Analysis Of Factors Affecting Adoption Of Financial Technology Application

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Abstrak. Teknologi keuangan telah menjadi bahan pembelajaran yang sangat berharga dalam tren sains dan teknologi global dan merupakan sasaran penerapan teknologi baru yang memiliki potensi bisnis yang besar. Penelitian ini bertujuan untuk menganalisis pengaruh *brand and service trust*, *percieved usefulness*, *perceived ease of use* terhadap *behavior intention* melalui *attitude* pada pengguna *fintech*. Metode penelitian pada penelitian ini menggunakan metode *purposive sampling* dengan kriteria pengusaha yang menggunakan *financial technology* dan berlokasi di kota Malang. Jumlah sampel yang digunakan dalam penelitian ini sebanyak 160 responden. Alat analisis dalam penelitian ini menggunakan Smart PLS3. Hasil penelitian menunjukkan bahwa *brand and service trust* mempengaruhi *attitude*. *Percieved usefulness* mempengaruhi *attitude*. *Perceived ease of use* mempengaruhi *attitude*. *Attitude* dapat memediasi *brand and service trust*, *percieved usefulness* dan *perceived ease of use* pada *behavior intention*. Hasil sobel test menunjukkan bahwa pengaruh tidak langsung yang lebih besar yaitu pengaruh *brand and service trust* terhadap *behavior intention* melalui *attitude*.

Kata kunci: Kepercayaan Merek, Layanan, Perceived Usefulness, Perceived Ease of Use, Fintech.

Abstract. *Financial technology has been an invaluable instructional material in the global science and technology trend and is the target of new technology applications of great business potential. This study aims to analyze the influence of brand and service trust, perceived usefulness, perceived ease of use on behaviour intention through attitude on fintech users. This research method uses purposive sampling method with the criteria of entrepreneurs using financial technology and located in Malang city. The number of samples used in this study was 160 respondents. Data interpretation using the Smart PLS3 system for analysis. The results showed that brand and service trust affects attitude. Perceived usefulness affects attitude. Perceived ease of use affects attitude. Attitude affects to Behavior Intention. Attitude variable can mediate the influence of Brand and Service Trust, Perceived Usefulness and Perceived Ease of Use on Behavior Intention. The Sobel test results show that the bigger indirect effect is the influence of Brand and Service Trust on Behavior Intention through Attitude.*

Keywords: Brand Service, Trust, Perceived Usefulness, Perceived Ease of Use, Fintech.

Introduction

The birth of the digital era brought changes to the growth of the e-commerce industry in Indonesia which is increasing very rapidly. In 2016, e-commerce transactions in Indonesia reached $ 5.65 billion, with a rupiah exchange rate of Rp.13,480 per US dollar or an increase of 23% and is expected to increase by more than 239% in 2018 with total sales of US $ 11 trillion (Wulan, 2017). The increasing growth of e-commerce cannot be separated from the increasing number of internet users in Indonesia. According to statistical data obtained from the Indonesian Internet Service Providers Association (www.apjii.or.id), more than 50% of the population in Indonesia is connected to the internet. In 2017, 143.26 million Indonesians used the internet or around 54.68% of the total population of 262 million people in Indonesia.

Along with the increasing growth of internet and smartphone users, technology is increasingly developing and can be used for various aspects of life, one of which is the economic payment system. Initially, the payment method that was only made with cash payments began to shift to cashless payments in the form of electronic money. Data released by Bank Indonesia from 2011 to 2017 shows that electronic money transactions in Indonesia have increased quite rapidly. These data prove that the increase in electronic money transactions in Indonesia has brought significant changes, especially in the economic payment system.

The development of financial technology, electronic money, digital, and fintech service has resulted in an ever-increasing increase in service productivity, which continues to challenge and meet the attitudes of consumers who accept new technology products to get market opportunities. Several non-bank electronic money currently growing in Indonesia are Go-Pay, Dana, Ovo, T-Cash, etc. Electronic money allows consumers to use their smartphones to pay or make transactions within the app without the need to spend cash. The purpose of the presence of electronic money is to make it easier for its users when they make transactions. The various conveniences and benefits as well as other features offered by electronic money are a form of the Technology Acceptance Model (TAM) theory.

The TAM model is often used to explain individual behaviour in adopting new technology. There are two reasons people accept and reject the application of information technology, namely: first, people tend to use or do not use information technology, because they believe that information technology can help or make it difficult to do tasks better. This variable is known as Perceived Usefulness. Second, even though potential users believe that this system is useful, they also believe that this system is too difficult to use at the same time. This variable is called the Perceived Ease of Use (Teja, 2017). These two constructs affect a person's behavioural intention to use an information technology system.

Chong, ooi, lin and tan explain that use e-learning applications as the object of their research, while uses online transportation as their object (Chong et al., 2020). Both studies found that the perceived ease of using technology can increase a person's behavioural interest in using the technology. As with perceived ease of use, previous research has also found a significant effect of perceived usefulness on behavioural interest in using technology. Research conducted by Setyawati (2020) found a significant effect of perceived usefulness on behavioural interest in using technology with mobile knowledge management as its object (Setyawati, 2020). Trust is important in conducting transactions, especially through online transactions,

Ali et al,. (2020) identify trust as hope whereas others prefer to define trust as the act of not taking the opportunity or taking advantage of a situation (Ali et al., 2020). Trust is very important for transactions involving technology. Therefore, in online transactions this trust means that users believe in the reliability of technology that can maintain the security of their transaction activities.

Several previous studies have supported that trust influences behavioural interest in using technology. Like research by Setyawati (2020) and Wijaya (2020), both of which state that trust has a significant influence on behavioural interest in using technology (Setyawati, 2020)(Wijaya et al., 2020).

Brand and Service Trust is a major aspect of many economic transactions because of the deeply human need to understand the social environment in identifying one's behaviour. Understanding the social environment becomes very complicated because someone by their nature is not always rational or unpredictable (Kustono et al., 2020). Trust is a major feature of most economic and social interactions that cause uncertainty. Trust tends to influence good deal intentions. In general, the proposed relationship between beliefs and attitudes is justified by placing trust in TRA (Theory of Reasoned Action) theory as behavioural beliefs. In previous research conducted by Chuang et al., (2016) TAM (Technology Acceptance Model) is modified by adding a variable "trust" or trust in the context of using Financial Technology (Chuang et al., 2016). Perceived usefulness and perceived ease of use relate to the user's subjective assessment of the usefulness and ease of use of a product or service so that trust is at the same level as perceived usefulness and perceived ease of use. ease of use), which measures general confidence without specifying the exact details of the system (Pavlou, 2012).

Perceived Usefulness is defined as the level of individual confidence that using an information technology system can provide benefits in carrying out activities and improving their performance. If someone believes that an information technology system can be useful, he will use it. Conversely, if someone believes that information technology systems are less useful, he will not use them. This concept also describes the benefits of the system for its users about productivity, job performance or effectiveness, importance to the job (importance to the task), and overall usefulness (overall usefulness). Therefore, the perception of usefulness becomes one's belief that using technology can provide benefits.

Perceived Ease of Use is the level of individual confidence that the use of an information technology system does not require any effort (free of effort) and is easy to understand. Users will be more relaxed and will continue to use the information technology system because an information technology system is easy to use. When it's difficult to access an information technology system, the customer may be unable to use the information technology system. By the TAM theory, perceived usefulness is also influenced by perceived ease of use because the easier an information technology system is to use, the more useful the information technology system.

The attitude in TAM is conceptualized as an attitude towards using a system in the form of acceptance or rejection as an impact when someone uses technology in their work. Attitude explains one's acceptance of information technology. A person's attitude consists of elements of cognitive / perspective (cognitive), affective (affective), and components related to behaviour

(behavioural components). An attitude is a form of evaluation of the consequences of carrying out a behaviour (Wida et al., 2016).

Behavioural intention is an individual plan in determining the behaviour to be carried out. According to Ajzen (1991) in TPB (Theory of Planned Behavior), the main factor of individual behaviour is influenced by the individual behaviour intention (Ajzen, 1991). Meanwhile, behaviour intention is influenced by the variable attitude (attitude), subjective norms (subjective norm), and perceived behavioral control. Attitude describes a person's positive or negative evaluation of the performance effects of certain behaviours. Subjective norms explain the individual's perception of the opinions of others to carry out a certain behaviour, whereas perceived behavioral control describes an individual's perception of the presence or absence of the necessary resources or opportunities needed to perform the behaviour. Intention to behave is the best method for predicting individual behaviour. Previous research has found that TAM appears to be superior to TPB in explaining behaviour intentions to use an information technology system.

Research Method

This research uses quantitative research. Quantitative research is a research method based on the philosophy of positivism, used to examine specific populations or samples, data collection using research instruments, quantitative or statistical data analysis to test the hypothesis reseach. This study aims to analyze the influence of brand and service trust, perceived usefulness, perceived ease of use on behaviour intention through attitude on fintech users. The population in this study were all entrepreneurs in Malang. This research method uses purposive sampling method with the criteria of entrepreneurs are using fintech and located in Malang. Furthermore, Hair et al., (2014) explain that the minimum number of samples for variables ≤ 5, ≤ 7, ≥ 7 is 100, 150, and 300 respectively (Hair et al., 2014). The 160 respondents were using the number of samples used in this analysi. The research will be analyzed using statistical analysis tools using the Partial Least Square (PLS) method.

Result and Discussion

This study uses a variance-based or component-based approach model with the Partial Least Square (PLS) method. Testing the results of the structural equation modelling with the PLS approach is carried out by looking at the results of the measurement model (outer model) and the results of the structural model (inner model) of the model under study. The following is a model obtained by the Partial Least Square (PLS) method:
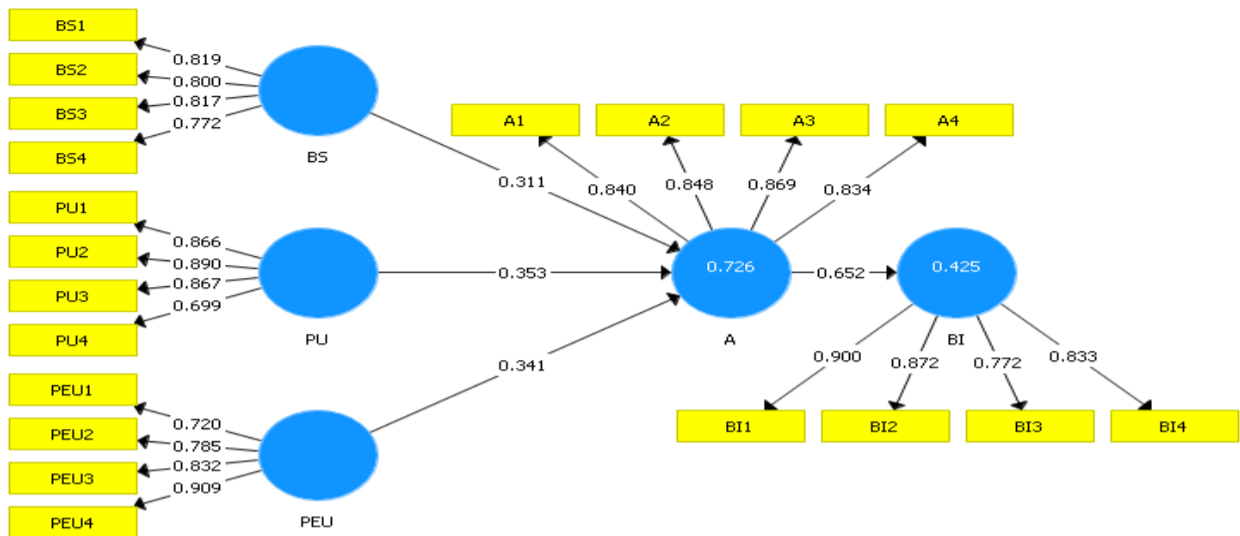
Figure 1. Structural Model Measurement

Convergent Validity

Convergent validity is used to assess the elements of the instrument that can be used as tests overall latent variables. The test results are calculated based on the importance of the build indicator's load factor (outer loading). If the Loading Factor value of and predict the or is > 0.7, Convergent Significance is satisfied. The following results of the convergent validity test are given in the table below:

Table 1.Test Results for Convergent Validity

Variable	Indicator	Outer Loading	Information
Brand and Service Trust	BS1	0.8193	Valid
	BS2	0.7997	Valid
	BS3	0.8174	Valid
	BS4	0.7720	Valid
PPerceivedUsefulness	PU1	0.8657	Valid
	PU2	0.8903	Valid
	PU3	0.8667	Valid
	PU4	0.6993	Valid
Perceived Ease of Use	PEU1	0.7196	Valid
	PEU2	0.7852	Valid
	PEU3	0.8317	Valid
	PEU4	0.9092	Valid
Attitude	A1	0.8403	Valid
	A2	0.8482	Valid
	A3	0.8688	Valid
	A4	0.8337	Valid

Chalimatuz Sa'diyah

BBehaviourIntention	BI1	0.8998	Valid
	BI2	0.8722	Valid
	BI3	0.7718	Valid

Source: Primary Data Processed, 2020

Based on the table above, It is known that all of the indicators have a load factor of > 0.7. This indicates that the convergent validity is fulfilled by all measures in this analysis and that further research can be continued.

Discriminant Validity

After testing convergent validity, testing the next outer model that needs to be done is discriminant validity. The results of discriminant validity testing are presented in the following table:

Table 2. Results of Discriminant Validity Testing

	BI	BS	PEU	PU	
A	0.848				
BI	0.652	0.845			
BS	0.719	0.439	0.802		
PEU	0.728	0.645	0.606	0814	
PU	0.722	0.402	0.571	0.562	0.834

Source: Primary Data Processed, 2020

From the table above it can be concluded that all constructs are different from one another. The diagonal shows the square root of the AVE value of each construct and the construct correlation value is higher than the other correlation values between the constructs.

Composite Reliability

To find out the reliability of each of the constructs of this study, a test was conducted by looking at the Composite Reliability and Cronbach's Alpha values of each construct. To be able to meet good reliability, the composite reliability value must be greater than 0.7, the Cronbach alpha value must be greater than 0.6, and the AVE value must be greater than 0.5. The results of composite reliability are in the following table:

Table 3. Composite Reliability Test Results

Variable	Composite Reliability	Cronbach's Alpha	AVE	Information
Brand and Service Trust	0.8784	0.8160	0.6437	Reliable
Perceived Usefulness	0.9006	0.8502	0.6956	Reliable
Perceived Ease of Use	0.8866	0.8273	0.6631	Reliable
Attitude	0.9109	0.8698	0.7188	Reliable
Behaviour Intention	0.9090	0.8672	0.7148	Reliable

Source: Primary Data Processed, 2020

It can be explained based on the above table that the composite reliability test results provide positive results and all latent variables are stable and they have a composite reliability value greater than 0.7. This means that to evaluate their respective structures, both metrics are used. It can then be seen from the table that all latent variables have an alpha value of Cronbach above 0.7. Similarly, the AVE value has a value above 0.5 in the testing variable. It can thus be inferred that the reliability of this analysis has been accomplished.

Coefficient of Determination (R2 Test)

The R2 value can be used to calculate the degree of variation in the dependent variable's change in the independent variable. The greater the R2 value, the higher the predictive model of the research model proposed. R2 outcomes achieved using SmartPLS 3.0 are as follows:

Table 4. The value of the coefficient of determination (R2 test)

Construct	R2 value
Attitude	0.726
Behaviour Intention	0.425

Source: Primary Data Processed, 2020

Based on the above, the decision coefficient (R-Square) indicates that 42.5% of action aim is caused by attitude, the other 57.5% is caused by other variables, not in the model. Then the R-Square Attitude value is 72.6%, meaning that Attitude is a strong mediating variable because it is influenced by exogenous variables, namely Brand and Service Trust, Perceived Usefulness, and Perceived Ease of Use.

Predictive - Relevance (Q2)

A model is considered to have a relevant predictive value if the Q-square value is more than 0 (> 0). Predictive value - relevance is obtained by the formula:

$Q2 = 1 - (1 - R12)(1 - R22) .... (1 - Rn2)$………………………………………………………………1)

$Q2 = 1 - (1 - 0.726)(1 - 0.425)$……………………………………………………………………….2)

$Q2 = 0.8426$………………………………………………………………………………………………3)

The results of the Q-Square calculation in this study are 0.8426. This means that 84.26% of the exogenous variables, namely Brand and Service Trust, Perceived Usefulness, and Perceived Ease of Use in this study are feasible to explain the endogenous variable, namely Behavior Intention. Thus it can be concluded that the model in this study has a relevant predictive value.

Results of Hypothesis Testing Analysis Direct Effect

Testing of theories is conducted by looking at the t-statistic as calculated by the t-table. The significance level (a) used is 0.05 or 5% and the decision-making criteria are as follows:

1) Reject Ho and accept Ha if the value of t count> critical

2) Accept Ho and reject Ha if the tcount<ttkritical

Chalimatuz Sa'diyah

Hypothesis checking in PLS is conducted using the sample's bootstrapping process. The findings of the entire model s estimation using SmartPLS 3.0 are as follows:
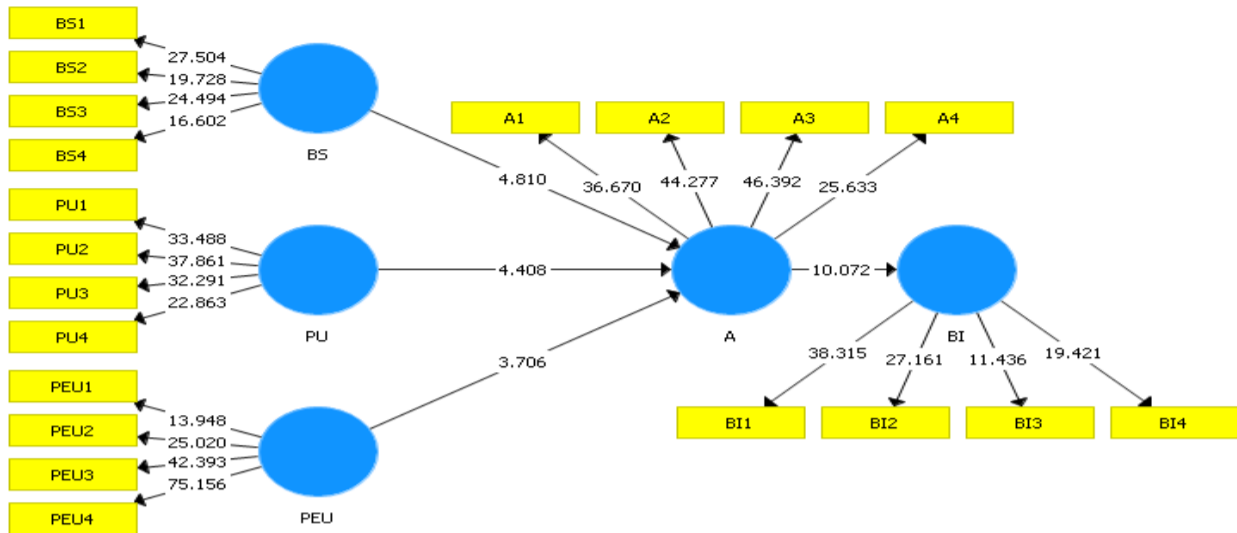

Figure 2. Hypothesis Testing

Effect of Brand and Service Trust on Attitude

Based on table 5, the t-statistic for the effect of brand and service trust variable on attitude is 4,810. This value is greater than 1.96, so it can be concluded that H0 is rejected and Ha is accepted, meaning that there is a significant positive influence between brand and service trust on attitude. These results indicate that hypothesis 1 is accepted.

Table 5. Effect of Brand and Service Trust on Attitude

Construct Relations	Path Coefficient	T Statistics	T-table	P-Value
BS -> A	0.311	4,810	1.96	0.000

Source Primary Data Processed, 2020

The results of this study are consistent with Tjini & Baridwan (2016) research. The purpose of this research analysis was that the intention to use internet banking services was affected by an updated Technology Adoption Model (TAM) (Tjini & Baridwan, 2016). Using a questionnaire survey approach, this study was conducted at the Economic and Business Faculty of Brawijaya University in Malang. Researchers have received reactions from 125 Accounting Majors students who have ever used internet banking. The data were evaluated by using Partial Least Square (PLS) tools.

The outcome of the study for this model indicates that the attitude of the construction influences the intention to use internet banking, along with the faith of the construction and perceived pleasure influences the attitude of using internet banking. Although the perceived utility construct and the perceived ease of use construct did not affect the attitude of internet banking use.

This suggests that the intention to use internet banking is affected by the attitude of the construction and the attitude of using internet banking is affected by belief and perceived pleasure. For the management banking business and internet banking analyst, the consequences of this research are important to understand the mindset, confidence and enjoyment element in the introduction and growth of internet banking transactions in the banking sector.

Effect of Perceived Usefulness on Attitude

Based on table 2, the t-statistic value for the effect of perceived usefulness variable on attitude is 4.408. This value is greater than 1.96, It can thus be inferred that H0 is refused and Ha is accepted, implying that perceived usefulness variable on attitude has a major positive impact. These results can be said that hypothesis 2 is accepted.

Table 6. Effect of Perceived Usefulness on Attitude

Construct Relations	Path Coefficient	T Statistics	T-table	P-Value
PU -> A	0.353	4,408	1.96	0.000

Source: Primary Data Processed, 2020

The results of this study are consistent with the research of Shomad & Purnomosidhi (2012) dan Chong et al., (2020). The purpose of this research is to decide the impact of perceived utility on the attitude to use and the impact of perceived ease of use on the attitude to use, the impact of the attitude to use on the intention to use actions, the effect of perceived ease of use on behavioural intention to use, the impact of perceived usefulness on behavioural intention to use, the impact on behavioural intention to use of perceived usefulness and perceived ease of use on attitude towards use, the impact of perceived usefulness and perceived ease of use (Shomad & Purnomosidhi, 2012) (Chong et al., 2020).

The results of the research that perceived usefulness variable affect the attitude to use, the attitude to use variable affects the behavioral intention to use, the perceived usefulness variable affects the behavioral intention to use, the perceived ease of use variable influence on behavioral intention to use, the variable perceived usefulness and perceived ease of use influence the attitude towards using, the variable perceived usefulness and perceived ease of use affect the behavioral intention to use. the perceived ease of use variable effect on behavioral intention to use, the variable perceived usefulness and perceived ease of use impact the attitude towards using, the variable perceived usefulness and perceived ease of use impact the behavioral intention to use.

Effect of Perceived Ease of Use on Attitude

The t-statistical value for the effect perceived ease of use on attitude is 3,706, based on Table 7. This value is greater than 1.96, so it can be concluded that H0 is rejected and Ha is accepted, meaning that the perceived ease of use on attitude has a significant positive influence. hypothesis 3 is accepted.

Chalimatuz Sa'diyah

Table 7. Effect of Perceived Ease of Use on Attitude

Construct Relations	Path Coefficient	T Statistics	T-table	P-Value
PEU -> A	0.341	3,706	1.96	0.000

Source: Primary Data Processed, 2020

The results of this study are consistent with the research of Habibi & Zaky (2019), dan Shomad & Purnomosidhi (2012). The purpose of this research is to explore the factors influencing the decision to use technology by using the updated Principle Acceptance Model (Shomad & Purnomosidhi, 2012). The outcome of the analysis for the reseach reveals that the perceived utility construction and perceived enjoyment construction influence the mood and mood of the intention to use mobile banking. While the religious system and the perceived system of ease of use did not influence the mindset of using syariah for mobile banking (Habibi & Zaky, 2019).

This means that the object of using mobile banking syariah is affected by the construct's attitude and attitude is affected by the perceived construction of utility and the perceived construction of enjoyment. To focus on mobile banking Syariah services for perceived usefulness and perceived enjoyment, this study is essential for Syariah Bank.

Effect of Attitude on Behavior Intention

The t-statistic value for the attitude to behavior intention is 10,072 based on Table 8. This value is greater than 1.96, so it can be inferred that H0 is dismissed and Ha is acknowledged, indicating that mentality and action purpose have a major positive impact. These results can be said that hypothesis 4 is accepted.

Table 8. Effect of Attitude on Behavior Intention

Construct Relations	Path Coefficient	T Statistics	T-table	P-Value
A -> BI	0.652	10,072	1.96	0.000

Source: Primary Data Processed, 2020

The results of this study are consistent with the research of Shomad & Purnomosidhi (2012) dan Tjini & Badriawan (2016). The purpose of this analysis is to analyze the variables influencing the decision to use e-commerce and the effects on the conduct of e-commerce use. This study is a replication of the Technology Acceptance Model (TAM) from previous studies and frameworks for growth (Shomad & Purnomosidhi, 2012).

The outcome of the analysis for this model reveals that the objective of the construct to use e-commerce has a positive impact on the use of e-commerce activity, along with the perceived usefulness of the construct, the perceived ease of use has a positive impact on the intention to use e-commerce, and the perceived vulnerability has a negative impact on the intention to use e-commerce. Even if the purpose of using e-commerce was not influenced by that faith (Tjini & Baridwan, 2016).

This means that the usage behaviour of e-commerce is influenced by the purpose of the construct and that the perceived utility, perceived ease of use, and perceived danger influence the

intention to use e-commerce. The consequences of the analysis are important for the management and e-commerce system analyst to take into account the purpose, perceived utility, perceived ease of use, and perceived risk in the implementation and growth of the e-commerce transaction system.

Results of Hypothesis Testing Analysis of Indirect Effect

Indirect impact testing was carried out using the Sobel-developed technique. The Sobel-test value was derived from measurements using the Equation for the Sobel test in this analysis. The Sobel test is used to further ensure, by intervening variables, the actual and indirect interaction between the independent variable and the dependent variable.

Effect of Brand and Service Trust on Behavior Intention through Attitude

The sobel test value for the effect of brand and service trust on behavior intention through attitude is 4,340 based on Table 9. This value is greater than 1.96, so it can be inferred that H0 is dismissed and Ha is acknowledged, indicating that brand and service trust has been found to have a substantial effect by attitude on behavior intention. These results can be said that hypothesis 5 is accepted.

Table 9. Effect of Brand and Service Trust on Behavior Intention through Attitude

Construct Relations	Sobel Test	T-table	P-Value
BS -> A -> BI	4,340	1.96	0.000

Source: Primary Data Processed, 2020

This result show that indicating that brand and service trust has been found to have a substantial effect by attitude on behavior intention. This result means that fintech users who have experienced the service and feel confident that fintech is a safe means of payment. So that it will affect the attitude that will lead to the intention of using fintech.

Effect of Perceived Usefulness on Behavior Intention through Attitude

The Sobel Test value is 3,442, based on the table 10. This meaning is greater than 1.96, so it can be inferred that H0 is dismissed and Ha is accepted, which means that it is proven that perceived utility has a major influence on behavioral intent by attitude.

Table 10. Effect of Perceived Usefulness on Behavior Intention through Attitude

Construct Relations	Sobel Test	T-table	P-Value
PU -> A -> BI	3,442	1.96	0.000

Source: Primary Data Processed, 2020

This result show that perceived usefulness affects behavior Intention through attitude It means that fintech users can experience the benefits provided by features in fintech. So that it will affect the attitude that will lead to the intention to use fintech.

Effect of Perceived Ease of Use on Behavior Intention through Attitude

The Sobel Test value is 3,463, based on the table above. This value is greater than 1.96, so it can be inferred that H0 is refused and accepts Ha, implying that it is shown that Perceived Ease of Use has a major impact by Attitude on Action Intention

Table 11. Effect of Perceived Ease of Use on Behavior Intention through Attitude

Construct Relations	Sobel Test	T-table	P-Value
PEU -> A -> BI	3,463	1.96	0.001

Source: Primary Data Processed, 2020

This result show that perceived ease of use affects behavior intention through attitude. Perceived ease of use makes fintech users comfortable to use fintech to carry out transactions for their activities. This convenience also has an impact on increasingly productive activities.

Conclusion

The main findings have important managerial implications, based on the results of this study. This result indicates that awareness of the behavioural purpose to use financial technology is significant. First of all, the exploratory customer behaviour factor research revealed that the implementation of emerging technologies (trust in brand and service, perceived utility, perceived ease of usage, attitude and behavioral intentions) was embraced. They may recognize beneficial experiential factors, such as social-psychological engagement within their clients or businesses, the cost management of goods for the manufacturing industries, or the process convenience of the new technology, and conflict-related qualities included in this study with the consistency of the goods for the manufacturing industries, when assessing the adoption of new technology experiences.

In order to be able to recognize setting efficiency, business executives will be able to adjust the experiences of consumers to maximize their mindset towards using financial technology and then enhance their behavioural intent to use financial technology. Business administrators should be well prepared to satisfy and maintain consumers by knowing the interactions between the technology services offered and how they impact clients. Therefore, for the effectiveness of selling digital technologies, it is recommended that advertisers should concentrate on developing the consumer relationship with the brand and service trust of the business. Not only do consumers consider the utility of the new technologies, but they also consider the ease of use of the new technology; because they can be essential factors that improve efficiency and activity setting satisfaction.

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