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**ABSTRACT**

*This research specifically aims to determine the Perceived Usefulness, Perceived Ease Of Use, and Sharia Service Features to Behavioral Intention to Use with Attitude Toward Using on Bank Jago Syariah Digital Services. The type of research used is field research with a quantitative approach. using accidental sampling techniques, in sampling. In this research, SEM data processing analysis using Smart-PLS software version 4.0.1.9 The results showed that perceived usefulness, perceived convenience, and sharia service features have an effect and are significant to the attitude of the use of Bank Jago Syariah digital services, and has a positive and significant effect on the interest variable through the attitude as a mediating variable. attitude has a positive and significant effect on the interest in using Bank Jago Syariah digital services. Based on the results of the research, it can be implied to refer to optimizing efforts to use a new technology. And it can be achieved by always improve the quality of its usefulness and features in digital services.*

**Keywords: Perceived Usefulness, Perceived Ease of Use, Sharia Service Features, Digital Bank.**

**ABSTRAK**

Secara khusus penelitian ini bertujuan untuk mengetahui persepsi manfaat, persepsi kemudahan, dan fitur layanan syariah terhadap minat penggunaan melalui sikap pada layanan digital bank jago syariah. Jenis penelitian yang digunakan pada penelitian ini adalah field research atau penelitian lapangan dengan pendekatan kuantitatif. menggunakan teknik accidental sampling, dalam pengambilan sampel. Dalam penelitian ini pengolahan data SEM menggunakan software Smart-PLS versi 4.0.1.9. hasil penelitian menunjukkan bahwa persepsi manfaat, persepsi kemudahan, dan fitur layanan syariah berpengaruh positif dan signifikan terhadap sikap penggunaan layanan digital Bank Jago Syariah, juga berpengaruh positif dan signifikan terhadap minat melalui sikap sebagai variabel mediasi, serta sikap berpengaruh positif dan signifikan terhadap minat penggunaan layanan digital Bank Jago Syariah. Berdasarkan hasil penelitian, dapat diimplikasikan untuk mengacu pada upaya optimalisasi terhadap penggunaan suatu teknologi baru. Dan hal tersebut dapat tercapai dengan selalu meningkatkan kualitas kegunaan serta fiturnya pada layanan digital.

**Kata kunci Persepsi Manfaat, Persepsi Kemudahan, Fitur Layanan Syariah, Bank Digital.**

## INTRODUCTION

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## METHOD

The methodology section should explain how the author addresses the research questions. It outlines the approach, strategies, and techniques used to collect and analyze data in order to answer the research questions. This section should include a detailed description of the research design, data collection methods, and analytical tools used to ensure that the study answers the problem formulation effectively.

## RESULTS AND DISCUSSION

### Research Findings

The content of the Results and Discussion section presents the research findings based on field data obtained through questionnaires, surveys, documents, interviews, observations, and other data collection techniques. The findings are analyzed through interpretation and synthesis using specific theories (which may also include the author's own thoughts). Citations and references should follow APA Style 6th Edition and be managed using reference management tools such as Mendeley, Zotero, or EndNote.

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Table 1. Schedule of Learning

Waktu	Hari	Materi	Pembimbing
30-40 menit	Senin dan Rabu	Bimbingan membaca Iqra	Ibu Lenny
30-40 menit	Selasa dan Kamis	Bimbingan membaca dan menulis Iqra	Ibu khotimah

Sumber: Hasil wawancara penelitian

Figures included in the manuscript are an important part of the research findings. The colors of the figures should be clear, and their size should be appropriate. The figure title should be placed below the figure in Times New Roman size 12, regular, center-aligned, with 6pt spacing above and below. If the figure is taken from another source, the source should be written at the bottom left of the figure.

Example of Figure Formatting:



Source: adapted from google

Figure 1. The Process of Marketing Communications Concept

## CITATION METHOD

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Direct quotes of Arabic text written with flat left and right margins. Give a left indent of 1.2 pt. with font Write a paragraph in Arabic using Traditional Arabic font with font size 16 pt.

إنّ طلب العلم فريضة على كلّ مسلم ومسلمة، وهو طريق يُهدي الإنسان إلى  
الفهم الصحيح والتفكي

## CONCLUSION

The conclusion section provides a summary of the answers to the writing objectives, potential applications or development of the research, and suggestions for future studies. The title "CONCLUSION" should be written in bold, uppercase, Cambria size 12, with 12pt spacing above and 6pt below. The content of the conclusion should be written in Cambria size 12, regular, with justified margins and 0pt spacing above and below.

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Quotes from the web:

Olivera, F., *"Manfaat Kopi Untuk Mencegah Berbagai Macam Penyakit,"* Female Kompas, 2009. [Online]. It also can be reached and access at: <http://female.kompas.com/read/2009/07/27/11533750/manfaat.kopi.untuk.mencegah.berbagai.penyakit>. [Accessed: 01-Jan-2016]

Quotes from the newspaper:

Olivera,F., *"Manfaat Kopi Untuk Mencegah Berbagai Macam Penyakit,"* Female Kompas, Jakarta, 2009.

Quotes from the research (Thesis, Dissertation, and Log Book):

Olivera, F., *"Manfaat Kopi Untuk Mencegah Berbagai Macam Penyakit,"* Universitas Islam Negeri Ar-Raniry, Banda Aceh, 2009.