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Determinants of customer trust in fintech as a means of payment through an approach technology acceptance model

Adele Mailangkay*), Edhi Juwono
Perbanas Institute, Indonesia

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ABSTRACT

The development of technology and information is growing rapidly along with the emergence of the digital era. This study aims to determine and analyze the determinants of customer trust in fintech as a means of payment through the technology acceptance model approach. The research method uses quantitative descriptive analysis with a sample of 150 respondents. The results showed that perceived ease of use had a positive and significant effect on perceived usefulness. The perception of ease of use and the perception of usability have a positive and significant effect on attitudes. The perception of usefulness and attitude have a positive and significant effect on the intention to use fintech. Therefore, FinTech is seen as a good opportunity by regulators as supervisors and organizers, and by the community as users of FinTech.

Corresponding Author:

Adele Mailangkay,
Perbanas Institute, Indonesia
Email: adele.m@gmail.com

Introduction

The development of technology and information is developing rapidly along with the emergence of the digital era. The digital era has also triggered Indonesians to be more familiar with and understand the use of internet technology. Internet users start looking for various information needed and also compare with various other similar information. Internet users in Indonesia are growing year by year. This development seems to require all human activities to be able to adapt to technological developments, including transaction activities (Sulisdika et al., 2022).

The digital era also gives rise to various interesting innovations, one of which is Financial Technolgy (Fintech) which carries out various interesting innovations for its customers. Fintech is currently one of the applications of information technology in the financial sector that has many functions, which are able to serve electronic money, lending, crowdfunding, virtual accunt, and other online financial transactions (Primadasa et al., 2021).According to Vina, simply FinTech can describe any innovation related to how businesses try to improve the process, delivery, and use of financial services(Imam, 2022).In addition, FinTech (Financial Technology) combines the financial system with technology into an innovation that can facilitate the financial system(Zulkifly, 2022).

FinTech is a technology that utilizes the internet network starting from 1966 with the aim of carrying out business globally. Around 1980 banks began to use Fintech to facilitate banking work, then in 1990 with the support of internet network technology that is increasingly stable, the use of Fintech is growing, such as online banking with the support of adequate software and internet networks, people have begun to get used to the use

of Fintech. The year 1998 was the time when banks began to introduce online banking for their customers. FinTech has also become easier to use by the wider community, as well as increasingly known. Payments that are practical and much different from conventional payment methods make the development of FinTech even more intense. More efficient financial services using technology and software can be easily achieved with FinTech (Suyanto & Kurniawan, 2019).

The use of Fintech is currently widely used by people in Indonesia because of its convenience and usefulness factors, this is in accordance with the reports of economic news media which states that not without reason, people are now starting to switch to using fintech in digital transactions and financial activities because of easy access to get digital financial services, promotions and other attractive offers, have the opportunity to grow revenue, be comfortable to use, be able to accelerate business and expand networks, and be able to grow social pride in accordance with the development of the existing times(Nurdianti, 2022).So by optimizing the digitalization of services, public relations will become closer, economical, efficient, easy, and effective. Effectiveness shows success in terms of achieving or not the targets that have been set. If the results of the activity are closer to the target, it means that the activity is more effective. The purpose of implementing fintech is to improve the efficiency of operational activities and service quality. This is because the use of fintech is in line with the growing public need for online-based financial services and the use of internet media for digital data access(Apriyani, 2016).

The development of information technology, the increasing public needs for the convenience offered by the system in carrying out daily life. The more demand, the more IT application programmers/developers who produce application systems for use by the public. However, not all application systems will sell well in the market and are in demand by the public. To measure whether an application system is accepted or not by users, developers generally use the TAM method (Kompasiana, 2022).

The technology acceptance model (TAM) is derived from the theory of reason action (TRA) model. Due to the uncertain theoretical and psychometric status in the TRA model, the TAM model eliminates the norms of the user subject. The technology acceptance model (TAM) describes user motivation by three factors; perceived usefulness, perceived ease of use, and attitude.

The results of research by(Agustin et al., 2021), stated that ease of use has a significant positive effect on attitude toward using. The results of (Siri et al., 2017) research state that ease of use has a significant effect on user attitudes. The results of the research of (Santika & Yadnya, 2017), stated that perceived ease of use has a positive and significant effect on attitude. Furthermore, the results of research conducted by (Nabila, 2022) stated that the implementation of Fintech at PT. Bank Syariah Mandiri KCP Kedaton is still focused on the services provided to customers. Based on the results of data processing and analysis using product moment correlation techniques, it states that financial technology (Fintech) has been effectively applied to the development of financial inclusion.

The results of research by (Suyanto & Kurniawan, 2019), stated that the Perception of Ease of Use (PEU) in FinTech Software. Perceived Ease of Use (PEU) Positively Affects the Perceived Usability (POU) of FinTech Software. Usability Perception (POU) Positively Affects User Attitudes (ATU) of FinTech Software. Perceived Ease of Use (PEU) has no Effect on User Attitude (ATU) of FinTech Software. User Attitude (ATU) of FinTech Software Positively Affects Behavioral Interest (IDX).Based on the description in the background of the research above, the author wants to research to know and analyze the determinants of customer trust in Fintech as a means of payment through the Technolgy Acceptance Model approach.

Technology Acceptance Model (TAM)

This model is derived from the TRA model. Due to the uncertain theoretical and psychometric status in the TRA model, the TAM model eliminates the norms of the user subject. TAM describes user motivation by three factors; perceived benefits, perceived ease of use, and attitude towards use. Therefore, not only BI will be contained in TAM but also, two main beliefs such as perceived benefits and ease of use have a considerable impact on user attitudes. This can be determined as misfortune and pleasure to the system. Sometimes, other factors known as external variables (user training, system characteristics, user participation in the design and nature of the implementation process) are considered in the TAM model. TAM is probably one of the most widely used models in the field of technology acceptance. Over the past few decades, it has received substantial empirical support. Because TAM ignores social influences on the adoption of technology, it has limitations in its application outside the workplace. In addition, some variables as external variables need to be added to TAM to provide a more consistent prediction of system usage. Since intrinsic motivation is not discussed in TAM so the ability of TAM to be applied in customer contexts where the acceptance and use of information technology not only to achieve tasks but also to meet emotional needs may be limited.

TAM is used to predict user usage and acceptance based on perceived usefulness and perceived ease of use. TAM understands that behavioral intention is a significant determinant in the actual use of the system, TAM also shows that behavioral intentions are determined by two important things, namely perceived usefulness and perceived ease of use . Usability perception refers to "a person's level of confidence that the use of a particular system will improve its performance". The perception of ease of use refers to "the degree of confidence of a person that the use of a particular system will reduce or liberate from physical and mental effort". In TAM, individual confidence is a determining factor in an individual's attitude to use the system and in its development will continue to the attitude of developing the intention to use the system (intention to use), this intention influences the decision to use technology (Suyanto & Kurniawan, 2019).

Intention to Use

According to (Davis, 1989) in his research stated that information technology offers the potential to improve employee performance. But performance improvements are often hampered by the user's reluctance to accept and use the available systems. Because of the persistence and importance of this problem, explaining user acceptance has long been a problem in information system management research. Although many individual, organizational, and technological variables have been investigated, research has been limited by the lack of high-quality measures for key determinants of user acceptance. Previous research has shown that many actions do not correlate highly with system usage, and the size of the usage correlation varies widely from one study to the next depending on the specific measures used. The development of enhanced measures for the main theoretical constructions is a research priority for the field of information systems.

Attitude

According to (Jain et al., 2014)in his research revealed that in the early years of social psychology, attitudes were recognized as one of the main psychological experiences. Over the centuries, the importance of attitudes has gradually increased and the technique has changed a lot. The study of attitudes is increasingly important because of their influence on individual behavior. One of the possible reasons for the popularity of the concept of attitude is that social psychologists assume that attitudes have something to do with social behavior. Concepts that refer to behavioral dispositions, such as social attitudes and personality traits, have played an important role in attempts to predict and explain human behavior. Attitudes are believed to directly influence behavior. In practice, the term attitude is often used as an umbrella expression that includes concepts such as preferences, feelings, emotions, beliefs, expectations, considerations, judgments, values, principles, opinions, and intentions. Advocating the role of attitudes on human behavior, attitudes are described as the main building stone in the building of social psychology. In addition, the attitudinal component is a function of a person's prominent behavioral beliefs, which represent the perceived results or attributes of the behavior.

Attitude is a positive or negative evaluation of a person's behavior and is a person's belief regarding the perception of the consequences he will receive as a result of his actual behavior. Attitude is expressed as the broad readiness of the psyche to act or react in a certain way; Attitudes very often come in pairs, one conscious and the other unconscious. Attitudes are shared with respect to some aspect of the individual world, such as other people, physical objects, behaviors or policies. Therefore, the way a person reacts to his environment is called his attitude. Attitudes are defined as relatively enduring groups of feelings, beliefs and behavioral tendencies directed at a specific person, idea, object or group.

Attitudes are not passive, but rather exert a dynamic influence on behavior. An attitude expressed as mental or nervous readiness, organized through experience, exerts a directive or dynamic influence on the individual's response to all related objects and situations. This is the tendency to respond to an object or situation. Attitude is a summary of the evaluation of an object or thought. Attitude is an influence for or against a psychological object. An object or phenomenon can be anything that a person discriminates against or remembers and can include people, products and organizations. Attitudes are summaries of assessments of events that assist individuals in structuring their complex social environment. Therefore, the attitude cannot be observed directly. It is acquired through learning over a period of time and is influenced by the personality and group of individuals. Attitude is a like and dislike. Attitudes may be positive, negative, or neutral. Attitudes are psychological tendencies expressed by evaluating certain entities with some degree of liking or dislike. Each individual has some kind of attitude but, as a psychological phenomenon, every attitude is invisible. Therefore, attitude is a subjective and personal trait and difficult to measure.

Perceived Ease of Use (PEU)

According to (Davis, 1989)defines perceived ease of use as the perception of individuals who believe using some particular technology or a new technology will be free of effort. The perception of ease of use can be predicted from the ease of use of the technology, ease of access and individual effort when using the technology. It can be concluded that the less customers make efforts to use some specific technology the more

likely it is that the technology becomes an alternative to use. The perception of convenience is the user's belief that the new technology or system being pushed is easy to use.

The importance of PEU is supported by extensive research on self-afficacy conducted by (Nuryadi, 2017)which defines self-ability as considerations of how one should perform actions that is needed to face the upcoming situation. Self-ability is similar to PEU as defined. Beliefs about self-abilities are theorized to serve as determinants that precede behavior. Bandura's theory distinguishesconsiderations of self-ability from considerations of the results achieved, considerations of possible outcomes are related to how far a behavior is when successfully carried out is believed to be related to the value of the results achieved. The outcome policy variables that Bandura put forward are similar to the perception of usefulness. Bandura argues that self-ability and belief in results have differences, where in a given situation, behavior is more accurately predicted by paying attention to self-ability and confidence of the results to be achieved.

Perceived of Usefulness (PU)

According to (Davis, 1989)defines, people believe that using some technology is more likely to intend to continue use when such use is considered beneficial. For suppose if technology will improve the efficiency of customers shopping online, it will have a positive impact on the entire buying process. In conclusion, the perceived benefit is the perception of people that using some specific technology will be able to improve the skills and performance of the person using that technology. Such circumstances will positively affect the entire process of technology adoption. The perception of usefulness (benefit) is the user's belief that a new technology or system being pushed will help achieve the planned goal. In the context of the organization, employees are generally required to provide good performance through promotion, promotion of positions, enjoying bonus schemes and rewards others (Pfeffer, 1982). A system with a high perception of usability, is essentially a system that users believe that its existence will provide a positive relationship between the use and performance of its users.

Method

The research method used is the quantitative descriptive method. The descriptive method is used to study the who, what, whenever and how aspects of the topic. Simple descriptive concerns a univariate question or hypothesis regarding, or stating something regarding, the magnitude, shape, distribution, or existence of a variable. According to (Cooper, D.R., dan Schindler, 2014)explain that quantitative research tries to make accurate measurements of things. The population in this study was all customers who used the Fintech application in DKI Jakarta. Referring to (Hair, J.F. Jr., Black, W.C., Babin, B.J., and Anderson, 2019) found that the appropriate sample size for SEM is 100 to 200. It is also explained that the minimum sample size is 5 observations for each estimated parameter and the maximum is 10 observations from each estimated parameter. The sampling method is used using the multiplication method of at least 5 – 10 times the number of variable indicators / manifests (Ferdinand in (Wirawan et al., 2019)). In this study, the number of research indicators was 16 so that the minimum number of samples was 5 times the number of indicators estimated or as much as 10 x 16 = 160. The number of samples used is more, namely 175, so that if there is biased or invalid data, it does not reduce the number of respondents below the minimum sample that has been suggested by (Hair, J.F. Jr., Black, W.C., Babin, B.J., and Anderson, 2019). The number of samples taken using probability sampling techniques. According to (Sugiyono, 2017), probability sampling is a sampling technique that provides equal opportunities for each element (member) of the population to be selected as a member of the sample. Data collection techniques are carried out by means of questionnaires. The questionnaire was distributed to customers using the Fintech application in DKI Jakarta. The analysis technique in this study is Partial Least Square (PLS) using the smartPLS 3.0 program to test hypotheses.

Results and Discussions

Evaluation of the Outer Model

Evaluation of the outer model includesconvergent validity and discriminant validitytesting and construct reliability testing. Validity tests are carried out to measure what should be measured and find out the capabilities of the instrument. While the reliability test is used to measure the consistency of measuring instruments in measuring a concept.

Convergent Validity

Convergent validity testing is carried out using the outer loading or loading factor values. Indicators that meet convergent validity or are declared to exist in the good category must have an outer loading value of > 0.7.

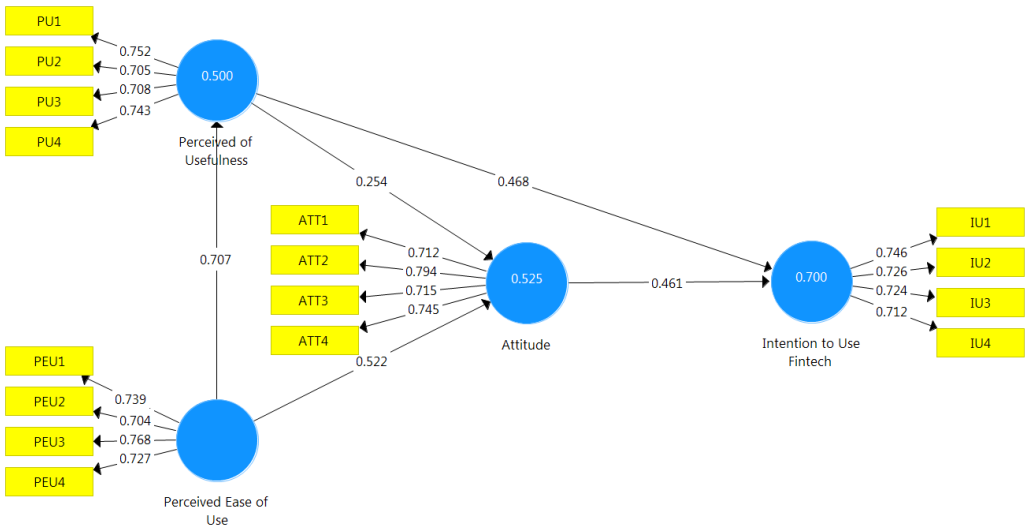

Figure 1. Outer Model

The following table is the outer loading values of each variable indicator:

Table 1. Outer Loading

Variable	Indicator	Outer Loading	Reliability
Perceived Ease of Use(X1)	Easy to learn (PEU1)	0,739	Reliable
	Easy access (PEU2)	0,704	Reliable
	Easy interaction (PEU3)	0,768	Reliable
	Flexible interaction (PEU4)	0,727	Reliable
Perceived of Usefulness(X2)	Quick information (PU1)	0,752	Reliable
	Assisting with work (PU2)	0,705	Reliable
	Financial insights (PU3)	0,708	Reliable
	Better transactions (PU4)	0,743	Reliable
Attitude(X3)	Product Uses (ATT1)	0,712	Reliable
	Product Leverage (ATT2)	0,794	Reliable
	Become a customer (ATT3)	0,715	Reliable
	Recommend (ATT4)	0,745	Reliable
Intention to Use Fintech(Y))	Product Uses (IU11)	0,746	Reliable
	Product leverage (IUT2)	0,726	Reliable
	Become a customer (IU3)	0,724	Reliable
	Recommend (IU4)	0,712	Reliable

Source: SmartPLS 3.0 Program Results, 2022

It can be seen in Table 1 that each indicator of the research variable has an outer loading value of > 0.6. These results prove that the outer loading value meets the convergent validity requirement, where the outer loading value is between 0.5 – 0.6, as stated by Chin in (Ghozali, 2018). It can be concluded that each dimension is declared feasible or valid for research use as well as for further analysis.

The outer model schema display in figure 2 shows that the value of the path coefficient in the dominant path coefficient is found in the Perceived Ease of Use variable against the Perceived of Usefulness of 0.707. Furthermore, the second path coefficient is shown in the Perceived of Usefulness variable against attitude of 0.522. While the smallest small value is found in the Perceived Ease of Use variable against attitude of 0.254.

Discriminant Validity

Discriminant validity testing is performed using the average variant extracted (AVE) value, which must be > 0.5 for each variable as a good model requirement. The results of the discriminant validity test can be seen on Table 2.

Table 2 shows the AVE values of the variables perceived ease of use, perceived of usefulness, attitude and intention to use fintech > 0.5. So it can be stated that each variable has qualified as a good discriminant validity.

Table 2. Average Variant Extracted (AVE)

Variable	AVE	Validity
Perceived Ease of Use	0.540	Valid
Perceived of Usefulness	0.529	Valid
Attitude	0.551	Valid
Intention to Use Fintech	0.528	Valid

Source: SmartPLS 3.0 Program Results, 2022

Composite Reliability

Composite Reliability is used to test the reliability value of each indicator on a variable. A variable can be declared eligible if it has a composite reliability of > 0.6. The table below is the composite reliability values of each research variable:

Table 3. Composite Reliablity

Variable	Composite Reliabilty	Reliability
Perceived Ease of Use	0.824	Reliable
Perceived of Usefulness	0.818	Reliable
Attitude	0.830	Reliable
Intention to Use Fintech	0.818	Reliable

Source: SmartPLS 3.0 Program Results, 2022

Table 3 shows that all composite reliability values of the research variable are 0.7. This means that the entire variable is reliable with a high level because it has met the≥ composite realibility.

Cronbach Alpha

Cronbach alpha is used to strengthen the previous reability process. The qualified variable cronbach alpha hasru has a cronbach alpha value of > 0.75 The table below is a description of the cronbach alpha values of each variable:

Table 4. Cronbach Alpha

Variable	Cronbach Alpha	Reliability
Perceived Ease of Use	0.716	Reliable
Perceived of Usefulness	0.702	Reliable
Attitude	0.727	Reliable
Intention to Use Fintech	0.703	

Source: SmartPLS 3.0 Program Results, 2022

Table 4 shows that the cronbachalpha value of each research variable is 0.7. In other words, each research variable has met the ≥cronbach alpha value requirement, meaning that the entire variable has a high degree of reliability.

Inner Model Evaluation

Inner Model testing (structural model) which includes r-square output, parameter coefficients and t-statistics is used to test hypotheses. The acceptance or rejection of a hypothesis can be seen in the value of significance between constellations, t-statistics, and p-values. The proof can be seen in the bootstrapping results. T-statistics >1.96 with a p-value significance level of 0.05 (5%) and a positive beta coefficient are the Rules of thumb used in this study. The results of the boot strapping research model are illustrated through the inner model (Figure 2).

Uji Path Coefficient

Path coefficient testing is used to show how strongly the effect or influence of independent variables is to dependent variables. While coefficient determination (R-Square) is used to measure how much an endogenous variable is influenced by other variables

Figure 2. The above shows an inner model scheme explaining that the largest t-statistical value is shown in the perceived ease of use against perceived usefulness of 14,764. Furthermore, the second largest influence was in the perceived usefulness of the intention to use fintech of 8,693. While the smallest influence was found in the perceived variable of usefulness on attitude of 3,302.

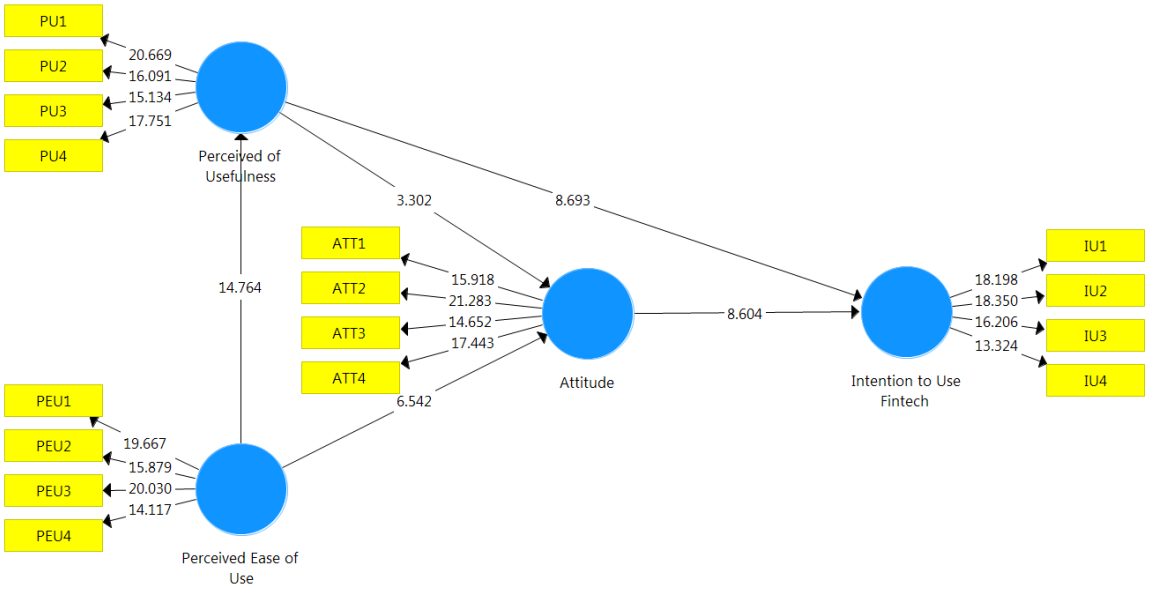

Figure 2. Inner Model

The results of the description above show that the free variables in this study model have a path coefficient value with a positive number towards attitude. This means that if the greater the path coefficient value at a positive number, the greater the path coefficient value on one of the independent variables on the attitude variable , the stronger the influence between independent variables on the attitude variable.

The free variable to the intention to use Fintech in this model also has a path coefficient value with a positive number. This means that if the greater the path coefficient value on one of the independent variables on the Fintech intenton to use variable, the stronger the influence between independent variables on the Fintech intenton to use variable.

Uji Kebaikan Model (Goodness of Fit)

Table 5. R-Square Values

Variable	R Square Value
Attitude	0, 525
Intenton to use Fintech	0,700
Perceived of Usefulness	0,500

Source: SmartPLS 3.0 Program Results, 2022

Table 5 shows that the R-Square value for the attitude variable is 0.525. The value explains that attitude can be explained by the perceived ease of use and perceived usefulness variables of 52.5%, while the remaining 47.5% can be influenced by other variables that are not studied. Then for the variable intenton to use Fintech has an R-Square value of 0.700. The value explains that the ntenton to use Fintech can be explained by the variables perceived ease of use, perceived of usefulness and attitude by 70% while the remaining 30% can be influenced by other variables that are not studied. Then for the perceived variable of usefulness has an R-Square value of 0.5 00. The value explains that perceived of usefulness can be explained by the perceived ease of use variable of 5 0% while the remaining 50% can be influenced by other variables that are not studied.

Hypothesis Test

Table 6 above shows that the green human resources management variable has a positive and significant effect on green work engagement with a value of 11,547 > 1.96. The green human resources management variable has a positive and significant effect on green employee performance with a value of 3,506 > 1.96. The green work engagement variable has a positive and significant effect on green employee performance with a value of 7,327 > 1.96. Positive and negative influences can be seen in the original sample values.

Table 6. Direct Influence

Hypothesis	Influence	Original Sample	T-Statistics	P-Values	Result
H1	Perceived ease of use => perceived of usefulness	0,707	14,764	0,000	Accepted
H2	Perceived ease of use => Attitude	0,522	6,542	0,000	Accepted
H3	Perceived of usefulness => Attitude	0,254	3,302	0,001	Accepted
H4	Perceived of usefulness => intention to use Fintech	0,468	8,693	0,000	Accepted
H5	Attitude => intention to use Fintech	0,461	8,604	0,000	Accepted

Source: SmartPLS 3.0 Program Results, 2022

Table 7. Indirect Influence

Hypothesis	Influence	Original Sample	T-Statistics	P-Values	Result
H6	Perceived ease of use => Intention to use Fintech melalui Attitude	0,654	15,200	0,000	Accepted
H7	Perceived of usefulness =>Intention to use Fintech melalui Attitude	0,177	3,191	0,002	Accepted

Source: SmartPLS 3.0 Program Results, 2022

Table 7 above shows that attitude can mediate the influence between perceived ease of use and Intention to use Fintech of 15,200 > 1.96. This shows that perceived ease of use can increase the intention to use Fintech by involving attitude. Then attitude can mediate the influence between perceived of usefulness and intention to use Fintech of 3,191> 1.96. This shows that perceived usefulness can increase the intention to use Fintech by involving attitude.

Pengaruh Perceived Ease of Use Terhadap Perceived of Usefulness

The results of the research analysis showed a t-value of 14,764 > 1.96. In other words, perceived ease of use has a positive and significant effect on perceived usefulness. This means that if the perceived ease of use increases, the perceived of usefulness increases. The path coefficient is 0.707, meaning that perceived ease of use contributes 70.7% to perceived usefulness, and the remaining 29.3% is another factor not studied.

Perceived ease of use or perceived ease of use is as the perception of an individual who believes using some particular technology or new technology will be free of effort (Davis, 1989). The perception of ease of use can be predicted from the ease of use of technology, ease of access and individual efforts when using technology in this study is a Fintech application product. It can be concluded that the less customers make the effort or it is easier to use some specific technology the more likely the technology is to become an alternative to use.

Perception of ease of use (PEU) refers to a person's level of belief that using a particular system is free from difficulties; So the definition of ease is to be free from great difficulty and effort. In the event that everything is the same, an application that is perceived as easier than any other application will most likely be accepted by the user. It can be concluded that theperception of ease of use has a significant effect on the perceived usefulness of fintech applications.The results of this study are in line with (Setiawan et al., 2020) research, which states that ease of use has a positive and insignificant effect on the use of financial technology (fintech).

The Effect of Perceived Ease of Use on Attitude

The results of the study analysis showed a t-value of 6,542 > 1.96. In other words, perceived ease of use has a positive and significant effect on attitude. This means that if the perceived ease of useincreases, the attitude increases. The path coefficient is 0.522, meaning that perceived ease of use contributes 52.2% to attitude, and the remaining 47.8% is another factor that was not studied.

The perception of ease of use can be predicted from the ease of use of technology, ease of access and individual efforts when using technology in this study is a Fintech application product. It can be concluded that the less customers make the effort or it is easier to use some specific technology the more likely the technology is to become an alternative to use.

Attitude is expressed as the broad readiness of the psyche to act or react in a certain way; attitudes very often come in pairs, one conscious and the other unconscious. Attitudes are shared with respect to some aspect of the individual world, such as other people, physical objects, behaviors or policies. Therefore, the way a person reacts to his environment is called his attitude. Attitudes are defined as relatively enduring groups of

feelings, beliefs and behavioral tendencies directed at a specific person, idea, object or group.The results of this study are in line with research conducted by (Widodo & Putri, 2017), which states that the perception of ease of use has a significant effect on attitudes.

The Effect of Perceived of Usefulness on Attitude

The results of the research analysis showed a t-value of 3.302 > 1.96. In other words, perceived usefulness has a positive and significant effect on attitude. This means that if the perceived of usefulness increases, the attitude increases. The path coefficient is 0.254, meaning that perceived use fulness contributes 25.4% to attitude, and the remaining 74.6% is another factor not studied. This study's results align with (Wardani, 2022) research, which states that the perception of usefulness affects attitude.

Effect of Perceived of Usefulness on Intention to Use Fintech

The results of the study analysis showed a t-value of 8.6 93 > 1.96. In other words, perceived usefulness has a positive and significant effect on intention to use Fintech. This means that if the perceived of usefulness increases then intention to use Fintech increases. The path coefficient is 0.46 8, meaning that perceived usefulness contributes 46.8% to intention to use Fintech and the remaining 53.2% is another factor not studied. The results of this study are in line with research conducted by (Sijabat et al., 2019), which states that there is an influence on the perception of ease of use and on the intention to use fintech in transactions.

The Effect of Attitude on Intention to Use Fintech

The results of the study analysis showed a t-value of 8,604 > 1.96. In other words, attitude has a positive and significant effect on intention to use Fintech. This means that if the attitude has increased then intention to use Fintech is increasing. The path coefficient is 0.461, meaning that attitude contributes 46.1% to intention to use Fintech and the remaining 53.9% is another factor that was not studied. This result is in line with research conducted by (Dharmawan & Vidyasari, 2021), which states that attitudes have a positive and significant effect on interest in transacting using fintech applications.

Effect of Perceived Ease of Use **on Intention to Use Fintech mediated by Attitude**

The results of the research analysis indirectly showed a t-value of 15,200 > 1.96. This suggests that perceived ease of use can increase intention to use Fintech if it involves attitude.

The Effect of Perceived of Use fulness On Intention to Use Fintech mediated by Attitude

The results of the research analysis indirectly showed a t-value of 3.191 > 1.96. This shows that perceived usefulness can increase the intention to use Fintech by involving attitude.

So based on the findings, it is hoped that fintech actors or companies can see the contribution of user behavior. In this regard, researchers suggest that perceptions of users can be prioritized. In addition, it is also expected that fintech payment system service providers can increase and expand socialization among users so that these users can provide encouragement to friends, relatives, or others to use fintech payment system services. Further research is recommended using other variables such as suitability, security, privacy, and service features.

Conclusions

Based on the findings of the research results and explanations in the previous chapters, it can be concluded that there is a positive and significant influence on the perception of ease of use and usability. There is a positive and significant influence of perceived ease of use on attitudes. There is a positive and significant influence of perceived usefulness on attitudes. There is a positive and significant influence of perceived benefits on the intention to use fintech. There is a positive and significant influence on the intention to use fintech. Attitudes can mediate the relationship of influence between perceived ease of use and intention to use fintech. Attitudes can mediate the relationship of influence between the perceived fullness of use and the intention to use fintech.

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