

Rekomendasi Strategi Pengembangan Layanan Fintech dengan Pendekatan Risiko dan Manfaat = Designing Strategy Recommendation for Fintech Service Development Using Risk-Benefit Approach.

Fannisa Rahma Haqqi, author

Deskripsi Lengkap: <https://lib.ui.ac.id/detail?id=20504877&lokasi=lokal>

Abstrak

Kehadiran Fintech sebagai layanan keuangan yang inovatif dan disruptive dapat meningkatkan efisiensi melalui penerapan teknologi. Kehadiran Fintech di Indonesia dinilai memiliki beragam manfaat bagi perekonomian negara dan juga mampu membuka lapangan pekerjaan baru. Dukungan pemerintah terhadap peran Fintech dalam meningkatkan inklusi keuangan nasional mendorong tumbuhnya Fintech di Indonesia. Namun, tingkat adopsi Fintech di Indonesia masih relatif rendah jika dibandingkan dengan negara-negara lain di Asia. Tujuan penelitian ini adalah untuk merancang rekomendasi strategi pengembangan layanan Fintech guna meningkatkan niat pengguna untuk mengadopsi layanan Fintech. Penelitian ini menggunakan model konseptual yang berbasis pendekatan risiko-manfaat yang diadaptasi berdasarkan theory of reasoned action, theory of planned behavior dan technology acceptance model. Berdasarkan data empiris yang dikumpulkan dari 100 orang responden yang menggunakan layanan Fintech. Metode Partial Least Square (PLS-SEM) digunakan untuk memperkirakan hubungan antara konstruk. Hasil SEM menunjukkan bahwa faktor trust, economic benefit dan convenience terbukti secara signifikan mempengaruhi pengguna untuk mengadopsi layanan Fintech, sementara faktor privacy awareness, financial risk dan legal risk terbukti secara signifikan memengaruhi trust pengguna. Berdasarkan hasil tersebut, 14 rekomendasi strategi diajukan dan dinilai oleh para ahli yang berkecimpung di dunia Fintech di Indonesia. Penilaian strategi dilakukan dengan integrasi metode IPA-Kano dimana strategi mengenai perlindungan konsumen terhadap ancaman keamanan dan kerugian finansial menempati prioritas tertinggi, diikuti dengan penawaran promo dan diskon pada urutan prioritas kedua dan penguatan aspek positif layanan melalui iklan dan promosi berada pada urutan ketiga.

.....The presence of Fintech as an innovative and disruptive financial service can improve efficiency through the application of technology. The presence of Fintech in Indonesia is considered to have a variety of benefits for the country's economy and is also capable of reducing the unemployment rate. The government's support for Fintech's role in increasing national financial inclusion drives Fintech's growth in Indonesia. However, the adoption rate of Fintech in Indonesia is still relatively low when compared to other countries in Asia. The purpose of this study is to design strategies recommendations for Fintech service development to increase user intentions to adopt Fintech services. This study uses a conceptual model based on a risk-benefit approach that is adapted based on theory of reasoned action, theory of planned behavior and technology acceptance models. Based on empirical data collected from 100 respondents who used Fintech services. The Partial Least Square (PLS-SEM) method is used to estimate the relationship between constructs. SEM results show that trust, economic benefit and convenience are proven to significantly influence users to adopt Fintech services, while privacy awareness, financial risk and legal risk factors are proven to significantly affect user trust. Based on these results, 14 strategic recommendations were submitted and assessed by experts of Fintech in Indonesia. The strategy assessment is carried out by the integration of the IPA-Kano method where the strategy regarding consumer protection against security

threats and financial losses occupies the highest priority, followed by promotion offers and discounts in the second priority sequence and strengthening positive aspects of services through advertising and promotions are ranked third.