Analysis of Factors Affecting The Interest of Using Financial Technology (Fintech)

(Study on Students Faculty of Economics University of Lamongan)

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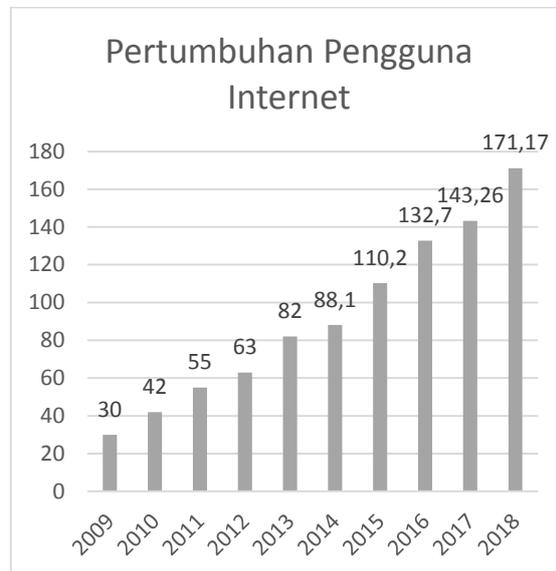
Abstract - *Research has been conducted on the perception of usability, the perception of the speech, the perception of comfort, risk and confidence in the interest in using financial technology in the economics Faculty of Islamic University of Lamongan. This research aims to know the perception of usability, perception of the speech, perception of comfort, risk and confidence in the interest of using financial technology in economics Faculty of Islamic University of Lamongan. This study used quantitative approach using Survey research type. The sampling technique used is purposive sampling, the population in this research is the economics faculty student of the Islamic University of Lamongan school year 2019-2020, So that the selected sample as much as 95 students were counted from the Slovin formula. The analysis is done by spreading a poll or questionnaire online then conducted partial and simultaneous tests using independent sample T-Test with significant value 0,05. A partial test has been performed and produced tCount Greater than the ttable (X1 = 1,466<1,66216. X2 = 0,819>1,66216. X3 = 1,150<1,66216, X4 = -0,556<1,66216, X5 = 3,446<1,66216). So it can be known that the perception of usability, perception of benefits, perception of comfort, and risk does not have the influence of inopportune interest in using financial technology while the trust variable has partial influence on interest Using financial technology. And simultaneous testing has been conducted, produced FCount Greater than the Ftable (10,853>2,32). So it can be known that the perception of usability, the perception of ease, perception of comfort, risk and trust have a simultaneous influence on interest in using financial technology.*

***Keywords*:** *TAM, Perception of usability, perception of ease, perception of comfort, risk, trust, interest in using financial technology.*

I. INTRODUCTION

The development of digital technology in Indonesia is very fast, many new innovations are emerging in the field of technology from downloaded or hardwere and other supporting devices.

The development of digital technology is also supported by the use of gadgets and Internet that has increased from among children to adults is much use. Indonisa Internet users reach 171,17 million people or 64,8% (2018) Of the total population in Indonesia is the result of a survey conducted by the Association of Indonesian Intenet Services.

Pertumbuhan Pengguna Internet

Year	Value
2009	30
2010	42
2011	55
2012	63
2013	82
2014	88,1
2015	110,2
2016	132,7
2017	143,26
2018	171,17

Images 1. Internet User chart According to survey results
Internet Organizer Services Association
Source: apjii.or.id

From the picture 1.1 above can be known that every year the Internet users are increasing this is supported by the development of existing technology so that from here it can make a very promising business potential. The development of technology is now inseparable in human daily life. Techology now plays an important role in supporting the ease and comfort of human beings in conducting various daily activities, along with increasing human activity. So that it can change the lifestyle of the present society because the development of technology is now also penetrated to various aspects such as shopping, transportation and finance. Community life is close to gadgets and Internet with supported service facilities based on the technology mummake daily activities become simpler. This encourages innovation in technology-based business. One of them is Financial Technology (Fintech).

Financial Technology is one of the latest innovations in finance. Financial technology is valuable to improve financial services because Fintech is also able to provide industrial growth solutions for electronics. The development of Fintech itself by providing a technology-based financial system that produces new products, services, technologies and business models has an impact on monetary stability, financial system freshness, and efficiency, Security and reliability of payment systems with a single press of a button, the transaction can run as expected. According to Muhtarom, Abid et.al (2018) The current business world is a part of an inseparable economy. The increasingly complex problems of the business world make it a challenge for researchers. To overcome these problems it takes a proper stimulus and policy either from the government or the entrepreneurs to survive.

The Faculty of Economics at Universitas Islam Lamongan is the faculty with the most students of the Diampus who have the nickname of this Green campus, the number of students in the 2019-2020 school year reached 2045 students consisting of 509 students Accounting and 1536 management students. In terms of technology students faculty of Economics almost whole access

digital technology either as information media, communication or so on is not possible including one of the innovations of finance such as Financial Technology, As an economic student certainly almost overall follow the development of the era including one of these Fintech is very convenient in the daily activities.

According to Vankatesh and Davis (2000) in Sayekti and Putarta stated that the Technology Acceptance Model (TAM) is the best concept in the user's behaviour to the new information technology. TAM was introduced by Davis et al. (1989) This model assumes that the variable perceived usefulness (usability perception) and perceived ease of use (perception of convenience) become the basis affecting user behaviour and the level of acceptance of information technology . According to Riek, Bohme, Moore (2015) in the journal Alza, Hanifa Fauzia, et.al. (2019) stating the addition of a risk perception variable to the TAM model reinforces the previous suggestion to consider negative factors when learning about technology acceptance. In previous research conducted by Gefen, et.al. (2003) and Chuang, et.al. (2016). The TAM (Technology Acceptance Model) is modified by adding the "Truth" variable or belief. Perception of pleasure or perception of comfort (perceived enjoyment) defined by Davis (1992) is the extent to which one's activity in using a technology is considered enjoyable for itself.

Perception of usability is a thought regarding the use of technology that can improve performance and provide benefits to its users. Of every use of electronic media most people will surely expect an advantage of what he does in the use of technology included in the use of Fintech in everyday life. From the perception of these benefits can build community interest including UNISLA Faculty of Economics students.

Based on the extent to which the user expects a new system to be used free of difficulty. Of every technology development is expected to facilitate the activities of each individual more effective and efficient. Most faculty of economics UNISLA is surely by only grasping gadgets everyone can access Fintech so as to facilitate students to fulfill daily needs.

Perceived enjoyment defined by Davis (1992) in Rakhmawati's journal, Sherly. ET, AL. 2013 is the extent to which one's activity in using a technology is considered enjoyable for itself. So it can attract students faculty of Economics in the use of Fintech.

Risk is an uncertainty that can occur in any action. Because technology activities can be a technological crime that can be detrimental. Such as data abuse, data fraud and so on. However, at every risk there is a way to minimize risk. Some students of the economics Faculty of UNISLA still continue to use Fintech without the risk of happening.

Trust is also one factor of a person can beminat in the use of Fintech by author. Crosby (Yulianto and Waluyo 2004:349) in the Journal of Sitorus, Samuel Domade. ET, AL. (2019), argues that belief is a willingness or belief of an exchange partner to establish a long-term relationship to produce a positive work. In Fintech, Fintech companies must be able to convince consumers and gain the trust to be able to compete. If there is no belief it is difficult for students of the Unsla Faculty of Economics to use the transactions through Fintech.

Based on the problem above, there will be research with the title "Analysis of factors affecting interest using Financial Technology". With dependent variables (Y) is interest using Financial Technology, with variable Independent (X) is Perception of usability (X1), perception of ease (X2), perception of comfort X3), Risk (X4), and Trust (X5). With the research object is student Faculty of Economics of Lamongan Islamic University.

II.   LIBRARY OVERVIEW

Yaufi Andriyano 2016 with the title "Influence of ease perception, perception of benefits, perception of risk and Hu towards interest using mobile phone account (study in the case of CIMB Niaga District Privileged Ewah Yogyakarta). Variables used are the perception of ease (X1), Perception of benefits (X2), Risk perception (X3), Hu (X4) and interest using mobile accounts (Y). This research aims to determine the influence of the influence of ease perception, perception of

benefits, perception of risk and Hu towards interest in using mobile phone accounts. The analysis tool used by the analysis tool is a quantitative approach with survey research methods using partial and aerotest tests, where the value of FCount Greater than the value Ftable (28,104 > 2,417), Hypothesized "simultaneously influential" and declared acceptable.

2.1. Perceived Use Fullness
Perceived Use Fullness Is "the extent to which one believes that using a certain system will improve its work performance". On the other hand, when users believe that new technology is beneficial, users will have a positive attitude towards this new technology. Chuang, et.al. (2016) with indicators:
a) Perception efficiency
b) Perception of effectiveness
c) Perception of usability in performance enhancing
d) Perception of usability in answering information needs

2.2. Perception Of Ease
Variable perception of ease according to Chuang, ET, al. (2016), is the extent to which one believes that using the new technology is free of effort. When new technologies are considered by users as easy to use, and require less effort and time, then new technologies are more likely to be accepted by the user. With the indicator:
a) Perception of flexibility
b) Perception of ease to interact
c) Perception of ease to use
d) Perception of ease to learn

2.3. Perception of comfort
Variable comfort, Pikkarainen et. Al. In Davis (2004) explains that comfort is a situation where an individual uses a technology in Aktiviasnya and is considered to be self-imposed. With the indicator:
a) Fun
b) Pleasant
c) Positive
d) exciting

2.4. Risk
Risk variables, risks are uncertainties and consequences related to consumer actions. (Paul A. Pavlau 2010). With the indicator:
a) There are risks that are inflicted
b) There is a loss experienced
c) There is a notion that the product is risky.

2.5. Trust
Trust variables are involved in a special belief in ability, virtue, and integrity and are willing to rely on other parties and special beliefs in their abilities, virtues, and integrity and are willing to rely on others. Chuang, et.al. (2016). With the indicator:
a) Confidence in the service
b) Quality perception Service
c) Perception of service security

2.6. Interest
Interest in behavior according to Jogiyanto (2007), behavioral interest is a person's desire or interest to perform certain behaviors.
a) A sense of use
b) Always use
c) Continuing to use in the future.

2.7. Hypothesis
1. The variable perception of usability, perception of ease, perception of comfort, risk and trust the inopportune influence of interest in using financial technology in students Faculty of Economics University of Lamongan.
2. A variable perception of usability, perception of ease, perception of comfort, risk and trust influence the Sumultan interest in using financial technology in students Faculty of Economics University of Lamongan.
3. Suspected trust variables the most dominant influence on the interest in using financial technology in the Faculty of Economics Students of Lamongan Islamic University.

III. RESEARCH METHODS
3.1. Research time and location
This study was conducted for 6 (six) months from October 2019 until March 2020. And the location of research will be held at the Islamic University of Lamongan, Jln. Veteran No. 53 A Lamongan.

3.2. Types of research
In accordance with the objectives that this research aims to achieve, that is to explain the percentage of the two variables that have been established, the type of approach used is quantitative approach using Survey research type.

According to Sugiyono (2012) Survey is a method of research using questionnaires as data collection instruments. The purpose of the survey itself to obtain information about a number of respondents deemed to represent a certain population.

3.3. Sample Withdrawal Techniques
Population

The population is a generalized area consisting of objects that have specific qualities and characteristics set by researchers to learn and then withdraw (Sugiyono 2016). The population in this study is a student faculty of Economics University of Lamongan which amounted to 2045 students consisting of 589 students accounting and 1536 student management.

Sample

Based on the calculation result using the Slovin formula that will be the sample of the study of 95 students, this is done to facilitate the management of data and for better testing results. In the retrieval of sample members using the method techniques in this study nonprobability sampling with the technique purposive sampling (Gujarati et al. 2013) in the journal Muhtarom, Abid et.al. (2019). Where the diffuser provides the same opportunity for each member of the population to be selected into a randomly generated sample without regard to the strata in the study itself.

3.4. Data Collection Methods
If viewed from the data source then the collection of records can use the primary data source and secondary data. The method by which authors use in the data collection process is:

Data Source
There are two types of data sources used in this study:
1. Primary Data
   The collection of primary data in this study was obtained directly from the respondent by spreading questionnaires and interviews directly to the students Faculty of Economics of Lamongan Islamic University.
2. Secondary Data
   The collection of secondary data in the study was conducted through a literature study with the aim to acquire the literature on previous research and supporting theory, also obtained from the economics faculty of Islamic University of Lamongan.

3.5. Data Retrieval Techniques
   The data retrieval technique in this research is done by spreading the online questionnaire to students of the Faculty of Economics of Lamongan Islamic University.

Variable Operations
The variables used in the study were divided into 5 X variables, namely:
- Perceived Use Fullness (X1) with indicators of perception efficiency, perception of effectiveness, perception of usability in performance enhancing, usability perception in answering needs Information,
- perception of ease (X_2) With the indicator of flexibility perception, the perception of ease to interact, the perception of ease to use, perception of ease to learn.
- The perception of comfort (X_3) With indicators Fun, Pleasant , Positive dan exciting.
- Risk (X4) with indicator there is a risk involved, there is a loss experienced, there is a notion that the product is at risk.
- Trust (X5). Confidence in the services, perception of service quality, and security perception of services

   As for variable Y is interest using Financial Technology with indicators of curiosity want to use, always use, continuing to use in the future.

3.6. Data Analysis Methods
Descriptive analysis
   According to Nazir (2005) A descriptive study is a study aimed at making a discrete, depiction, or painting systematically, factual and accurate about the facts, traits and relationships between the phenomena being researched.
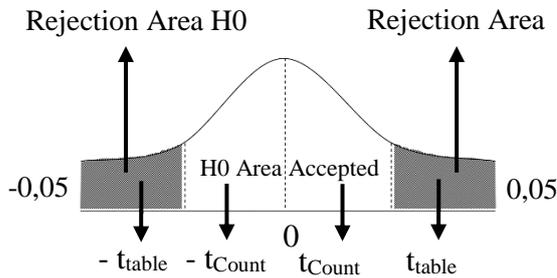**Hypothesis Test**
   The hypothesis test in this study using a partial T-Test and simultaneous F-test is done by testing through the application of SPSS statistics 22 to all data obtained from the results of the questionnaire given to the respondent using Test T and F test, to determine the effect of independent variables on partially and simultaneous dependent variables.

Criteria for partial hypothesis testing as follows:
a. if $t_{Count} < t_{table}$ then the H0 is accepted, meaning the independent variable partially does not affect the dependent variable.
b. if $t_{Count} > t_{table}$ then H0 is rejected, meaning the independent variable partially affects the dependent variable.
   Then the output of the data test result is measured on the T-Test curve to see the effect of independent variables against dependent variables partially.

Images 2. The T test curve

Criteria for simultaneous hypothesis testing as follows:
  a. if $F_{count} < F_{table}$ Then the H0 is accepted, meaning the simultaneous independent variable has no effect on the dependent variables.
  b. if $f_{count} > f_{table}$ Then H0 is rejected, meaning that the independent variable simultaneously affects the dependent variable.

Then the output of data test results carried out measurements on the T-Test curve to see the effect of independent variables for simultaneous dependent variables.
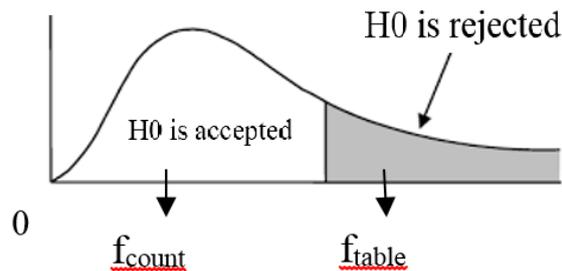
Images 3. The F test curve

The test conclusion was done by comparing the test results with the following areas of acceptance:
  a. To know the impact of independent variables on partial dependent variables by testing using Test T.
  b. To determine the influence of independent variables for simultaneous dependent variables by testing using the F test.
  To find out which independent variable has the most dominant influence by looking at how the results of T_{hitung} show the most results in test calculations.

IV. INTERPRETATION OF HYPOTHESIS TESTING RESULTS
Partial variable Impact T-Test results

Table 1. T test result

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients		
		B	Std. Error	Beta	t	Sig.
1	(Constant)	3.054	1.506		2.028	.046
	Perception of usability	.168	.114	.183	1.466	.146
	perception of ease	.080	.098	.103	.819	.415
	perception of comfort	.102	.089	.140	1.150	.253
	risk	-.034	.059	-.048	-.566	.573
	trust	.320	.093	.344	3.446	.001

a. Dependent Variable: interest in using financial technology.

Source: output spss 22

1. **The influence of usability perception on interest using Financial Technology.**

From the test result t for variable perception usability suggests that T_{count} 1,466 $<$ t_{table} 1,66216 With significant value 0,146 $>$ 0,05 Then H0 is accepted and H1 is rejected, meaning partial usability perception has no effect on the interest in using financial technology. This is because the level of efficiency, effectiveness, usability in improving performance and usability in answering the needs of information is considered less so that using fintech technology has not been able to meet the needs of students faculty economics Universitas Islam Lamongan and can not give interest to the sense of use of fintech, always use, and use fintech services in the day.

So it can be concluded that variable perception usability has no significant effect on the interest in using financial technology in the economics Faculty of Islamic University of Lamongan. The previously built hypothesis was rejected. It is supported by previous research conducted by (Rakhmawati, Sherly *et.al* 2013) in his research on usability perception has no effect on interest. While in research (Andriyano, Yaufi. 2016), (Pratama, Andhika Bayu, *et.al.* 2019), (Silain, Elsa. *et, al.* 2019), (Karnadi, Zachrie *et.al.* 2018), (Asri, Syawal *et.al.* 2016), and (daughter, Gita Febrila Cahyaningtyas *et.al* 2016) perception of usability Influence of interest.

2. **How to influence perception of interest in Financial Technology.**

From the test result t to variable perception of ease shows that t_{count} 0,819 $<$ t_{table} 1,66216 With significant value 0,415 $>$ 0,05Then H0 is accepted and H1 is rejected, meaning that the perception of convenience partially does not affect interest in using financial technology. This is because the level of flexibility, ease of interaction, ease to use, easy to learn is not yet fully obtained by the students of the economics Faculty of Lamongan Islamic University so that it has not been able to Transact and can not give interest to the sense of want to use fintech, always use, and use fintech services in the day.

So it can be concluded that the variable perception of ease has no significant effect on the interest in using financial technology in the economics Faculty of Islamic University of Lamongan. The previously built hypothesis was rejected. It is supported by previous research conducted by (Rakhmawati, Sherly *et.al* (2013) and (daughter, Gita Febrila Cahyaningtyas *et.al* 2016) stating that the ease of perception variable does not affect interest. While in the study (Andriyano, Yaufi. 2016), (primary, Andhika Bayu, *et, al.* 2019), (Silaen, Elsa. *et, al.* 2019), (Sitorus, Samuel Domade. *et, al.* 2019), (Witami, Dewa Ayu Dita. *et, al.* 2019), (Karnadi, Zachrie et.al. 2018) and (Asri, Syawal *et.al.* 2016) Stating that the perception of ease positively affects interest.

3.   **The influence of comfort perception using Financial Technology.**

From the test result t to variable perception comfort shows that t_{count} 1,150 < t_{table} 1,66216 With significant value 0,253 > 0,05Then H0 is accepted and H1 is rejected, meaning that the perception of convenience is partially no impact on interest in using financial technology. This is because in the use of fintech is less pleasant, does not provide comfort, and there is no certainty in transactions, and the promotion of the economics Faculty of Islamic University of Lamongan can not be comfortable when Use fintech and can not give interest to the sense of want to use fintech, always use, and use fintech services in the day.

So it can be concluded that the variable of comfort perception has no significant effect on the interest in using financial technology in the economics Faculty of Islamic University of Lamongan. The previously built hypothesis was rejected. It is supported by previous research conducted by (Sari, Irene Dwita Putri *et.al* 2017) in the research of consumer comfort has no significant effect on interest. While in research (Rakhmawati, Sherly, *et, al*. 2013) and (daughter, Gita Febrila Cahyaningtyas *et.al* 2016) states that the comfort perception variable affects the interest of.

4.   **Risk influence on interest using Financial Technology.**

From the test results T for risk variables indicate that t_{count} -0,556 < t_{table} 1,66216 With significant value -0,556 > 0,05Then H0 is accepted and H1 is rejected, meaning that the risk is partially uncommitted to interest in using financial technology. This is incarnated risk that can arise, losses suffered, and the assumption that the product is at risk so as to make doubts for students faculty Economics University of Lamongan to transact with fintech services and not can give interest to the curiosity to use fintech, always use, and use fintech services in the day.

So it can be concluded that the risk variables have no significant effect on the interest in using financial technology in the economics Faculty of Islamic University of Lamongan. The previously built hypothesis was rejected. It is supported by previous research conducted by (Andriyano, Yaufi. 2016) and (Witama, Dewa Ayu Dita *et.al* 2019) in his research at the risk of not affecting interest. While in research (Sitorus, Samuel Domade. *et, al*. 2019) and (Asri, Syawal *et.al*. 2016) states that the risk affects interest.

5.   **The influence of belief in interest in Financial Technology.**

From the T test result for a variable trust indicates that t_{count} 3,446 < t_{table} 1,66216 With significant value 0,001 > 0,05Then H0 rejected and H1 accepted, meaning partial belief in the interest of using financial technology. Belief in fintech services for students of the economics Faculty of Lamongan Islamic University already have confidence in the service, and students Faculty of Economics UNISLA also believes in the quality and security of fintech services so that it can provide Interest in the sense of want to use fintech, always use, and use fintech services in the days.

So it can be concluded that the variable trust has a significant effect on the interest in using financial technology in the economics Faculty of Islamic University of Lamongan. It is supported by previous research conducted by (Andriyano, Yaufi. 2016), (primary. Andy. *et, al*. 2019), (Sitorus, Samuel Domade. *et, al*. 2019), (Sari, Irene Dwita Putri, *et.al* 2017), (Rakhmawati, Sherly. *et, al*. 2013), (Sari, Irene Dwita Putri, *et.al* 2017), (Asri, Syawal *et.al*. 2016) and (daughter, Gita Febrila Cahyaningtyas *et.al* 2016) states that Trust affects interest.

F result variable influence simultaneously

Tabel 2. Output Uji f

ANOVAᵃ

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	95.649	5	19.130	10.853	.000ᵇ
	Residual	156.878	89	1.763		
	Total	252.526	94			

a. Dependent Variable: Minat menggunakan Fintech

b. Predictors: (Constant), Kepercayaan, Risiko, Persepsi Kemudahan, Persepsi

Kenyamanan, Persepsi kegunaan

From the test results F, Shows that acquired $F_{Count} > F_{table}$ (10,853 > 2,32) and research significance 0,000 < 0,05*Then H0 rejected and H1 accepted. From the results, the perception of usability, the perception of ease, perception of comfort, risk and trust simultaneously influence the interests of using Financial Technology.*

Dominant variables

From the results of the test T shows that the variable trust is the most dominant variable affecting the interest of using financial technology in the economics Faculty of Islamic University of Lamongan with the proof that (X5) has a value T_{count} 3.446 greater than the usability perception variable (X1), amenity perception (X2), convenience perception (X3) and risk (X4).

V. CONCLUSION

a. Perception of usability has no effect on the interest in using financial technology in the economics Faculty of Islamic University of Lamongan. And some of the ways that fintech companies can socialize more detail about usability and benefits to various circles including students so that fintech services can be used more.

b. Perception of ease Has no effect on the interest in using financial technology in the economics Faculty of Islamic University of Lamongan. And several ways that fintech companies can promote facilities that can be accessed easily to various circles including students so that fintech services can be used more maximized

c. Comfort perception has no effect on the interest in using financial technology in the economics Faculty of Islamic University of Lamongan. And several ways that fintech companies can provide good services to various circles including students so that fintech services can be used more maximally.

d. The risk of not affecting the interest of using financial technology in the students of economics Faculty of Lamongan Islamic University can be done by fintech companies can pay attention to the impact and can be risk management well for more To various circles including students so that fintech services can be used more maximally.

e. Trust has a significant influence on interest in using financial technology in economics Faculty of Islamic University of Lamongan. Expected fintech companies can maintain to keep attracting customers.

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