DETERMINANT FACTORS THAT ENCOURAGE PEOPLE TO USE DIGITAL MONEY: ANALYSIS OF THE MAQOSITH SHARIA PERSPECTIVE

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ABSTRACT: The advancement of internet technology has greatly influenced the financial industry, bringing significant changes in the way transactions are conducted and money is managed. Digital payments, which are a form of new internetbased technology, are currently evolving and starting to replace some transactions that traditionally used physical money. Digital money essentially serves the same purpose as physical money, acting as a medium of exchange for buying and selling goods or services. Public responses to technological changes like digital money vary; some people respond positively, while others respond negatively to these changes. The Unified Theory of Acceptance and Use of Technology (UTAUT) developed by Venkatesh et al., is a theory designed to measure factors such as performance expectancy, effort expectancy, and social influence that significantly affect the intention to use a new technology system. This study utilizes a modified UTAUT theory to analyze factors like performance expectancy, effort expectancy, facilitating conditions, social influence, and trust, which are suspected to influence the intention to use digital money. Maqoshid syariah (religion/truth (din), intellect ('aql), life (nafs), lineage (nasl), and wealth (mal)) is used to moderate social influence, given that the use of digital money involves transactions, a muamalah activity that concerns others. The principles of sharia that must be met in financial transactions, including the use of digital money, are that they must be free from maysir (speculation), gharar (uncertainty), riba (interest), and tadlis (fraud). The research data was processed using PLS-SEM, and the results showed that effort expectancy, social influence, and social influence moderated by maqoshid significantly affect the intention to use digital money, increasing the intention to use by 20.3%. Social influence alone affects the intention to use digital money by 15.0%, and social influence moderated by wealth hurts the intention to use digital money, with a value of -10.9%. Meanwhile, the magoshid variable of religion directly influences the intention to use digital money by 15.7%, and intellect directly influences the intention to use digital money by 21.4% positively.

Keywords: Digital money, Teori UTAUT, PLS SEM, performance expectancy, effort expectancy, facilitating condition, social influence, trust magoshid Syariah

1. INTRODUCTION

We are currently entering the era of Society 5.0, where digital money has entered the practice of modern society. Most people today use the internet in their daily lives. Digital money has a great opportunity to reach consumers through platform devices, media, data, and other digital technology. With increasingly widespread and global users covering various nations throughout the world. Digital payment is a transaction process using digital money, sometimes called electronic money, using bank transfer methods, OR scans, or certain electronic wallets on digital platforms. In short, 'digital' means done via the internet and without physical money. Digital payment systems are now people's 'friends'. Digital payment is a payment method that utilizes digital technology. Simply put, this payment method utilizes the internet network and several devices to get the benefits of practicality, efficiency, speed, and convenience. In the last few decades, digital payments have become a driving force for significant change in the world of finance. Rapid technological innovation has paved the way for the emergence of various platforms and business models that enable individuals and companies to access financing sources more easily and efficiently. Currently, the government is also supporting accommodating people's needs in using electronic money by encouraging people to use electronic money, which does not mean that currency or what we usually call paper money is no longer needed. The current widespread use of the internet has certainly encouraged some Indonesians to also make payments digitally and take advantage of the convenience of payment systems offered by internet-based digital platforms. Technological advances have greatly influenced the financial industry. Advances in Internet technology have brought major changes to the way

transactions and money are managed. One form of financial technology that continues to develop is digital money services, which allow people to carry out financial transactions without using physical money. However, despite the convenience offered by digital money services, there are many challenges in ensuring compliance with Sharia principles. The development of digital money in Indonesia is growing rapidly. Based on data from Bank Indonesia (BI), throughout August 2023, the value of shopping transactions using electronic money, or e-money, nationally reached IDR 38.5 trillion. Digital money is the same as ordinary money because it functions as a means of payment for buying and selling goods or services. From a Sharia perspective, electronic money law is halal. This halal is based on rules; Every transaction in Muamalah is in principle permitted unless there is an argument that prohibits it, then the law becomes haram. From a Sharia perspective, of course, technological developments must be in harmony with religious thinking, especially those related to current economic developments, such as electronic money. The use of electronic money in various ways still raises doubts among people who are not yet familiar with it. Electronic money is a form of Islamic modernization in the financial sector. Emoney services are increasingly easy to access and use by the public, but the question arises whether the use of digital money is in accordance with the principles of muamalah from a Sharia perspective, namely avoiding the potential for Maisyir, Gharar, Riba and Tadlis, Sharia principles that must be fulfilled in financial transactions, including the use of digital money, are to avoid maysir (speculation), gharar (uncertainty), usury (interest), and tadlis (fraud). In the context of digital money, compliance with these principles is important because the use of digital money that does not

comply with Sharia principles can harm the interests of consumers and society. Compliance with sharia principles in digital money services is important as part of implementing Islamic values in everyday life. To ensure compliance with sharia principles in digital money services, Maqhasid Sharia, as the basis for Sharia principles, can be used as a guide to ensure compliance of digital money services with sharia principles. Maqoshid sharia is a concept that holds that the main purpose of sharia is to protect human interests, both in this world and in the afterlife. This concept has five aspects, namely the maintenance of religion, soul, reason, lineage, and property. There are many reasons why Indonesian people use digital payments, especially those related to their behavior, understanding and acceptance of technology, and attitudes towards digital payments, which are new technologies. In this research, we will use the UTAUT theory to analyze factors such as performance expectancy, social influence, facilitating conditions, and intention to use digital money. The Technology Acceptance Model (TAM) is a theoretical model of the theoretical model of the technological system that measures how users can accept a new technology developed by Davis [1]. TAM is a development of the Theory of Reasoned Action (TRA) developed by Aizen and Fishbein. According to TAM theory, behavioral intention (BI) is a factor that causes someone to use new technology. Intention to use (BI) is influenced by attitude (A), which is a general impression of technology. The TAM model shows that when users are introduced to a new technology, several factors influence decisions about how and when the technology can be used, including perceived usefulness (PU). This theory was developed by Fred Davis as a measure of how someone believes that the system used will improve their work performance. This means that a person's decision to use or not use technology depends on the usefulness of what they do. Davis [3], defines perceived ease of use (PEOU) as a measure of how someone believes that using technology is free from hard work. If a technology is easy to use, then the problem of limitations can be overcome. If it is difficult to use, then there will be no positive behavior when using the technology. Apart from internal variables, there are external variables, such as social influence, that are important factors that determine attitudes. However, perceptions about technology can change depending on age and gender. The TAM model was consistently developed into TAM 2 and developed into an integrated theory of acceptance and use of technology (UTAUT). TAM 3 has been developed in the context of ecommerce using the effects of trust and perceived risk on system use. The formulation of UTAUT is based on eight research models, namely the technology acceptance model, the theory of reasoned action, the TAM-TPB hybrid model, the motivation model, the theory of planned behavior, the PC utilization model, the diffusion of innovation theory, and social cognition. A detailed analysis of these eight models reveals that performance expectations, effort expectations, social influence, and facilitating conditions have a significant

influence on users' intentions to adopt technology. The Unified Theory of Acceptance and Use of Technology (UTAUT) is a theoretical framework developed to understand the factors that influence individuals' acceptance and use of technology. This theory combines concepts from several previous theories and identifies four key variables that influence technology adoption behavior. These four variables are perceived usefulness, perceived ease of use, subjective norm, and perceived behavioral control. Perceived usefulness is the extent to which individuals believe that using a technology will improve their performance or help them achieve certain goals. Perceived ease of use is the extent to which individuals believe that using the technology will be easy to understand and implement. Subjective norm is the extent to which individuals feel social pressure or support from the people around them to use certain technology. Meanwhile, perceived behavioral control is the extent to which individuals feel they have control over the use of technology and can overcome obstacles that may arise. UTAUT is based on the Technology Acceptance Model (TAM) framework and expanded by combining elements from other theories such as the Theory of Reasoned Action (TRA), the Theory of Planned Behavior (TPB), and the Model of PC Utilization (MPCU). The goal is to provide a more comprehensive understanding of the factors that influence technology adoption. UTAUT theory can be used to analyze and predict user behavior related to technology adoption and acceptance, both in organizational and individual contexts. This research is a development of the UTAUT model developed by Venkatesh. (2003) by combining the factors that cause someone to have the intention (behavioral intention) to use new technology, in this case using digital payments, and after that, it will be linked to the influence of maslahah (maqoshid sharia) in the use of digital money. For more details, you can see the following framework:

The Technology Acceptance Model (TAM) is a theoretical model of technological systems that measures how users can accept a new technology. TAM is a development of the Theory of Reasoned Action (TRA) developed by Aizen and Fishbein. According to TAM theory, behavioral intention (BI) is a factor that causes someone to use new technology. Behavioral intention (BI) is influenced by attitude (A), which is a general impression of technology. The TAM model shows that when users are introduced to a new technology, several factors influence decisions about how and when the technology can be used, including perceived usefulness (PU). This theory was developed by Fred Davis as a measure of how someone believes that the system used will improve their work performance. This means that a person's decision to use or not use technology depends on the usefulness of what they do. Davis defines perceived ease of use (PEOU) as a measure of how someone believes that using technology is free from hard work.



Fig: UTAUT Model Modification Framework developed by Venkatesh [3].

If technology is easy to use, then the problem of limitations can be overcome. If it is difficult to use, then there will be no positive behavior when using the technology. Apart from internal variables, there are external variables, such as social influence, that are important factors that determine attitudes. However, perceptions about technology can change depending on age and gender. The TAM model was consistently developed into TAM 2 and developed into an integrated theory of acceptance and use of technology (UTAUT). TAM 3 has been developed in the context of ecommerce using the effects of trust and perceived risk on system use. The formulation of UTAUT is based on eight research models, namely the technology acceptance model, the theory of reasoned action, the TAM-TPB hybrid model, the motivation model, the theory of planned behavior, the PC utilization model, the diffusion of innovation theory, and social cognition. A detailed analysis of these eight models reveals that performance expectations, effort expectations, social influence, and facilitating conditions have a significant influence on users' intentions to adopt technology. The Unified Theory of Acceptance and Use of Technology (UTAUT) is a theoretical framework developed to understand the factors that influence individuals' acceptance and use of technology. This theory combines concepts from several previous theories and identifies four key variables that influence technology adoption behavior. The four variables are perceived usefulness, subjective norm, behavioral control, and perceived behavioral control. Perceived usefulness is the extent to which individuals believe that using a technology will improve their performance or help them achieve certain goals. Perceived ease of use is the extent to which individuals believe that using the technology will be easy to understand and implement. Subjective norm is the extent to which individuals feel social pressure or support from the people around them to use certain technology. Meanwhile, perceived behavioral control is the extent to which individuals feel they have control over the use of technology and can overcome obstacles that may arise. UTAUT is based on the Technology Acceptance Model (TAM) framework and expanded by combining elements from other theories such as the Theory of

Reasoned Action (TRA), the Theory of Planned Behavior (TPB), and the Model of PC Utilization (MPCU). The goal is to provide a more comprehensive understanding of the factors that influence technology adoption. UTAUT theory can be used to analyze and predict user behavior related to technology adoption and acceptance, both in organizational and individual contexts. The thing that is the benchmark for determining the good and bad (benefit and mafsadat) of something that is done and which is the main objective of legal development is what is a basic need for human life. The demands for human life are graded, such as Dharuriyat/primary, Hajjiyat/secondary, and Tahsiniyat/tertiary needs. Kuliyat al-Khomsah in maqoshid sharia aims to fulfill the objectives, as above;

- 1. Dharuriyat, namely mandatory needs to fulfill the needs of this world and the hereafter, which if abandoned will make life damaged.
- 2. Hajiyat, namely needs that lighten the burden of society (difficulties) for every human being
- 3. Tahsinat, namely complementary needs.

Therefore, Imam Asy-Syatibi explained, "Every action is viewed by sharia based on the benefits or mafsadat contained in the action." So this becomes a direction for carrying out ijtihad and fatwa on contemporary problems. This means that we don't judge something as obligatory unless it has a great benefit and don't judge it as haram unless it contains a great benefit. In this research, a Venkatesh [3] UTAUT theory model will be developed by modifying it and including the maqoshid sharia variable as the moderating variable, so that there is an overview of the maqoshid sharia that causes factors from behavioral intention to intention factors in using digital money.

4. IDENTIFICATION OF PROBLEMS

From the background of the problem above, several identification problems related to the UTAUT Theory can be described to analyze the factors that encourage people to use digital money. In this research, we will use the UTAUT theory to analyze factors such as performance expectancy, social influence, facilitating conditions, and intention to use digital money.

This research uses quantitative methods using questionnaires to answer research questions and research objectives by providing empirical evidence of whether to accept or reject the research hypothesis. This research is a type of pure research to investigate the intentions of Indonesian people towards the use of digital money. It combines religious factors and relates them to the objectives of maqoshid sharia regarding the use of digital money.

5. RESEARCH OBJECTIVE

This research uses the Unified Theory of Acceptance and Use Technology (UTAUT), built by Venkatesh (2003). Currently, research regarding intentions to use digital money in Indonesia is still very rare. So, it is hoped that this research can contribute to the development of digital money in Indonesia and the perspective of *Maqoshid Sharia* is regarding the intention to use digital money, which is currently gradually replacing payments with cash.

6. REVIEW OF RELEVANT LITERATURE

Changes in times and technology have also influenced changes in the payment system. This digital era which demands speed, efficiency, and effectiveness, has influenced the lifestyle of today's modern society, which is gradually looking for payment systems that are faster, more efficient, effective, and practical. The research tries to look at the Magoshid Sharia aspect of electronic money payments (digital payments), which the majority of people have used and are currently using. As quoted, the use of electronic money/digital money, which was initially in the form of Internet banking, had very limited access, only for bank customers and other customers. With the increasing development of Internet technology, the use of Internet banking is becoming easier and wider, so that just by using a smartphone, customers can carry out various kinds of transactions. quote the definition from Kreltszheim (1999) regarding the definition of E-money, which says E-cash (Emoney) is not "cash" in the same sense as physical cash, which can be transferred from hand-to-hand by a payer to a payee without the intermediation of a third party. According to Bank Indonesia, e-money is defined as a means of payment that fulfills the elements of (1) it is issued based on the value of the money deposited by the holder to the issuer, (2) the value of the money is stored electronically in a medium such as a server or chip, (3) a means of payment to the holder who is not the e-money issuer, and (4) the value of the e-money is not a deposit as stated in the banking law. The electronic money we have is a means of payment that comes from currency (rupiah) in the form of paper and metal, but the value, or nominal value, is stored in electronic media. Electronic money can be used to pay for all transactions for purchasing goods and paying for services more easily, practically, and quickly without having to carry the currency we have. The guarantee that exists with digital money is that the nominal amount stated in the application on our smartphone is the same as the nominal amount of currency that we have. We can withdraw our money in the form of currency according to the digital money we have, which is listed in the application on our smartphone, without any difference in the nominal amount we have between the currency and digital money. In an era that demands speed, efficiency, and practicality, digital money is very popular with

the public, especially people who have high literacy regarding the Internet and banking. This influences people's behavioral intentions towards using new technology, in this case the increasing use of digital money in Indonesia. In analyzing the sharia maqoshid of new and contemporary cases, the benefits and mafsadat will be seen by the level of urgency and importance. Maqoshid sharia comes from two words, namely maqashid and sharia. Maqashid is defined as holding fast, leaning, or heading. Maqashid is a branch of Islamic science that explains the wisdom behind Islamic religious law. According to Sahroni, maqosith is maslahah, and maslahah is maqoshid. Imam Asy-Syatibi in his book Al Muawafaqat explained that the aim of Magashid sharia to achieve human prosperity both in this world and in the hereafter has five core things, or what is usually called Kullivat al Khomsah (five general principles). The five magoshid are;

- 1. Hifdzu Ad-Diin (الدين حفظ) or Maintaining Religion
- 2. Hifdzu An-Nafs (النفس حفظ) or Guarding the Soul
- 3. Hifdzu Aql (العقل حفظ) or Maintaining Reason
- 4. Hifdzu An Nasl (النسل حفظ) or Protecting the Offspring
- 5. Hifdzu Al Maal (المال حفظ) or Safeguarding Wealth

According to As-Syatibi, human benefit can be realized if the five basic elements of human life can be realized and maintained. In this framework, he divides maqashid into three levels, namely[]:

1. Dharuriyat (ضروريات / Primary Needs

This type of maqashid is a necessity and foundation for upholding human welfare in this world and in the afterlife which includes maintaining the five main elements in human life, namely religion, soul, reason, offspring, and property. Neglect of these five basic elements will cause damage on earth and real losses in the afterlife.

- Hajjiyat (حاجيات) / Secondary Needs
 This type of maqashid is intended to make life easier,
 eliminate difficulties or provide better care for the five
 basic elements of human life.

 Tahsiniyat (تحسينيات) / Tertiary Needs
 - Tahsiniyat (تحسينيات) / Tertiary Needs The aim of this third maqashid is so that humans can do their best to perfect the maintenance of the five basic elements of human life.

7. RESEARCH METHODS

7.1 Population and Sample

The population used in this research is everyone who uses digital money via smartphone. The samples selected were based on non-probability sampling with a purposive sampling method of 200 samples. Purposive sampling was carried out because the sample was selected based on experience using digital money in the form of a digital platform. The questionnaire questions (attached) are distributed online via Google Forms to people who live in big cities in Indonesia, such as Java, Sumatra, Kalimantan, Sulawesi, and Nusa Tenggara.

7.2 Data

This research is survey research using primary data collected through questionnaires. Because this research aims to explore and obtain in-depth information about behavioral intention factors, data will be taken directly from the sample through questions in the questionnaire.

7.3 Research Variables and Measurement Scales

A variable is an attribute, trait, or value of a person, object, or activity that has certain variations determined by researchers to be studied and conclusions drawn. The variable that is the object of this research uses several variables to determine the influence of behavioral intention on the intention to use digital money.

Independent Variables (Exogenous): Performance Expectancy (X1), Influence (X2), Facilitating Conditions (X3), and Trust (X4) Dependent Variable (endogenous): Intention to Use Digital Money (Y).

Moderator Variable: Maqoshid Syariah, according to Thompson, a moderator variable is a variable that influences the direction of the relationship or the strength of the relationship between the independent variable and the dependent variable. It is suspected that the objective principles of Maqoshid Sharia influence the strength or weakness of the relationship between behavioral intention and the intention to use digital money.

7.4 Research instruments

This research uses primary data taken through a survey by distributing questionnaires through WA groups. Surveys are defined as a system of collecting data from or about individuals to describe, compare, and explain attitudes and behaviors. In survey research, it is very important to avoid sampling errors in determining sample size. The population in this research is everyone who uses digital money via mobile payment. The samples selected were based on non-probability sampling with a purposive sampling method of 200 samples. Purposive sampling was carried out because the samples were selected based on experience using digital money in the form of digital platforms. The questionnaire questions (attached) were distributed online via Google to people who live in big cities in Indonesia, such as Java, Sumatra, Kalimantan, Sulawesi, and Nusa Tenggara.

7.5 Types of Research Data

The data taken is qualitative, which will be taken from the independent (exogenous) variables: performance expectation (X1), influence (X2), facilitating condition (X3), and trust (X4), with the dependent (endogenous) variable: intention to use digital money (Y) and the moderator variable in the form of Maqoshid sharia principles. To obtain qualitative data, questions will be created that refer to these variables to obtain quantitative data in the form of numbers that can be processed with Smart PLS software.

7.6 Data source

The data source that will be used is primary data, which will be obtained from the results of distributing questionnaires. Primary data is data obtained from respondents, in this case, digital money users on digital payment platforms. Data is collected through a survey of respondents who will answer questions related to the variables studied using a 5-point Likert scale via Google Forms.

7.7 Data collection technique

variables studied.

In research, data collection techniques are an important step because the main aim of research is to obtain data. The data that will be obtained is qualitative data, which will be converted into quantitative data. To obtain data, distribute a questionnaire that is divided into two parts. The first is a demographic question regarding gender, age, education, and use of digital money. In the second part of the questionnaire, questions were measured using a Likert scale to measure the Unified Theory of Acceptance and Use Technology (UTAUT) Model. The Likert scale is generally used to measure perceptions and attitudes. The Likert scale points used in this research are as follows: 1: strongly disagree, 2: disagree, 3: neutral, 4: agree, and 5 – strongly agree.

8. DATA ANALYSIS TECHNIQUE

Data analysis techniques in this research are used to answer the problem formulation and test hypotheses. The data analysis technique uses the Smart PS statistical method. The advantage of using Smart PLS is that it can predict the size and structure of the model simultaneously [9]. Data analysis was used in 3 stages. The first stage is the data screening process and diagnostic tests to meet multivariate assumptions. This stage aims to test whether the data used is good enough to be used as material for statistical analysis. The second stage is to analyze the measurement model to identify the structure of related variables [12]. The third stage is analyzing the structural model, where the data is analyzed using the partial least squares structural equation model (PLS-SEM). The measurement model uses the PLS algorithm technique to validate the constructed measurement scale [11]. Variables that pass the analysis test are then used in structural model analysis to test the relationship between the endogenous and exogenous

From Table 4.1. above, it can be seen that the majority of respondents are women, amounting to 55.7% of the total respondents. Meanwhile, in terms of age, the majority of respondents were from Generation Y (the millennial generation), at 44.8%. For the educational level, the majority of respondents were undergraduates (63.8%). The majority of income levels are in the range of under 5 million rupiahs (39.5%), followed by income between 5 to 10 million rupiahs (32.9%). The majority of respondents' jobs are private sector employees, with a percentage of 33.3%. The majority of respondents who use cell phones very often use online transactions.

Variable Analysis

A collection of data will be examined to provide clearer information as a variable from the statistical data that will be analyzed, and a statistical description of each data set will be provided. This statistical test is an analysis to obtain the minimum, maximum, average (mean), and standard deviation values of each variable.

Table 1. Respo	ondent Profile Data	a
Characteristics	Frequency	Percentage
Gender		
Man	93	44.3 %
Woman	117	55.7 %
Age		
Baby boomers	6	2.9%
Generation X	73	34.8%
Generation Y	94	44.8%
(millennial)		
Generation Z	36	17.1%
Generation Alpha	1	0.5%
Level of education		
Professor	2	1%
Doctor	6	2.9%
Masters	31	14.8%
Bachelor	134	63.8%
high school	37	17.6%
Income Level		
>20 Million Rupiah	16	7.6%
16 – 20 Million Rupiah	18	8.6%
11 – 15 Million Rupiah	24	11.4%
5 -10 Million Rupiah	69	32.9%
< 5 Million	83	39.5%
Work		
Middle school/high	2	1%
school students		
Student	27	12.9%
Lecturer	19	9%
Government employees	22	10.5%
Private employees	70	33.3%
Trader	8	3.8%
Businessman	40	19%
Doesn't work	22	10.5%
Duration of Cell Phone		
use		
Never	4	1.9%
Seldom	7	3.3%
Sometimes	31	14.8%
Often	60	28.6%
Very often	108	51.4%
Use of Online		
Transactions		
Never	7	3.3%
Seldom	23	11%
Sometimes	50	23.8%
Often	54	25.7%
Very often	76	36.2%
it y onten	10	50.270

The table below shows that all variables have a composite reliability value above 0.5 and a Cronbach Alpha value above 0.7. So, it can be concluded that the measurement instrument in this questionnaire is valid and good, and its reliability is met. If the AVE value is > 0.5, then these indicators have excellent validity. From the results of data processing, it was found that the AVE values were all above > 0.5, so it could be said that the indicators of this construct variable were quite good or quite valid.

Table 2	2. Statistica	ıl Descrip	tion for E	ach Varial	ole
	Mean	Median	Min	Max	Standard Deviation
Effort	0,000	0.137	-3,370	1,012	1,000
Expectancy					
Facilitating Conditions	0,000	0.114	-3,654	1,196	1,000
Faith	0,000	0.260	-3,206	1,415	1,000
Intellect	0,000	-0.055	-3,619	1,133	1,000
Intention to	0,000	0.067	-3,415	1,453	1,000
use Digital Monev					
Life	0,000	-0.005	-3,581	1,187	1,000
Lineage	0,000	-0.024	-3,982	1,296	1,000
Performance	0,000	0.062	-3,064	1,104	1,000
Expectancy	,		,	,	,
Social	0,000	-0.037	-2,398	1,713	1,000
Influence					
Trust	0,000	0.212	-3,031	1,579	1,000
Wealth	0,000	0.011	-2,950	1,534	1,000
	Table 3. R	eliability	and AVE	table	
Construct	Cronbac	ch Com	posite	Composite	e
	's alpha	a relia	ability	reliability	(AVE)
		(rh	io_a)	(rho_c)	
Effort	0.958	0.	958	0.967	0.856
Expectancy					
Facilitating	0.884	0.	915	0.913	0.642
Conditions					
Faith	0.254	0.	453	0.681	0.549
Faith*Social	1,000	1,	000	1,000	1,000
Influence	0.000	0	002	0.020	0.024
Intellect	0.900	0.	903	0.938	0.834
Intellect*Soci al Influence	1,000	1,	000	1,000	1,000
Intention to	0.866	0	879	0.901	0.606
use Digital	0.000	0.	017	0.901	0.000
Money					
Life	0.891	0.	892	0.924	0.754
Life*Social	1,000	1,	000	1,000	1,000
Influence	í.				,
Lineage	0.755	0.	821	0.859	0.676
Lineage*Soci	1,000	1,	000	1,000	1,000
al Influence					
Performance	0.931	0.	932	0.948	0.785
Expectancy					
Social	0.928	0.	932	0.942	0.701
Influence					
Trust	0.911	0.	915	0.931	0.693
Wealth	0.807	0.	819	0.887	0.724
Well,*Social	1,000	1,	000	1,000	1,000
Influence					

Measurement Model Assessment

To measure the reflectiveness of the construct variables, the outer loading, AVE and Composite Reliability of each construct will be analyzed. From data processing it is obtained:

Measurement Items in Effort Expectation

Table 4. Outer loading, AVE, and Composite Reliability from Effort Expectation

Measurement Items in Intention to Use Digital Money Table 6. Outer loading, AVE and Composite Reliability of Intention to Use Digital Money

	LIIUIT	Expectation			11	itention to 0.5c	Digital Mio	ucy	
Variable	Measurement	Outer	AVE	Composite	Variable	Dimensions	Outer	AVE	Composite
	Items	Loading		Reliability			Loading		Reliability
Effort	EE1	0.912	0.856	0.967	Intention to use	IU1	0.731	0.606	0.901
Expectation	EE2	0.943			Digital Money	IU2	0.602		
	EE3	0.948				IU3	0.754		
	EE4	0.943				IU4	0.856		
	EE5	0.879				IU5	0.866		

Table 4. above shows that the outer loading of Effort Expectancy is greater than 0.7. The outer loading of Effort Expectancy is very good, with AVE > 0.5 and Composite Reliability > 0.5, so all items of Effort Expectancy are declared valid. From the outer loading, effort expectation has the greatest value in EE3, namely that digital money on digital platforms is easy to use. This means that everyone who will use digital money is mostly motivated by the urge and feeling that they will get convenience, especially the ease of operating or using it. Followed by EE2 and EE4 having the same value. This means that, apart from convenience, it encourages people to intend to use digital money because the instructions for operating digital money are easy to understand and quick to understand (user-friendly). Meanwhile, the smallest outer loading is EE5, which concerns convenience, speed, and effectiveness. It is possible that because digital money is a new form of technology, there are times when people do not find it effective, easy, and fast. So, there is a need for campaigns and education for the public to provide an understanding of the speed, effectiveness, and ease of use of digital money, which is a new technological development for society.

Measurement Items in Facilitating Conditions Table 5. Outer loading, AVE, and Composite Reliability from

	гасшан	ing Condition	15	
Variable	Dimensions	Outer	AVE	Composite
		Loading		Reliability
Facilitating	FC1	0.844	0.642	0.913
Conditions	FC2	0.901		
	FC3	0.544	_	
	FC4	0.732	_	
	FC5	0.885	_	
	FC6	0.844	_	

Table 5 above shows that the outer loading of Facilitating Conditions is the highest, with a value of 0.901 by FC2, meaning that people currently feel that digital money is suitable for developing technology. From this outer loading, it is also concluded that the respondents who answered this were mostly Gen. Apart from that, new users of digital money also feel that the ease of registering is also a factor to consider so that someone is encouraged to use digital money. For FC3, the value is small because usually digital money used on online platforms is quite easy, so few people usually need help to operate it unless they ask for help from parties who are competent with digital money. AVE value > 0.5 and composite reliability = 0.913. So, it's quite valid.

The outer loading of the intention to use digital money is quite good, although some are too minimal because the value is only 0.602 with an AVE of 0.606. The IU5 value is 0.866 and the IU4 is 0.856, meaning that people are encouraged or have the intention to use digital money because the benefits factor is 86.6% and the convenience factor is 85.6%. So the benefits of digital money, such as convenience, efficiency, speed of transactions, and others, must be the main factors that must exist and become a competitive advantage. There are also reasons for society to use digital money as a new technology, which is 60.2%. This means they use digital money out of compulsion if necessary. The AVE value = 0.606. AVE value >0.5 and Composite Reliability = 0.901. So, it's quite valid.

Measurement Items in Intellect

 Table 7. Outer loading, AVE, and Composite Reliability from Intellect/Akal (Maqoshid Syariah)

Variable	Dimensions	Outer Loading	AVE	Composite Reliability
Intellect	MA1	0.933	0.834	0.938
	MA2	0.918		
	MA3	0.888	_	

The outer loading of magoshid Intellect/Maintaining Intellect is quite good, namely MA1 and MA2 of 0.933 and 0.918, meaning that people understand, feel, and appreciate technological progress, especially in the development of technological changes involving changes in the system of using transaction media from the use of currency and accepting changes in payment systems. transactions with digital money. To provide understanding and literacy to the community, although it is already quite high, it needs to be increased again by providing education to the community so that literacy about digital money increases, especially among the unbanking community. So, the benefits of digital money can be accepted from the Maqoshid Intellect perspective because the addition of knowledge about new technological developments, such as the use of digital money, can be accepted by the Maqoshid Intellect because the benefits of technological development are per the Maqoshid which makes Islamic society more technologically literate so that it can develop. By the nature of Islam, namely that Islamic law is applied to obtain better benefits, and Islamic law is also following contemporary issues in modern society, although it must remain within the boundaries of the muamalah corridor, which is per the law. AVE value = 0.834. AVE value > 0.5and Composite Reliability = 0.938. So, it's quite valid.

Measurement Items in Faith
Table 8. Outer loading, AVE, and Composite Reliability of
Faith/Confidence (Magoshid Syariah)

	I altil Confidence (fr	raquanta D	yananj	
Variable	Dimensions	Outer	AVE	Composite
		Loading		Reliability
Faith	MA4	0.955	0.549	0.681
	MA5	0.431	-	

The outer loading of the variable of the faith/Magoshid religion is quite good, but there is something that needs to be improved. For the MA4 value of 0.955, it means that the community intends to speed up and maximize work. This is per the verse of the Qur'an S. Al Insyirah verse 7, "If you have finished one business, then finish another business seriously." People's intention to use digital money is due to the speed factor, in this case, the speed of transactions and the speed of using digital money compared to using traditional system money. With digital money, we don't need to go to the bank, queue, and go through a long procedure; we just click on our smartphone using the internet technology network. This is one thing that influences the intention to use digital money. Speed and efficient time encourage people to use digital money because fast and efficient time will make people more productive in addition to saving resources such as energy, time, and wealth. Meanwhile, the MA5 obtained at 0.431 means that society still has obedience to religious factors because society still views religious boundaries as important, even if they are not under the Shari'a. People who intend to use digital money are only 43.1% likely to intend to use it. So, to increase the use of digital money, we must pay attention to the boundaries of muamalah law that are prohibited in Islam, such as maysir, gharar, tadlis, and usury, so that it is more acceptable to society. AVE value = 0.549. AVE value > 0.5 and Composite Reliability = 0.681. Composite Reliability <0.7 So minimization must be reviewed

Measurement Items in Life

Table 9. Outer loading, AVE, and Composite Reliability of Life/Soul (Magoshid Svariah)

			··)	
Variable	Dimensions	Outer	AVE	Composite
		Loading		Reliability
Life	MJ1	0.869	0.754	0.924
	MJ2	0.875	-	
	MJ3	0.856	-	
	MJ4	0.872	-	

The outer loading of the Life/Maqoshid Jiwa variable is quite good, meaning that all the values are above 0.85, meaning that these questions illustrate that people's intention to use new technology such as digital money is influenced by factors such as their desire to avoid something unpleasant. such as queues, hassle, and others. Digital money encourages people's intention to use it because they feel safe because they may be able to avoid fraud or theft if they carry and use cash. So for the development of digital money to increase its use in society, it must pay attention to and improve the quality of the elements of security, comfort, and transparency, so that people who are not initially users have security, comfort, and transparency factors. AVE value = 0.754. AVE value> 0.5 and Composite Reliability = 0.924. So, it's quite valid.

Measurement Items in Wealth Table 10. Outer loading, AVE, and Composite Reliability of Wealth/Assets (Magoshid Syariah)

weatth/Assets	(mayosinu)	Syarian)	
Dimensions	Outer	AVE	Composite
	Loading		Reliability
MK1	0.783	0.724	0.887
MK2	0.911		
MK3	0.853		
	MK1 MK2 MK3	Dimensions Outer Loading MK1 0.783 MK2 0.911 MK3 0.853	Microsoft Outer AVE Loading MK1 0.783 0.724 MK2 0.911 MK3 0.853

The outer loading of the Wealth/Maqoshid property variable is quite good, some have a value of 0.911, and there are also 0.853 and a value of 0.783. From the table above, it can be analyzed that people's intention to use technology such as digital money is driven by the feeling that using digital money can further increase their productivity because it saves time, energy and other resources. One of the influences on society's intention to use digital money is that after learning about the many benefits of digital money technology, people are also encouraged to invest via digital platforms. The table above also shows that the trust factor in digital money still needs to be improved, because of the value obtained from the public regarding trust in digital money transactions. The element of public trust in digital transactions can be increased by improving the quality of digital money use, such as minimizing crimes that occur in the world of online banking. AVE value = 0.754. AVE value> 0.5 and Composite Reliability = 0.924. So, it's quite valid.

Measurement Items in Lineage Table 11. Outer loading, AVE, and Composite Reliability of Wealth/Assets (Magoshid Svariah)

	(1) Currier 1 100000 (1)	uqosma sy		
Variable	Dimensions	Outer Loading	AVE	Composite Reliability
Lineage	MT1	0.905	0.676	0.859
	MT2	0.901	-	
	MT3	0.630	-	

Measurement Items in Performance Expectancy Table 12. Outer loading, AVE, and Composite Reliability from Performance Expectancy

	Perform	апсе вхресі	ancy	
Variable	Dimension	Outer	AVE	Composite
	S	Loading		Reliability
Performance	PE1	0.897	0.785	0.948
Expectancy	PE2	0.891		
	PE3	0.845	-	
	PE4	0.901	-	
	PE5	0.896	-	

The outer loading of the Performance Expectancy variable is quite good, all above 0.8 and some have a value of 0.901, meaning that people's intention to use technology such as digital money is driven by the feeling that using digital money can further increase their productivity, help activities, help achieve targets. work because it saves time, energy, and other resources. The transaction speed factor is a factor that influences people to encourage the use of digital money technology, so what needs to be considered is that the quality of the transaction process, such as the speed of transaction times, must be maintained or increased to avoid disruptions such as internet network problems, server problems or banking crimes that can disrupt digital money banking system. AVE value = 0.785. AVE value> 0.5 and Composite Reliability = 0.948. So, it's quite valid.

Measurement Items in Social Influence
Table 13. Outer loading, AVE, and Composite Reliability of
G • 11 G

	Social III	iuence		
Variable	Dimensions	Outer	AVE	Composite
		Loading		Reliability
Social Influence	S17	0.700	0.701	0.942
	SI1	0.849	-	
	SI2	0.837	-	
	SI3	0.854	-	
	SI4	0.843	-	
	SI5	0.862	-	

The outer loading of the social influence variable, 5 construct variables are all above 0.8 and one construct has a value of 0.7. This means that communication from society, which includes those closest to them such as friends, family, relations, and the environment, plays a very important role and influences the motivation to use digital money, which is a new technological system. Meanwhile, the perception that the use of new technology such as digital money is a desire for prestige and encouraging feelings regarding the view of increasing social status is not the main thing. The development of digital money is more influenced by the influence of experiences of close family, friends, relations, and people who may have a personal appeal as a public influencer who will change people's opinions by encouraging them to have the intention to use digital money. AVE value = 0.701. AVE value> 0.5 and Composite Reliability = 0.942. So highly recommended and valid.

Measurement Items in Trust Table 14. Outer loading, AVE, and Composite Reliability from Performance Expectancy

I er for mance Expectancy						
Variable	Dimensions	Outer	AVE	Composite		
		Loading		Reliability		
Trust	T1	0.798	0.693	0.931		
	T2	0.854				
	T3	0.873				
	T4	0.862				
	T5	0.803				
	T6	0.801				

From the Trust variable, of all construct variables, 5 constructs have outer loadings above 0.8 and one construct has a value of 0.7. This means that people's beliefs about new technology influence their intention to use new technology such as digital money. This trust includes confidence in using

digital money that people feel confident and confident that using digital money will provide a sense of security and comfort in making transactions using digital money. This influencing public trust emphasizes the element of belief that the use of digital money will not reduce or take away ownership rights of money that are being transacted or stored in digital currency on platforms that offer digital money. This means that the existing money that belongs to him is safe in the form of quantity and value in digital form, and if one day he wants to convert it into currency then the amount corresponds to what he has in digital form. Digital money needs to maintain or increase the level of public trust so that the use of digital money increases and continues to grow. AVE value = 0.693. AVE value>0.5 and Composite Reliability = 0.931. So highly recommended and valid.

Structural Model Assessment / Structural Model Assessment

Path Coefficient Analysis

Structural model assessment is used to describe the relationships between construct variables. Referring to the determinant coefficient which ranges from -1 to +1 will describe a positive or negative relationship between the two linked construct variables. If the coefficient value is 0 then it is said that there is no relationship between the two linked variables [7, 8]. Data processing uses Bootstrapping Technique. Use PLS-SEM with bootstrapping technique to see the influence of the relationship between construct variables. Bootstrapping is a process for assessing the level of significance or probability of direct effects, indirect effects, and total effects. Apart from that, bootstrapping can also assess the level of significance of other values, including r square and adjusted r square, f square, outer loading, and outer weight. T-statistics is a statistical test used to test the truth or falsity of a hypothesis. T-statistics is a value used to see the level of significance in hypothesis testing by finding the T-statistics value through the bootstrapping technique. In hypothesis testing it can be said to be significant when the Tstatistics value is greater than 1.96, whereas if the T-statistics value is less than 1.96 then it is considered not significant. To be able to see the research results of the path coefficient resulting from PLS Sem bootstrapping processing, you can see in table 15

|--|

Path/Path	Coefficient	t-statistics	p-value	Conclusion
Effort Expectancy -> Intention to use Digital Money	0.203	2,277	0.023	Significant
Facilitating Condition -> Intention to use Digital Money	-0.026	0.314	0.754	Not significant
Faith -> Intention to use Digital Money	0.157	2,302	0.022	Significant
Faith*Social Influence -> Intention to use Digital Money	-0.005	0.090	0.928	Not significant
Intellect -> Intention to use Digital Money	0.214	3,314	0.001	Significant
Intellect*Social Influence -> Intention to use Digital Money	-0.052	0.725	0.469	Not significant
Life -> Intention to use Digital Money	0.209	2,340	0.020	Significant
Life*Social Influence -> Intention to use Digital Money	0.066	0.941	0.347	Not significant
Lineage -> Intention to use Digital Money	-0.015	0.239	0.811	Not significant
Lineage*Social Influence -> Intention to use Digital Money	0.089	1,548	0.122	Not significant
Performance Expectancy -> Intention to use Digital Money	0.077	1,056	0.291	Not significant
Social Influence -> Intention to use Digital Money	0.150	2,660	0.008	Significant
Trust -> Intention to use Digital Money	-0.027	0.408	0.683	Not significant
Wealth -> Intention to use Digital Money	0.094	1,346	0.179	Not significant
Wealth*Social Influence -> Intention to use Digital Money	-0.109	2,088	0.037	Significant

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The path coefficient value is closer to +1, the stronger the relationship between the two constructs. A relationship that is closer to -1 indicates that the relationship is negative (Sarstedt et al., 2017). From the data processing of the relationships that influence each construct, the explanation is as follows:

- 1. The effect of Effort Expectancy on Intention to Use Digital Money is 0.203, which means that if the EE variable increases by one unit, IU can increase by 20.3%. This influence is positive.
- 2. The effect of Facilitating Conditions on Intention to Use Digital Money is -0.026, which means that if the FC variable decreases by one unit, IU can decrease by 2.6%. This influence is negative.
- 3. The influence of Faith (Maqoshid Religion) on Intention to Use Digital Money is 0.157, which means that if the Faith variable increases by one unit, then the Ability increases by 15.7%. This influence is positive.
- 4. The effect of Social Influence on Intention (SI) to Use Digital Money which is moderated by Faith (Maqoshid Agama) is -0.052, which means that if the Social Influence variable decreases by one unit, Intention to Use can decrease by -0.5%. This influence is negative.
- The influence of Intellect (Maqoshid Akal) on Intention to Use (IU) Digital Money is 0.214, which means that if the Intellect variable increases by one unit, IU can increase by 21.4%. This influence is positive.
- 6. The influence of Social Influence (SI) on Intention to Use (IU) Digital Money which is moderated by Intellect (Maqoshid Reason) is -0.052, which means that if the SI variable decreases by one unit, IU can decrease by 5.2%. This influence is negative.
- The influence of Life (Maqoshid Jiwa) on Intention to Use (IU) Digital Money is 0.209, which means that if the Life variable increases by one unit, IU can increase by 20.9%. This influence is positive.
- 8. The influence of Social Influence (SI) on Intention to Use (IU) Digital Money which is moderated by the Life variable (Maqoshid Jiwa) is 0.066, which means that if the SI variable increases by one unit, IU can increase by 6.6%. This influence is positive.
- The influence of Lineage (Descendant Maqoshid) on Intention to Use (IU) Digital Money is -0.015, which means that if the Lineage Variable decreases by one unit, IU can decrease by 1.5%. This influence is negative.
- 10. The influence of Social Influence (SI) on Intention to Use (IU) Digital Money which is moderated by the Lineage variable (Maqoshid descent) is 0.089, which means that if the SI variable increases by one unit, IU can increase by 8.9%. This influence is positive.
- 11. The effect of Performance Expectancy (PE) on Intention to Use (IU) Digital Money is 0.077, which means that if the PE variable increases by one unit, IU can increase by 7.7%. This influence is positive.
- 12. The influence of Social Influence (SI) on Intention to Use (IU) Digital Money is 0.150, which means that if SI increases by one unit, IU can increase by 15%. This influence is positive.
- 13. The influence of Trust (T) on Intention to Use (IU) Digital Money is -0.027, which means that if MK decreases by

one unit, IU can decrease by 2.7%. This influence is negative.

- 14. The influence of Wealth (Maqoshid Harta) on Intention to Use (IU) Digital Money is 0.126, which means that if MK increases by one unit, IU can increase by 12.6%. This influence is positive.
- 15. The influence of Social Influence (SI) on Intention to Use (IU) Digital Money which is moderated by the Wealth variable (Maqoshid treasure) is -0.109, which means that if SI increases by one unit, IU can increase by 10.9%. This influence is positive.

From Table 15, it can be seen that Effort Expectancy influences the Intention to use digital money because it has a t-statistic of 2.277 and a p-value of 0.023. Likewise, Social Influence has a t-statistic of 2.660 and a p-value of 0.008, so it influences the Intention to use digital money. The three magoshid components that moderate Social Influence also influence the intention to use digital money because they have a t-statistic > 1.96 and a p-value below 0.05. The variable Faith has a t-statistic of 2.302 and a p-value of 0.022. Intellect has a t-statistic of 3.314 and a p-value of 0.001, Life has a t-statistic of 2.340 and a p-value of 0.020. Meanwhile, the other construct variables are not significant/influential because the T-statistics value is less than 1.96 and the p-value is > 0.05. So the intention to use digital money is influenced by Effort Expectancy and Social Influence. If seen in reality, Effort Expectancy is usually related to a perception related to ease or complexity, and according to theory indicators influence views about the ease of using technology, namely complexity and ease of use [3]. In many cases of motivation to exert effort, women usually have greater effort than men, especially when starting to use new technology. Effort Expectancy is how to think about what to do which is driven by an attitude towards using digital money. So the main driver for using digital money is driven by an attitude that there is convenience which is thought of as a factor that influences someone to use digital money. Of the respondents who filled out this research questionnaire, the proportion of women was also higher than men, so this strengthens the theory that women have a stronger drive to use something new, including in the context of using new technology in digital money. Meanwhile, Social Influence is no less big in influencing someone to use digital money. According to theory Social Influence is an external factor that encourages individuals to influence the use of technology. Indicators such as norms, social ethics, and views on things related to behavior will influence someone to use new technology, including new technology using digital money. So, to increase the use of digital money, there needs to be outreach, campaigns, and educational outreach that can change opinions in society.

Assessment of Determinant Coefficients (R2/Adjusted R2) The coefficient of determination test is carried out to determine how much endogenous variables are simultaneously able to explain exogenous variables. The higher the R2 value means the better the prediction model of the proposed research model. The coefficient of determination test (R2) is carried out to determine and predict how big or important the influence contribution provided by the independent variables together is on the dependent variable. The R2 value is also an estimate of the suitability of the model to the population. The R2 value is between 0 - 1, the closer it is to 1, the closer the model used is to the population description. R Square values of 0.75, 0.50, and 0.25 indicate that the model is strong, moderate, and weak Sarstedt et al. [12]. Meanwhile, Adjusted R Square is the R Square value that has been corrected based on the standard error value. The Adjusted R Square value provides a stronger

picture than R Square in assessing the ability of an exogenous construct to explain endogenous constructs. SRMR is Standardized Root mean square residual which is a tool for measuring model fit. The condition used is that an SRMR value below 0.08 indicates a fit model, while an SRMR value between 0.08 to 0.10 is still acceptable.

The results of PLS Sem data processing produce the following table

	Table 16. Fit Models	\$
Intention to Use	R Square	Adjusted R square
Digital Money		
	0.816	0.802
	Saturated Model	Estimated Model
SRMR	0.064	0.064
d_ULS	5,168	5,168
d_G	2,870	2,870
Chi-Square	3058,890	3058,614
NFI	0.736	0.736

The R2 value in this study is 0.816, meaning that 81.6% of the models tested are close to suitability for the population, while 0.184 is explained by other variables not included in this study.

Meanwhile, the SRMR in this study was 0.064 < 0.08, so the model was considered appropriate

Assessment of Moderating Effects Moderating Effect Coefficient

Table 17. Effect Coefficient					
	Coefficient	Std.	t-Statistics	p-value	
		Deviation			
Faith*Social Influence -> Intention to use Digital Money	-0.005	0.060	0.090	0.928	Does not support
Intellect*Social Influence -> Intention to use Digital Money	-0.05	0.072	0.725	0.469	Does not support
Life*Social Influence -> Intention to use Digital Money	0.066	0.071	0.941	0.347	Does not support
Lineage*Social Influence -> Intention to use Digital Money	0.089	0.058	1,548	0.122	Does not support
Wealth*Social Influence -> Intention to use Digital Money	-0.109	0.052	2,088	0.037	support

The maqoshid variable is used to moderate the Social Influence construct variable. The assumption is that social influence is a collection of various individuals who influence each other during interactions between these individuals. If a component/thing can be measured through Social Influence, it is hoped that the effect of influence to encourage someone to intend to do something will affect the environment to provide a positive or negative response to the acceptance of a changing system. In the context of accepting new technology such as the use of digital money, the response from society which is a component of social influence will encourage and influence other people to influence the use of digital money. The values contained in magoshid sharia will be a benchmark for determining the good and bad (benefits and mafsadat) of something that is done and which is the main goal of legal development and safeguarding and protecting human life. In the context of Islamic finance, maqashid sharia can be applied in various fields such as banking, investment, and other financial products. The principles of maqashid sharia help in designing financial products that are not only halal but also fair and beneficial to society [13].

From the results of data processing, it was found that the Maqoshid variable that supports Social Influence is the Wealth component. The reason for wealth and people wanting to protect their wealth and wealth is in line to want to get maslahah or benefits from all daily activities. Daily activities cannot be separated from problems related to the economy.

Table 18. F value					
	F2	t-stat	p-value	Effect size	
Effort Expectancy	0.036	2,277	0.023	small	
Facilitating	0.001	0.314	0.754	No effect	
Conditions					
Faith	0.034	2,302	0.022	small	
Faith*Social	0,000	0.090	0.928	No effect	
Influence					
Intellect	0.042	3,314	0.001	small	
Intellect*Social	0.003	0.725	0.469	No effect	
Influence					
Intention to use					
Digital Money					
Life	0.034	2,340	0.020	small	
Life*Social	0.004	0.941	0.347	No effect	
Influence					
Lineage	0,000	0.239	0.811	No effect	
Lineage*Social	0.013	1,548	0.122	No effect	
Influence					
Performance	0.008	1,056	0.291	No effect	
Expectancy					
Social Influence	0.041	2,660	0.008	small	
Trust	0.001	0.408	0.683	No effect	
Wealth	0.014	1,346	0.179	No effect	
Wealth*Social	0.028	2,088	0.037	small	
Influence					

		-		
	Table 19	. Research Hypothesi	s Results	
	Hypothesis	Coefficient	P-value	Results
H1	Performance Expectancy	0.077	0.291	Not affect
	influences the Intention to use			
	Digital money			
H2	Effort Expectancy influences the	0.203	0.023	Influence
	Intention to use Digital money			
Н3	Social Influence influences the	0.150	0.008	Influence
	Intention to use Digital money			
H4	Facilitating Conditions influence	-0.026	0.754	Not affect
	Intention to use Digital Money			
Н5	Trust influences the Intention to	-0.027	0.683	Not affect
	use Digital money			
H6	Social Influence influences	-0.005	0.928	Not affect
	Intention to use Digital money			
	moderated by Maqoshid Faith			
H7	Social Influence influences	0.066	0.347	Not affect
	Intention to use Digital money			
	moderated by Maqoshid Life			
H8	Social Influence influences	-0.052	0.469	Not affect
	Intention to use Digital money			
	moderated by Maqoshid Intellect			
H9	Social Influence influences	0.089	0.122	Not affect
	Intention to use Digital money			
	moderated by Maqoshid Lineage			
H10	Social Influence influences	-0.109	0.037	Influence
	Intention to use Digital money			
	moderated by Maqoshid Wealth			

Maqashid sharia functions as a reference for achieving the economic prosperity and protection of individual rights. goals of human welfare, especially to achieve social justice,

CONCLUSIONS FROM HYPOTHESIS TESTING

From the results of respondents' data processing, it was found that Effort Expectancy and Social Influence influence people's intentions to use digital money in Indonesia. Social Influence which is moderated by Maqoshid Wealth/maintaining wealth/possessions influences the use of digital money, meaning that someone who intends to use digital money will look at the maqoshid wealth factors to get more benefits and harms.

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