of planned behavior (TPB) in the context of Sharia applications. Several previous studies have used TPB to analyze the factors that influence user intentions and behavior in adopting Sharia-based applications (Ariffin et al., 2021; Shao et al., 2018). Several researchers have also added other variables to the TPB, namely accountability and transparency (Kabib et al., 2021; Jayanto & Munawaroh., 2019). Therefore, this study develops TPB by including accountability and transparency variables to explain better variance.

Unified Theory of Acceptance and Use of Technology (UTAUT)

UTAUT is a basic model for studying various technologies inside and outside the organizational context (Owusu Kwateng et al., 2019). UTAUT adopts the relationship between four determinants, including facilitating conditions, effort expectations, performance expectations, and social influence on behavioral intentions, with four moderating variables, namely gender, age, experience, and voluntary use (Taneja & Bharti, 2022). Thus, facilitation conditions are defined as the resources and support systems available to

carry out a behavior; effort expectations are defined as free from effort when using technology; performance expectations are defined as how much benefit an individual gets in each particular activity related to the use of technology; whereas social influence refers to the user's perception of the relationship between each individual and the use of technology (Owusu Kwateng et al., 2019). This study further develops the UTAUT model by including additional variables such as data security and trust. Data security is defined as the protection of users' personal information in the application, while trust refers to users' belief in the application's integrity and reliability.

Wallet and Sharia Digital Wallet

Electronic wallets are part of prepaid transaction activities that use a security system with a user ID and password. Generally, e-wallets are used for electronic transactions (Andriyaningtyas et al., 2021). E-wallets or digital wallets make it easy for users to transact anywhere and anytime because users do not need to carry much cash. They only need to deposit a deposit into a digital wallet connected to their cellphone with an internet network, so users can immediately make transactions without cash or non-cash transactions (Rembulan & Firmansyah, 2020). It makes transaction activities more effective and efficient.

In Indonesia, there are two types of digital wallets or e-wallets: conventional and Sharia-based. According Nuha et al. (2020) explained that in their development, Sharia e-wallets are still relatively new in the digitalization of the economy, so for all people, standard concepts and definitions are still considered difficult to ascertain. However, Sharia e-wallets are allowed as long as their implementation does not violate and is contrary to Islamic principles.

LinkAja Syariah

The LinkAja Syariah service is an electronic money service feature regulated according to DSN MUI Syariah Fatwa rules No. 116/DSN-MUI/IX/2017 and is part of the electronic money service sponsored by PT. Fintek Karya Nusantara ("Finarya"), which has been registered and regulated by Bank Indonesia, has the same function as cash as a legal tender and has the same value as the money originally deposited into the LinkAja account (LinkAja, 2021). It makes LinkAja have two services, namely conventional and Sharia-based. The difference between Sharia LinkAja and Conventional LinkAja is in sharia-compliant transactions and promos by DSN-MUI Fatwa No. 100/DSN-MUI/XII/2015 concerning Guidelines for Sharia Multi-benefit Voucher Transactions. Promos contained in LinkAja syariah use Akad Grants (gifts that are not agreed upon beforehand and are related to something in any form), Akad Ju'alah (utilizing the services of something that is not binding in return in the form of wages), or Akad Ijarah (utilizing the services of something that is bound by compensation in the form of wages).

LinkAja Syariah transactions use a Qardh (loan) contract without additional fees, Wakalah Bil Ujrah Contracts (Partners or other parties who are representatives of LinkAja as Top-Up service providers) have additional costs as Partner wages, and Ijarah Contracts (goods/rental services) are available—rental costs. Transactions contained in LinkAja Syariah are protected from usury (additional), gharar (unclear), maysir (gambling), tadbis (fraud), risywah (bribery), and israf (excess), as well as avoiding objects that are unlawful or immoral. LinkAja Syariah user funds are managed by Sharia Banks, namely Bank Syariah Mandiri and Bank BRI Syariah.

Intention to Use LinkAja Syariah

Intention to use refers to a person's behavioural tendencies to use information technology service systems (Chuang et al., 2016). Meanwhile, according to (Jogiyanto, 2007), intention is one aspect that can influence individuals to achieve certain goals through individual desires to carry out certain behaviours or actions. Intention can be interpreted as each individual's relationship with things outside oneself. Therefore, the higher the individual's intention in achieving something, the higher the individual's effort in achieving his goals.

Perceived Usefulness

Davis et al. (1989) stated that perceived usefulness is an individual's belief in new technology in improving performance and productivity. Suppose the individual feels that using the service system is profitable and provides faster and more convenient transactions. In that case, the individual will intend to use the service system (Singh et al., 2021). One of the characteristics contained in a digital wallet is that it makes it easier for individuals to transact anywhere and anytime (Al-Amri et al., 2016). Therefore, e-wallets allow individuals to transact comfortably and flexibly (Al-Amri et al., 2016). Individuals with a good understanding of the benefits of digital wallets are more likely to use them as a payment option in their transactions.

Perceived Ease of Use

Gefen & Straub (2000) stated that perceived ease of use reflects the consumer's perception of a given system regarding ease of learning and operation. Individuals will be more interested in using and learning a new service system if the system is easy to use (Hamid et al., 2016). Mun et al. (2017) explained that perceived ease of use refers to the extent to which users feel confident that using the system will avoid mental and physical effort. When using digital payments, problems are usually found due to constraints on the features of mobile devices. For example, the cellphone screen is small or has difficulty entering information data on the cellphone. Therefore, digital payment services must be easy to use on all mobile devices.

Accountability

Endahwati (2014) explained that accountability is an organisation's obligation to account for each of its activities through presenting, reporting and disclosing activities to those in need. In Islam, accountability can be considered as the implementation of trustworthy behaviour. According to Mardiasmo (2002), it is explained that public accountability is divided into vertical and horizontal accountability. Vertical accountability is a form for managing funds directed to a higher authority. At the same time, horizontal accountability is a form of accountability addressed to the general public/public. In Islam, accountability is a form of human responsibility as a caliph on earth to Allah SWT and a form of human responsibility towards other humans. Thus, accountability can influence someone in using e-wallets, especially Sharia e-wallets.

Transparency

Septiari (2011) states that transparency is the disclosure of information disclosure to all parties to serve as a basis for decision-making. Information related to public/public interests can be obtained directly by those who need it (Athifah et al., 2018). The company must be responsible for reporting its financial statements and disclosing the required information so there is no suspicion among stakeholders (Coombs & Holladay, 2013). According to Ferrell & Gresham (1985), transparency should be a basic tool to prevent stakeholder distrust. Therefore, transparency is expected to help stakeholders find out the results of

management performance in a company.

Trust

Bahri et al. (2021) stated that trust is a feeling based on the awareness of each individual to trust products provided by services and made for long-term goals. Meanwhile, according to Luhmann (1979), trust is the belief that someone will react predictably. Mayer et al. (1995) emphasized that three factors shape individual beliefs about other things including:

1. Ability (ability) which leads to competence and characteristics.
2. Virtue, namely the desire to provide satisfaction that benefits both parties.
3. Integrity, which is related to how the behaviour of a seller in running a business. Does the seller provide the information to the consumer correctly or not?

Data Security

According to Simons, it was explained that data security is how we can prevent fraud or we can detect fraud in an information-based system (Rahardjo, 2005). The security provided to users by online service providers is the security of all transactions and service activities. Data security protects users from uncertainty and risk when making transactions (Xin et al., 2015).

According to Ramadhan et al. (2016), the security level of a system can be measured using several indicators, including:

1. Do not worry about giving out information
2. Confidence that information is protected
3. Confidence that the funds contained in the electronic service system are guaranteed when making transactions

Therefore, the higher the individual's level of trust, the lower the individual's perceived risk of using it so that the individual is more willing to use technology (Fan et al., 2018).

2.1 Hypotheses Development

Influence Perceived Usefulness Intention to Use Sharia E-wallets

Perceived usefulness is one factor in TAM. TAM stated that perceived usefulness is a direct antecedent of behavioural intention (Venkatesh & Davis, 2000). Davis states that perceived usefulness is an individual's belief regarding using technology to improve performance (Mun et al., 2017). Individuals will intend to use Islamic e-wallets if Islamic e-wallets have benefits in improving their performance. A study conducted by Aji et al. (2021) found that perceived usefulness had a significant relationship with the intention of using electronic money. The results of this study are also in line with the results of research conducted by Ariffin et al. (2021) and Senali et al. (2022), which state that perceived usefulness influences intention to use digital wallets. Based on the explanation above, the first hypothesis is obtained in this study in the form of:

H1: Perceived usefulness positively affects the intention to use Sharia-based e-wallets.

Influence Perceived Ease of Use to Intention Using Sharia E-Wallet

Perceived ease of use is one of the factors of TAM. Davis (1989) states that perceived ease of use refers to an individual's belief in the technology used, that the technology can make individuals free from effort or easy to use the technology. Perceived ease of use is also part of the business expectations of the UTAUT

model Venkatesh et al. (2003), where business expectations are defined as the level of convenience of efforts to use technology. Based on the research conducted by Gefen et al. (2003), when users feel technology is easy to use, their intention to use the technology will increase. It is in line with the results of a study conducted by Senali et al. (2022) that there is a significant influence between perceived ease of use and the intention to use e-wallets. Based on the explanation above, the second hypothesis is obtained in this study in the form of:

H2: Perceived ease of use positively affects the intention to use Sharia-based e-wallets.

Influence Accountability to Intention Using Sharia E-wallets

According to Fadilah (2013), accountability is the clarity of functions, implementation and accountability of the general meeting of shareholders, supervisors and directors or board of commissioners, and owners of capital who aim to manage the company to run effectively and efficiently. Accountability can be interpreted as the responsibility of someone entrusted with trust to Allah SWT and someone who gives trust to report, disclose and present all activities related to their responsibilities. The results of research conducted by Salman (2022) show no significant influence between accountability and Muzakki's intention in the decision to pay Zakat. It is inversely proportional to research conducted by Septiarini (2011) and Pangestu & Jayanto (2017) that accountability significantly and positively affects the intention to pay Zakat. Based on the explanation above, the third hypothesis is obtained in this study in the form:

H3: Accountability positively affects the intention to use Sharia-based e-wallets.

Influence Transparency to Intention Using Sharia E-wallets

Transparency is built based on freedom of information. Annual reports are prepared and must be accessible to the public (Jayanto & Munawaroh, 2019). In this study, transparency is defined as the company's actions to users or consumers to provide consumer rights by providing information openly, honestly and completely on the company's accountability report in managing funds.

Based on the results of research conducted by Jayanto & Munawaroh (2019), transparency affects intention in paying zakat. It is in line with the results of research conducted by Salman (2022) that transparency significantly affects Muzakki's intention to pay zakat. Based on the explanation above, the fourth hypothesis is obtained in this study in the form of:

H4: Transparency has a positive effect on the intention to use Sharia-based e-wallets

Influence Trust to Intention Using Sharia E-wallets

Trust is an individual's belief in integrity, competence, virtue and individual ability towards other individuals (Zhang et al., 2018). Meanwhile, according to Naufaldi & Tjokrosaputro (2020) trust can be defined as an individual's subjective belief in a relationship, especially when there is risk and uncertainty. Trust is an individual desire to rely on others who are given that trust. Based on the results of research conducted by Nizar & Yusuf (2022) shows that trust has a significant and positive effect on intention to use LinkAja services. It is in line with the results of research conducted by Suryati & Yoga (2021) that there is a significant influence between trust and intention to use digital wallets. Based on the explanation above, the fifth hypothesis is obtained in this study in the form of:

H5: Trust has a positive effect on intention to use Sharia-based e-wallets

Influence Security to Intention Using Sharia E-Wallet

Zhou (2011) stated that security represents the user's perception of the security and reliability of organizational structures such as guarantees, regulations, and promises in the digital payment environment. Perceived security can be defined as the level of individual confidence in the use of technology that the technology used is safe (C. Kim et al., 2010). Security is part of control beliefs in the TPB model. According to Ajzen (2005), control belief is an individual's belief in the factors that facilitate performance in behaviour and the strength of these factors. Suryati & Yoga (2021) research shows a significant influence between security and intention to use digital wallets. It is in line with the results of research conducted by Nisa & Solekah (2022), which shows that the system's security can affect individual intention to use digital wallets. Based on the explanation above, the sixth hypothesis is obtained in this study in the form of:

H6: Data security positively affects the intention to use Sharia-based e-wallets.

3.0 Methods

3.1 Research Design

This study uses a quantitative research approach. Quantitative research uses quantitative data in the form of quantitative numbers, which aim to predict future population trends or conditions, whose results are obtained through statistical data analysis (Mukhid, 2021). The research was conducted in D.I. Yogyakarta. This study aimed to determine the effect of perceived usefulness, perceived ease of use, accountability, transparency, trust, and data security on intention to use Sharia e-wallets (LinkAja Syariah). The data used in this study are primary data obtained from distributing questionnaires using Google form to the public, especially Generation Z in DI Yogyakarta.

3.2 Data Collection

This study collected data from 206 Generation Z respondents (born between 1997 and 2012) living in the Special Region of Yogyakarta. The sampling method was purposive, targeting individuals who had never used the LinkAja Syariah application. The questionnaire was programmed using Google Forms for the online survey. Data collection was conducted through an online survey distributed via social media platforms and email to ensure wide reach and convenience for respondents.

3.3 Instrument

The research instrument used in this study was a structured questionnaire designed to measure the variables of interest: perceived usefulness, perceived ease of use, accountability, transparency, trust, and data security, and their impact on the intention to use the LinkAja Syariah application. The questionnaire employed a 5-point Likert scale for all items, ranging from 1 (Strongly Disagree) to 6 (Strongly Agree). The scale was chosen to capture the degree of agreement or disagreement with each statement.

Table 1: Item Questions

Variables	Items	Indicators	Questions	Sources
Intention to use	MM1	Convenience	I intend to use the LinkAja Syariah application in every transaction activity in the future.	Senali et al. (2022)
	MM2	Satisfaction	I recommend the LinkAja	Senali et

			Syariah application to my relatives.	al. (2022)
Perceived usefulness	PM1	Productivity	LinkAja Syariah services will help me to increase productivity in transactions	Aji et al., (2021)
	PM2	Quality	LinkAja Syariah services will help me to improve the quality of transactions	Aji et al., (2021)
	PM3	Efficiency	LinkAja Syariah services will help me to be more efficient in transactions.	To & Trinh (2021)
Accountability	AK1	Responsive service	LinkAja Syariah will provide access to help services if I experience difficulties.	Mahmudi (2013)
	AK2	Responsive service:	I will get answers to questions I ask in the LinkAja Syariah Application	Mahmudi (2013)
	AK3	Procedural compliance	I will quickly find information about the ZISWAF (Zakat, Sedekah, Infaq, Wakaf) payment procedure online on the LinkAja Syariah Application	Mahmudi (2013)
Transparency	TR1	Information provision	I will easily find out through which institutions my ZISWAF funds are distributed.	Ulurrosyad & Jayanto (2020)
	TR2	Information provision	I will easily get proof of each of my transactions	Ulurrosyad & Jayanto (2020)
	TR3	Information provision	I will easily find out the transaction history when using LinkAja Syariah	Ulurrosyad & Jayanto (2020)
	TR4	Criticism and suggestion facilities	I will easily provide criticism regarding handling my questions, requests, and complaints on the LinkAja Syariah Service	Ulurrosyad & Jayanto (2020)
Trust	KP1	Trustworthy	I believe that the LinkAja Syariah Application is trustworthy in managing funds in every transaction	Shao et al., (2019)
	KP2	Competent and practical	I believe that the LinkAja Syariah Application is always competent and effective in handling my transactions	Shao et al., (2019)
	KP3	By Sharia principles	I believe that the LinkAja Syariah Application provides transaction services by sharia principles	
Data Security	KD1	Personal data security	LinkAja Syariah will guarantee data security in transactions	Damghanian et al. (2016)
	KD2	Balance security	LinkAja Syariah will guarantee the security of its users' balances.	Damghanian et al. (2016)
	KD3	Responsibility	LinkAja Syariah will be responsible if there are obstacles or system errors during	Damghanian et al. (2016)

		transactions.	
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3.4 Population and Determination of Sample

According to Abdullah (2015), a population is a collection of various units whose characteristics will be examined. If the population is too large, the researcher must take samples from that population. Thus, the population can be interpreted as the overall target to be studied, and the sample to be taken comes from that population (Abdullah, 2015). The population in this study is Generation Z, who have yet to use or will use sharia e-wallets, such as the LinkAja Syariah application in the Special Region of Yogyakarta. The sample is an element selected from a population (Abdullah, 2015). In this study, the technique used was purposive sampling which is included in the non-probability sampling. The sampling technique with purposive sampling is selecting respondents with certain characteristics and criteria.

Some of the criteria for respondents or samples that will be used in this study include:

1. Respondents are Generation Z (born 1997 – 2012)
2. Respondents have an internet network connection or have social media
3. Respondents have never used or will use sharia e-wallets (LinkAja Syariah)

This research uses the formula Lemeshow to determine the amount of sample. Following is the formula:

$$n = \frac{Z^2 P (1 - P)}{D^2}$$

Description:

n = amount sample

Z = degrees confidence (Z = 1.96 for $\alpha = 5\%$)

P = max estimate (50% = 0.5)

D = alpha or sampling error (10% = 0.1)

Based on the formula, the amount of sample to be used in this research can be calculated as follows:

$$n = \frac{(1,96)^2 \times 0,5(1-0,5)}{(0,1)^2} = 96.04 = 96 \text{ respondent}$$

Thus, this study needs a minimum of 96 respondents or samples from Generation Z who have never used or will use Sharia e-wallets (LinkAja Syariah) in the Special Region of Yogyakarta.

3.5 Validity Test

Ghozali (2011) stated that a validity test is a measuring tool used to test the instrument's accuracy, which aims to determine the accuracy and precision of a measuring instrument in carrying out its functions. According to Zikmund et al. (2009), the definition of validity is a measure of the accuracy or level of honesty of an item in representing the concept. In PLS-SEM, there are two validity tests, namely the convergent validity test and the discriminant validity test (Sekaran & Bougie, 2016).

Convergent Validity Test

The convergent validity test was carried out to test the degree of correlation between each indicator and the construct or latent variables (Hair et al., 2017). In PLS-SEM, the convergent validity test can be measured

based on two things, namely the factor loading value for each indicator and the Average Variance Extracted (AVE) value for each variable. The Factor Loading value is valid for each indicator if its characteristics are > 0.6 . Meanwhile, AVE can be valid for each variable if its characteristics are > 0.5 .

Discriminant Validity Test

The discriminant validity test was carried out to determine the correlation between two constructs or variables that are not related to each other (Periantalo, 2018). Jogyanto (2007) states that discriminant validity can occur if testing two different instruments that measure two predictable constructs are not correlated and produce scores that are not correlated. The Discriminant Validity test assessment is based on cross-loading measurements with constructs (Setiawan & Siagian, 2017). Another method used is Fornell-Larcker by comparing the AVE roots of each construct and the correlation between one construct and another in a model (Setiawan & Siagian, 2017). The AVE value in the discriminant validity test is used to determine whether the square root correlation of the AVE value is greater than each of the latent constructs (Gefen & Straub, 2005). In addition, there is also a method used in testing Discriminant Validity, namely HTMT or heterotrait-monotrait, by estimating the true correlation between the two constructs if the two constructs are reliable (Henseler et al., 2015).

3.6 Reliability Test

A reliability test is a tool used to test or measure the accuracy of the variables used. It is free from errors so that the results remain consistent despite being tested many times (Ghozali, 2011). Reliability is a tool for measuring a variable instrument questionnaire (Ghozali, 2005). Reliability tests in research can use Cronbach Alpha. Cronbach Alpha is a measurement of internal consistency, which measures the closeness of an instrument in a questionnaire (Widarjono, 2018). A variable is reliable with a Cronbach Alpha value > 0.60 (Ghozali, 2005).

3.7 Structural Model Estimation (Inner Model)

Estimation of structural models or inner models is used to predict causal relationships between variables that cannot be measured directly. The inner model consists of R^2 , Q^2 , T-value, and Q-value. R square or R^2 aims to determine the influence of the dependent variable on the independent variable. If the value of $R^2 \leq 0.25$ can be said to be weak, if the value of R^2 is $0.26 - 0.74$, it can be said to be moderate, whereas if the value of $R^2 \geq 0.75$ can be said to be strong. Then there is Q square or Q^2 , which aims to determine the level of influence of the independent variables on the dependent variable. Variables and data are said to be unable to predict the model well if $Q^2 < 0$. Meanwhile, variables and data are said to be able to predict the model well if $Q^2 > 0$. Furthermore, there are T and Q values - values that aim to determine the significance level of the hypothesis. The T value is significant if the value is > 1.96 , and the Q value is significant if the value is < 0.50 .

4.0 Results and Discussion

4.1 Respondent Characteristics

Respondents in this study are the z generation (born 1997 - 2012) who live in the Special Region of Yogyakarta and have not used or will use the Islamic digital wallet application service (LinkAja Syariah). The samples collected were 206 respondents. The demographic characteristics of the subjects in this study were gender, age, occupation, current domicile, and previous experience using digital wallets.

Table 2: Respondent Characteristics

Characteristics Demographics		Amount Respondents	Percentage (%)
Type Sex	Man	71	34.5%
	Woman	135	65.5%
Age	12 years	0	0%
	13-16 years	14	6.8%
	17-20 years	49	23.8%
	21-23 years	106	51.5%
	24-26 years	20	9.7%
	27 years	17	8.3%
Work	Student / Student	168	81.6%
	BUMN employees	1	0.5%
	Civil Servants	9	4.4%
	Employee Private	20	9.7%
	Businessman	2	1%
	Not Yet Working	3	1.5%
	Other...	3	1.3%
Region	Yogyakarta City	108	52.4%
	Sleman Regency	69	33.5%
	Bantul Regency	12	5.8%
	Gunung Kidul Regency	11	5.3%
	Kulon Progo Regency	6	2.9%
Experience Use	Once	174	84.5%
	No Once	32	15.5%
Digital Wallet	ShopeePay	141	81%
	FUND	108	62.1%
	OVO	85	48.9%
	Go-Pay	127	73%
	LinkAja	68	39.1%
	Other ...	3	1.8%

4.2 Validity Test

The validity test on SmartPLS is divided into two types, namely convergent validity test and discriminant validity test. A convergence test is conducted to test whether there is a correlation between each indicator and the variables. Two things must be considered when conducting convergent validity tests: Average Variance Extracted (AVE) and Outer Loading (Hair et al., 2017). The Outer Loading value can be declared valid for each indicator if the value is > 0.6 . Meanwhile, AVE can be declared valid for each variable if the value is > 0.5

Table 3: Result of Outer Loading

	Accountability (X3)	Data Security (X6)	Trust (X5)	Intention to Use (Y)	Perceived Usefulness (X1)	Perceived Ease to Use (X2)	Transparency (X4)
AK1	0.935						
AK2	0.935						
KD1		0.905					
KD2		0.932					
KD3		0.878					
KP1			0.907				
KP2			0.889				
KP3			0.896				
MM1				0.954			
MM2				0.945			

PKP1						0.833	
PKP2						0.881	
PKP3						0.829	
PKP4						0.856	
PM1					0.926		
PM2					0.936		
PM3					0.917		
TR1							0.860
TR2							0.836
TR3							0.820
TR4							0.846

In Table 3, the value of each variable is more than 0.6, so when viewed from the outer loading, this study's results are valid. Based on Table 2, the values for the variables AK, KD, KP, MM, PKP, PM, and TR are above 0.60. Therefore, all variables in this study are valid.

Table 4: Data Results Based on AVE

	AVE
Accountability (X3)	0.875
Security (X6)	0.820
Trust (X5)	0.806
Intention to use (Y)	0.902
Perceived Usefulness (X1)	0.858
Perceived Ease of Use (X2)	0.722
Transparency (X4)	0.707

Based on Table 4, the AVE value of each variable is above 0.50, so the data is valid. The next validity test is the discriminant validity test. In this study, the method used in the discriminant validity test is HTMT, where data is considered valid if the value was below 0.9 (< 0.9).

Table 5: Validity Test Discriminant (Heterotrait-monotrait ratio)

	AK	KD	KP	MM	PM	PKP	TR
AK (X3)							
KD (X6)	0.769						
KP (X5)	0.809	0.867					
MM (Y)	0.826	0.667	0.743				
PM(X1)	0.804	0.742	0.817	0.763			
PKP (X2)	0.855	0.749	0.782	0.693	0.806		
TR (X4)	0.856	0.863	0.887	0.676	0.805	0.864	

Table 5 shows that the value of each indicator is below 0.9, so the discriminant validity test using the HTMT method can be declared valid.

4.3. Reliability Test

In this study, reliability testing was carried out using the Composite Reliability and Cronbach's Alpha values. Composite Reliability is considered reliable if the value is more than 0.7 for each variable, while Cronbach's Alpha is considered reliable if the value is more than 0.6.

Table 6: Reliability Test

	Cronbach's Alpha	Composite Reliability
Accountability (X3)	0.857	0.933
Security (X6)	0.890	0.932
Trust (X5)	0.879	0.926
Intention to use (Y)	0.891	0.948
Perceived Usefulness (X1)	0.917	0.948
Perceived Ease of Use (X2)	0.872	0.912
Transparency (X4)	0.863	0.906

Table 6 shows that each variable's Cronbach's Alpha value is above 0.6, so the data is reliable. It can be seen from the value of Cronbach's Alpha variable accountability (0.857), data security (0.890), trust (0.879), intention to use (0.891), perceived usefulness (0.917), perceived ease of use (0.872), and transparency (0.863). According to Ghazali (2016), the composite reliability value is considered reliable if the value is above 0.70. The Composite Reliability value of each variable in Table 5 is above 0.7, so the data is reliable. It can be seen from the Composite Reliability value of the accountability variable (0.933), data security (0.932), trust (0.926), intention to use (0.948), perceived usefulness (0.948), perceived ease of use (0.912), and transparency (0.906).

4.4. Inner Model

The inner model in this study was conducted to determine the relationship between each variable. The measurement method used for the dependent variable is by using R-square (R^2). As for the independent variables, we can use the path coefficient (path coefficient). The following is a test image of the inner model that is processed using SmartPLS.

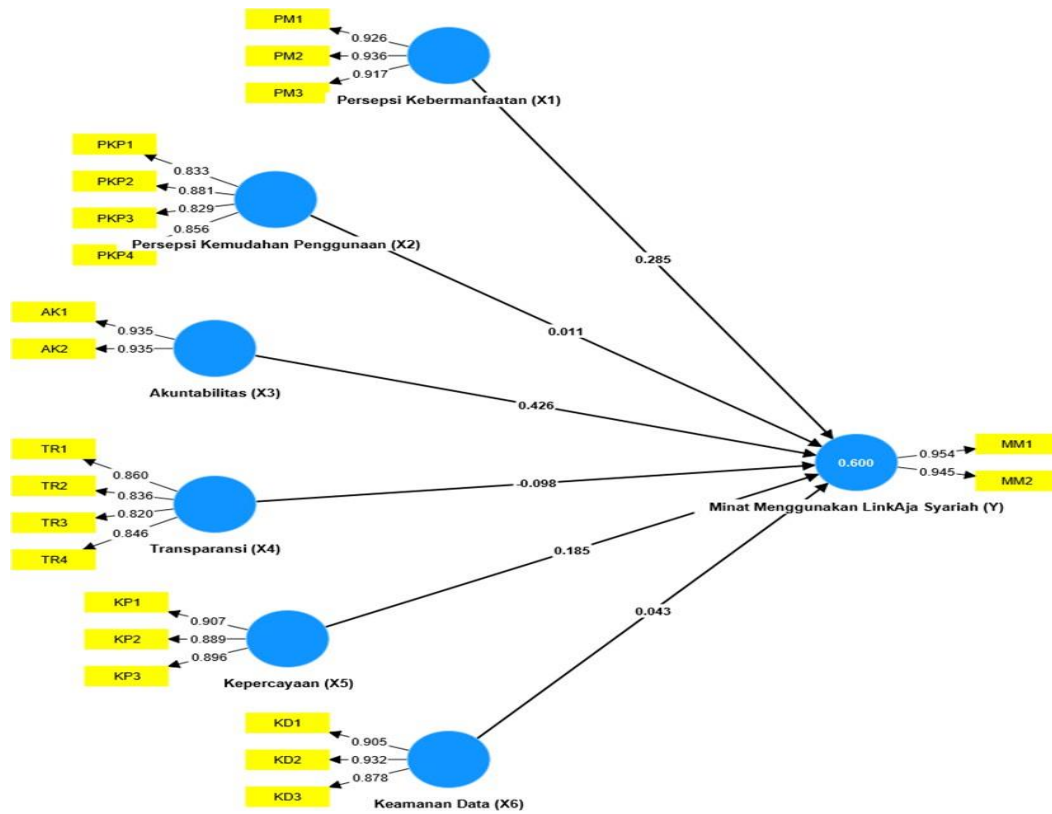


Figure 2: Results of the Inner Model

4.5 Testing Hypothesis

Table 7 shows that the variable intention to use has an R² value of 0.600 or 60%. It means that the ability of the independent variables, namely perceived usefulness, perceived ease of use, accountability, transparency, trust, and data security, to explain an intention to use variables is 60%, and the remaining 40% is explained by other variables not discussed in this study.

Table 7: Result of R-square (R²)

	R-square	R-square Adjusted
Intention to use (Y)	0.600	0.588

Table 8: Q-Square Test Results

	Q ² predicts	RMSE	MAE
Intention to use (Y)	0.555	0.678	0.483

Table 8 shows that the dependent variable, namely an Intention to use, has a Q² value of 0.555. Thus, it can be concluded that the dependent variable, namely Intention to use LinkAja Syariah, can predict the model well.

Table 9: Hypothesis Testing

Relationships	Original Sample (O)	Standard deviation (STDEV)	T statistics (O/STDEV)	p-values	Explanation
PM → MM	0.285	0.112	2,550	0.011	H1 accepted
PKP →MM	0.011	0.100	0.107	0.915	H2 is rejected
AK →MM	0.426	0.110	3,876	0.000	H3 accepted
TR →MM	-0.098	0.101	0.971	0.332	H4 is rejected
KP →MM	0.185	0.098	1897	0.058	H5 is rejected
KD →MM	0.043	0.109	0.394	0.693	H6 is rejected

Source: Data processed

Description: PM = Perceived Usefulness; PKP = Perceived Ease of Use; AK = Accountability; TR = Transparency; KP = Trust; KD = Data Security; MM = Intention to use

Hypothesis testing in this study uses an alpha level of 5%. Thus, based on Table 9, two of the six hypotheses are supported. The results of hypothesis testing show that perceived usefulness significantly affects Intention to use LinkAja Syariah. In addition, accountability has a significant effect on the Intention to use LinkAja Syariah. So, the higher the benefits provided by LinkAja Syariah to consumers and the higher the accountability of the LinkAja Syariah company, the higher the level of consumer intention to use LinkAja Syariah services. Conversely, Perceived Ease of Use, transparency, trust, and data security are insignificant because the T-value is below 1.96 and the P-value is above 0.05. So that H2, H4, H5, and H6 are not supported.

4.6. Discussion

Perceived Usefulness and Intention to Use LinkAja Syariah

The results of hypothesis testing in Table 9 show a positive relationship between perceived usefulness and Intention to use LinkAja Syariah. The results of this study are in line with the results of a study conducted by Senali et al. (2022), Aji et al. (2021), and Ariffin et al. (2021). In the context of e-money or e-wallet, the three researchers found a significant relationship between perceived usefulness and intention to use it.

The study's results showed that the perceived usefulness (benefits) significantly affects the intention to use LinkAja Syariah, which is in line with the basic principles of the Technology Acceptance Model (TAM). According to TAM, the perception of usefulness is one of the main determinants influencing a person's intention to accept and use new technology. In this context, generation Z in Yogyakarta, who feel that using LinkAja Syariah provides tangible benefits, such as transaction efficiency and ease in meeting financial needs by Sharia principles, tend to have a higher intention to adopt the application. This finding supports the concept in TAM that the greater the perception of the benefits of a technology, the greater the individual's intention to use it.

Perceived Ease of Use and Intention to Use LinkAja Syariah

Based on the results of hypothesis testing, Table 9 shows no positive relationship between perceived ease of use and intention to use. This study's results align with the results of research conducted by Aji et al.

(2021), which states that perceived ease of use has no significant effect on customer intentions to use e-money. However, these results are inversely proportional to the research conducted by Senali et al. (2022), which states a significant effect between perceived ease of use and the intention to use e-wallets. The study results show that perceived ease of use does not significantly affect the intention to use LinkAja Syariah, providing fascinating insights into applying the Technology Acceptance Model (TAM).

According to TAM, perceived ease of use is usually expected to be one of the critical factors influencing users' intention to adopt new technology. However, in this case, the study's results indicate that for Generation Z in Yogyakarta, other factors, such as perceived usefulness, may be more dominant in influencing their decisions. It shows that the ease of using a digital wallet is only helpful if it provides more benefits to its users. In Indonesia, there are also many digital wallet providers with almost the same features and services. Especially when viewed from one of the characteristics of Generation Z, who only wants to spend a little effort, this finding emphasizes that although perceived ease of use is an essential component in TAM, its relevance and influence can vary depending on the context and characteristics of the user.

Accountability and Intention to Use LinkAja Syariah

Based on the results of hypothesis testing carried out using the path coefficient method in Table 9 shows that there is a positive relationship between accountability and Intention to use LinkAja Syariah services. It means that accountability influences consumer Intention to use LinkAja Syariah. The results of this study are consistent with the results of research conducted by Septiarini (2011) that there is a significant influence between accountability and intention to pay zakat. In addition, the results of this study are also supported by research conducted by Pangestu & Jayanto (2017) that accountability positively affects muzakki's intention to pay zakat.

The study's results show that accountability significantly affects the intention to use LinkAja Syariah, which can be interpreted as a development of the Theory of Planned Behavior (TPB). TPB states that attitudes towards the behavior, subjective norms, and perceived behavioral control influence a person's intention to perform a behavior. In this context, accountability can be seen as a factor that influences attitudes and perceived behavioral control, where users who feel that the LinkAja Syariah application has a high level of accountability, such as transparency in transactions and compliance with Sharia principles, will be more likely to have a solid intention to use it. Thus, these results indicate that accountability, as a form of assurance that user behavior will be carried out responsibly, can be essential in expanding the understanding of TPB, especially in Sharia-based financial applications.

Transparency and Intention to Use LinkAja Syariah

Based on the results of testing the hypothesis using the path coefficient test, table 9 shows no positive relationship between transparency and intention to use. It means that transparency does not affect intention to use LinkAja Syariah. This study's results differ from those of the research conducted by Jayanto & Munawaroh (2019) and Salman (2022), which state that transparency positively affects Muzakki's intention to pay Zakat. However, the results of this study are supported by the research conducted by Kabib et al. (2021), which states that transparency has a negative and insignificant effect on Muzakki's intention to pay Zakat.

The study results show that transparency does not significantly affect the intention to use LinkAja Syariah,

providing new insights into developing the Theory of Planned Behavior (TPB). Although TPB emphasizes the importance of attitudes, subjective norms, and perceived behavioral control in shaping intentions, these results suggest that transparency, which is usually expected to influence perceived control and positive attitudes toward use, may not always be a determinant in all contexts. In this case, users may consider transparency as an assured aspect or less relevant than other factors, such as direct benefits or accountability. These findings emphasize that although transparency may be essential in different contexts, its relevance and influence on user intentions may vary depending on individual priorities and perceptions and specific contexts such as Islamic finance applications.

Trust and Intention to Use LinkAja Syariah

Based on the results of the path coefficient test in Table 9, it shows that there is no positive relationship between trust and intention to use. It shows that trust does not affect the intention to use LinkAja Syariah. This study's results align with the research conducted by To & Trinh (2021), which states that trust has no significant effect on behavioural intention to use a mobile wallet.

The study results show that trust does not significantly affect the intention to use LinkAja Syariah, which contributes to developing the Unified Theory of Acceptance and Use of Technology (UTAUT). In the UTAUT model, trust can be considered a component that influences performance expectations and social influence in the use of technology. It indicates that although trust is deemed necessary for technology adoption, its impact may vary depending on the specific context and user characteristics, such as in Sharia-based applications that may focus more on compliance with Sharia principles or the direct benefits provided. This finding underscores the importance of evaluating the relevance of individual factors in the UTAUT model according to the specific context of technology use.

Data Security and Intention to Use LinkAja Syariah

Based on the research results of testing the hypothesis through the path coefficient shown in Table 9, there is no positive relationship between data security and intention to use it. It means that data security does not affect intention to use LinkAja Syariah. The results of this study are consistent with the results of research conducted by Tamara et al. (2020) that security perceptions have no significant effect on consumer intentions to use e-wallet services. If the digital wallet application has yet to be tested and provided with proper security, consumers will feel that the digital wallet is less useful. Therefore, consumers are less intending to use the digital wallet application (Shaw, 2014). Wood (2013) explains that the characteristics of Generation Z, besides tending to new technology, also prioritize a sense of security. It is hoped that LinkAja Syariah service providers will pay more attention to consumer privacy protection.

In UTAUT, factors such as facilitating conditions, effort expectancy, performance expectancy, and social influence are the main determinants influencing user intention. In this context, trust is often considered an element influencing performance expectancy and perception of facilitating conditions. However, these results suggest that in the case of the LinkAja Syariah application, trust may not have a significant effect on usage intention. It may be because users consider trust as something already implicit or because their expectations of application performance are more influenced by other factors such as direct benefits and ease of use. These findings emphasize the need for adjustments in the UTAUT model to account for how trust may function differently in the context of Sharia-based applications and how other factors may be more dominant in influencing usage intention.

5.0 Conclusion

The findings of this study provide significant implications for existing theories and models, especially in the context of technology adoption. This study found that perceived usefulness and accountability significantly impact the intention to use the LinkAja Syariah application, while perceived ease of use, transparency, trust, and data security do not show a significant effect. This implication broadens the understanding of the application of the Technology Acceptance Model (TAM) and Theory of Planned Behavior (TPB) theories; by emphasizing that in the context of Sharia applications, the factors of usefulness and accountability play a more significant role in influencing adoption intentions compared to other variables. In addition, these results also contribute to the development of the Unified Theory of Acceptance and Use of Technology (UTAUT) by showing that trust, an essential variable in this model, may have a different effect in the context of Sharia-based applications. This study suggests that stakeholders and application developers must pay more attention to usefulness and accountability to increase usage intentions. In contrast, other variables, such as ease of use and transparency, may need further evaluation.

In this study, there were limitations in distributing questionnaires via Google Forms. From 206 respondents, the age of the respondents was dominated by the ages 21-23 years (51.5%) and the work of the respondents was dominated by students as much as 81.6%. Another limitation is the results of the R-square test, which states that the ability of the independent variables in this study only explains 60% of the dependent variable, and the remaining 40% of other variables can explain the dependent variable. This research paper delves into the pivotal role of ethics and integrity in fostering trust within the realms of accounting and business amidst the complexities of the modern world. It explores how upholding ethical values not only safeguards against financial malpractice but also cultivates enduring trust essential for sustainable growth and stakeholder confidence. With a focus on the intricate landscape of contemporary business operations, the paper examines the multifaceted challenges and opportunities inherent in promoting a culture of integrity. Through a synthesis of theoretical frameworks, case studies, and empirical evidence, it elucidates the significance of ethical conduct in mitigating risks, enhancing reputation, and fostering meaningful relationships with stakeholders.

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Surat kami : 700-KPK (PRP.UP.1/20/1)

Tarikh : 20 Januari 2023

Prof. Madya Dr. Nur Hisham Ibrahim
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Tuan,

PERMOHONAN KELULUSAN MEMUAT NAIK PENERBITAN UiTM CAWANGAN PERAK MELALUI REPOSITORI INSTITUSI UiTM (IR)

Perkara di atas adalah dirujuk.

2. Adalah dimaklumkan bahawa pihak kami ingin memohon kelulusan tuan untuk mengimbas (*digitize*) dan memuat naik semua jenis penerbitan di bawah UiTM Cawangan Perak melalui Repositori Institusi UiTM, PTAR.

3. Tujuan permohonan ini adalah bagi membolehkan akses yang lebih meluas oleh pengguna perpustakaan terhadap semua maklumat yang terkandung di dalam penerbitan melalui laman Web PTAR UiTM Cawangan Perak.

Kelulusan daripada pihak tuan dalam perkara ini amat dihargai.

Sekian, terima kasih.

“BERKHIDMAT UNTUK NEGARA”

Saya yang menjalankan amanah,

Setuju.

27.1.2023

SITI BASRIYAH SHAIK BAHARUDIN
Timbalan Ketua Pustakawan

PROF. MADYA DR. NUR HISHAM IBRAHIM
REKTOR
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