

## Analisis faktor faktor yang mempengaruhi niat untuk mengadaptasi penggunaan fintech di bidang pembayaran = Analysis of factors affecting the intention to adopt fintech in the payments sector

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### Abstrak

#### <b>ABSTRAK</b><br>

Fintech adalah suatu layanan jasa sebagai suatu inovasi teknologi di bidang keuangan yang juga perpaduan antara finance dan technology yang mana mengenalkan suatu produk dan layanan baru yang inovatif yang berbasis dari suatu perangkat lunak. Penelitian ini bertujuan untuk menguji apakah variabel pada Product-Related Perceived Usefulness, Perceived Ease of Use, Compatibility, Perceived Risk, Perceived Cost, Trialability, Additional Value, Personal-Related Factors Personal Inovatif dan Daya serap, Trust dan Daya Tarik. Alternatif berpengaruh positif terhadap Intention to adopt Fintech di bidang pembayaran. Metode penelitian menggunakan teknik analisis Structural Equation Modelling (SEM) dengan responden yang diteliti sebanyak 249 orang dengan menggunakan metode pengambilan sampel Non-Probability Sampling berupa convenience sampling dan snowball sampling. Hasil penelitian menunjukkan bahwa variabel Perceived Usefulness, Compatibility, Trialability, Absorptive Capacity, Trust berpengaruh positif terhadap Intention to adopt. Namun, variabel Perceived Cost berpengaruh negatif dan perceived Ease of Use, Perceived Risk, Additional Value, dan Daya Tarik alternatif tidak berpengaruh terhadap minat untuk menggunakan program Fintech di bidang pembayaran.

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#### <b>ABSTRACT</b><br>

Fintech is a technological innovation service in finance which is also a combination of finance and technology which introduces an innovative new product and service based on a software. This study aims to examine whether the variables in Product Related Perceived Usefulness, Perceived Ease of Use, Compatibility, Perceived Risk, Perceived Cost, Trialability, Additional Value, Personal Related Factors, Trust and Attractiveness Alternative has positive effect on Intention to adopt Fintech in the field of payment services. The research method used Structural Equation Modeling SEM analysis technique with 249 respondents using Non Probability Sampling method in the form of convenience sampling and snowball sampling. The results showed that the variables Perceived Usefulness, Compatibility, Trialability, Absorptive Capacity, Trust have positive effect on Intention to adopt. However, the Perceived Cost variable have negative effect and perceived Ease of Use, Perceived Risk, Additional Value, and Alternative Pull have no effect on interest to use Fintech program in the payment field.