

## ***ABSTRACT***

*Technological developments continue to progress and encourage innovation including in the financial and banking sectors. Financial technology is one of the financial innovations by combining modern technology and proving the financial system and financial services to be more efficient. The growth of financial technology in Indonesia is increasing rapidly, but compared to conventional fintech service providers, sharia-based financial technology is experiencing slow growth. However, the sharia fintech market in Indonesia has a great opportunity due to the potential use of the total population in Indonesia, including the millennial generation as the second largest age group after generation z.*

*This study aims to analyze the acceptance model with indicators of trust, perceived ease of use, perceived usefulness, relative advantage and use of technology with indicators of social influence, price value, and habit that influence the behavioral intention to use the millennial generation in using sharia fintech. This research uses quantitative methods.*

*The method of collecting data in this study using a questionnaire by sampling 106 millennial generation respondents. Data processing in this study uses the Partial Least Square (PLS) analysis method with the SmartPLS 4.0 application. The results of the analysis show that the acceptance model and use of technology on behavioral intention to use the use of Islamic fintech have a positive and significant effect.*

***Keywords:*** *Islamic Financial Technology, Acceptance Model, Use of Technology, Behavioral Intention to Us, Millennial Generation.*